

# LifeLines

information for your life

Spring 2008

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Not just any place can be home away from home for your pets

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# Good Clean Fun

Eco-friendly spring  
cleaning tips

Your source for information: published quarterly; referenced daily

# Good Clean Fun

How to clean your house without hurting the planet

By The Green Guide



The spring equinox is fast approaching, and soon we can all throw open our windows and let the March breezes blow winter away. And it's about time: Levels of pollutants in indoor air can be from two to more than 100 times higher than outdoors, according to the U.S. EPA. That indoor pollution is due in large part to volatile organic compounds (VOCs) that evaporate, or "offgas," from home decorating and cleaning products.

So step one for spring cleaners is: Open a window and let those pollutants out! Yet even in this season, when a vase of daffodils can fill a room with a lovely natural scent, many consumers stubbornly keep using synthetic room fresheners and fragranced cleaning products that are full of VOCs and other toxic chemicals. These can make our indoor air unhealthy, provoke skin, eye, and respiratory reactions, and harm the natural environment.

In choosing alternatives, however, consumers need to be alert to "greenwashing." Just because a product says it's natural doesn't mean it's nontoxic. Instead of being taken in by slogans, look for specific, eco-friendly ingredients that also perform effectively. These include grain alcohol instead of toxic butyl cellosolve as a solvent; coconut or other plant oils rather than petroleum in detergents; and plant-oil disinfectants such as eucalyptus, rosemary, or sage rather than triclosan. You can also mix your own cleaners with simple ingredients such as plain soap, water, baking soda (sodium bicarbonate), vinegar, washing soda (sodium carbonate), lemon juice, and borax.

Read on to get the dirt on various conventional products and their eco-friendly alternatives. With a little effort, you can make your home a truly clean haven rather than a chemical storage tank.

## **Dish Detergents, Laundry Detergents, and All-Purpose Cleaners**

Use laundry soaps labeled "fragrance-free." If you want to use citrus-oil products, sniff-test a small amount from a few feet away, as these products can be irritating to allergic or sensitive individuals. Choose dish and laundry detergents and all-purpose cleaners that are plant-based (corn, palm kernel, or coconut oil).

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To remove stains from clothing, try soaking fabrics in water mixed with borax, lemon juice, hydrogen peroxide, washing soda, or white vinegar. Or, look for “non-chlorine bleach” made from sodium percarbonate or sodium perborate.

Fabric can be softened by adding one-quarter cup of baking soda to the wash cycle. A quarter cup of white vinegar will also soften fabric, as well as eliminate cling.

### Cleansers and Stain Removers

Instead of using antibacterial soap, practice hand-washing (about two minutes’ worth) with plain soap and warm water.

To disinfect bathroom or kitchen surfaces, white vinegar helps kill bacteria, mold, and viruses on everything from kitchen surfaces to toilet seats. However, the only foolproof way to kill food-borne pathogens such as salmonella or E. coli is to use hot, soapy water to wash all cutting boards, dishes, knives, and surfaces that have touched raw meat or eggs.

Scrubbing sinks, tubs, and countertops with a paste of baking soda and water effectively removes dirt rings and some stains; if that doesn’t work, try a paste of washing soda and water, and be sure to wear gloves.

For cleaning windows, fill your own spray bottle with water and either one-quarter cup white vinegar or one tablespoon lemon juice to cut grease.

### Drain, Oven, and Toilet-Bowl Cleaners

For drains, a plunger “snake” plumbing tool should first be used to bring up as much of the clog as possible, giving cleaning products room to work, or perhaps eliminating the need for them entirely. Don’t forget to prevent future blockage with inexpensive metal or plastic drain screens, available at most home-improvement or hardware stores.

To clean oven surfaces, coat them in a paste of water and baking or washing soda and let stand overnight, then scrub off the paste while wearing gloves. To prevent future buildup, line the oven floor with aluminum foil and wipe oven walls and ceiling clean after each use.

For toilets, forget the fancy stuff: Again, use the simple, non-chlorine scouring powders and creams.

### Furniture and Metal Polishes

Polish furniture with a mixture of one teaspoon olive oil and one-half cup white vinegar, or look for solvent-free products that use mineral or plant oils.

As your grandmother probably knows, silver can be kept clean with toothpaste. Copper can be polished using a cloth dipped in white vinegar or lemon juice with salt dissolved in it; just rinse with water when you’re done. You can shine your brass with a paste made from one teaspoon salt, one cup white vinegar, and one cup flour.

### Air Fresheners and Other Perfumed Products

If the air outside is clean, open your windows and ventilate the natural way. An open box of baking soda removes odors. (If you’re feeling Martha Stewart-ish, you can decant it from the box into a pretty bowl.) Cedar blocks or sachets of dried flowers and herbs provide gentle scents -- but avoid any potpourri that lists unspecified “fragrance” on the label; this could mean synthetic chemicals, including phthalates. Look for products scented with essential plant oils, such as lemon, verbena, or lavender.

Finally, we cannot stress enough that you should avoid aerosol sprays in any product, as they disperse ingredients through the air and make them easy to inhale. Even non-toxic ingredients can irritate eyes, noses, and lungs. Carelessly shaken powders can also spread through the air and cause irritation.

### Now Get to It!

Many eco-friendly products can be found in supermarkets or natural-food, hardware, and home-improvement stores. For more complete info and further tips, see the Green Guide website [www.thegreenguide.com](http://www.thegreenguide.com).

And remember: When it comes to spring cleaning, less is definitely more!

Source: The Green Guide. Edited and reprinted with permission.



## What should I look for?

On your visit, ask to see all the places your pet may be taken. Pay particular attention to the following:

- Does the facility look and smell clean?
- Is there sufficient ventilation and light?
- Is a comfortable temperature maintained?
- Does the staff seem knowledgeable and caring?
- Are pets required to be current on their vaccinations, including the vaccine for canine kennel cough (Bordetella)?
- Does each dog have his own adequately sized indoor-outdoor run or an indoor run and a schedule for exercise?
- Are outdoor runs and exercise areas protected from wind, rain, and snow?
- Is bedding provided to allow dogs to rest off the concrete floor?
- Are cats housed away from dogs?
- Is there enough space for cats to move around comfortably?
- Is there enough space between the litter box and food bowls?
- How often are pets fed?
- Can you bring a pet's special food?
- What veterinary services are available?
- Are other services available such as grooming, training, bathing?
- How are rates calculated?
- How do I prepare my pet?



# Choosing a Boarding Kennel

Your pet depends on you to take good care of her—even when you have to be out of town. Friends and neighbors may not have the experience or time to properly look after your pet, particularly for longer trips. So next time you have to leave your pet behind for a while, leave pet care to the professionals, such as a pet sitter or boarding kennel.

### How do I find a good kennel?

Ask a friend, neighbor, veterinarian, animal shelter, or dog trainer for a recommendation. You can also consult your work-life service for some resource and referral information. Once you have names—even ones you got from reliable sources—it's important to do a little background check.

First, find out whether your state requires boarding kennel inspections. If it does, make sure the kennel you are considering displays a license or certificate showing that the kennel meets mandated standards.

Also ask whether the prospective kennel belongs to the American Boarding Kennels Association (719-667-1600), a trade association founded by kennel operators to promote professional standards of pet care. Besides requiring members to subscribe to



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a code of ethics, ABKA offers voluntary facility accreditation that indicates the facility has been inspected and meets ABKA standards of professionalism, safety, and quality of care.

Check, too, with your Better Business Bureau to see whether any complaints have been lodged against a kennel you are considering.

After selecting a few kennels, confirm that they can accommodate your pet for specific dates and can address your pet's special needs (if any). If you're satisfied, schedule a visit.

Be sure your pet knows basic commands and is well socialized around other people and pets; if your pet has an aggression problem or is otherwise unruly, she may not be a good candidate for boarding. Before taking your animal to the kennel, make sure she is current on vaccinations.

It's also a good idea to accustom your pet to longer kennel stays by first boarding her during a short trip, such as a weekend excursion. This allows you to work out any problems before boarding your pet for an extended period.

Before you head for the kennel, double-check that you have your pet's medications and special food (if any), your veterinarian's phone number, and contact information for you and a local backup.

When you arrive with your pet at the boarding facility, remind the staff about any medical or behavior problems your pet has, such as a history of epilepsy or fear of thunder. After the check-in process, hand your pet to a staff member, say good-bye, and leave. Avoid long, emotional partings, which may upset your pet. Finally, have a good trip, knowing that your pet is in good hands and will be happy to see you when you return.

Source: The Humane Society of the United States. Reprinted with permission



Did you know that you can contact your work-life service for resources and referrals on all kinds of pet care topics, including kennels, veterinarians, obedience training, and even pet-friendly lodging suggestions?! Contact a consultant to get started.



# 9

## Ways

# to Teach Your Child About Charity

How to make family giving a habit for life

By Chick Moorman and Thomas Haller



How can parents make the spirit of giving a way of life for their children? If you want your children to acquire the habit of charity, consider implementing as a family the strategies that follow:

### 1. Donate clothes.

Periodically go through your closets to root out clothes you haven't worn in a while, which can be given to the Salvation Army or Goodwill for distribution to the needy. Encourage your children to do the same. Allow them to select which clothes or toys they wish to donate. The value of this activity is diminished greatly if you go through their closets for them without their presence. For maximum benefit, get your children involved in choosing the appropriate items. Take your children with you when you drop the items off at the charitable destination.

### 2. Help neighbors.

Regularly engage in a service-oriented project. Rake the leaves of an elderly couple. Bake cookies for a serviceman or servicewoman. Bake bread and deliver it to the homeless feeding station in your community.

### 3. Give blood.

Take your children with you so they see you as a model for giving. Talk to them about why you choose to donate blood and what you hope it will accomplish to do so.

### 4. Make birthdays charitable.

Set up birthday parties as a time for giving to others. At your child's

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first school-age birthday party, ask guests to bring a gift of a book (new or used) to be donated to a local charity. Talk to your son about the books he has and about children who have no books. Explain that one way to celebrate a birthday would be to give to those who have less. Involve the birthday boy in the decision of whether to give the books to a women's shelter, a doctor's office, or some other appropriate organization. When you deliver the books with your son, record it on camera, and revisit that movie (or those pictures) on future birthdays.

#### **5. Include pets.**

At regular intervals, buy dog or cat food and take it to the humane society. Allow your children to spend some time with the recipients of the gift.

#### **6. Deliver nutrition.**

Build food baskets around the holidays and give them to a needy family suggested by your church or school. Involve your children in selecting canned goods, fruit, and other treats to include. Decorate the gift package and deliver it together, as a family.

#### **7. Change for a difference.**

Create a charity jar to be used by the family when allowances are distributed. Invite children to share some of their allowance with others through donating to the jar. As the jar fills, decide as a family where to contribute the contents. You may choose, for example, to save a whale, buy gloves for needy children, or contribute to a cancer charity. Read about various charities on the Internet and share this information with your children to help them make an informed decision.

#### **8. Help elders.**

Do things for the elderly that they have trouble doing for themselves. Pick up sticks in your neighbor's yard after a big windstorm. Mow the grass for Grandma. Wash Grandpa's car. Clean their windows in the spring. Help them plant flowers.

#### **9. Pitch in.**

Get on a regular service schedule at your church or synagogue. Sign up for a time to mow the grass and trim the bushes. Take your turn ushering and allow your child to assist.

By implementing some of these ideas or others like them, you will be teaching your children that charity is not reserved only for emergencies. You will be helping them appreciate that reaching out to others in need is a way of life, rather than a moment in time when a catastrophic disaster occurs. Remember, while you are giving to others, you are giving your children important messages about your beliefs concerning the spirit of giving.

Thomas Haller and Chick Moorman are the authors of *Teaching the Attraction Principle to Children: Practical Strategies for Parents and Teachers to Help Children Manifest a Better World*. They are two of the world's foremost authorities on raising responsible, caring, confident children. They publish a free monthly e-zine for parents. To sign up for it or obtain more information about how they can help you or your group meet your parenting needs, visit [www.personalpowerpress.com](http://www.personalpowerpress.com).



# True or False?



# It's Time to Do Your Homework on Financial Aid

Headed for College? Whether It's You or Your Kid, It's time to check the rules on financial aid. On Jan. 1, students became eligible to file their Free Application for Federal Student Aid (FAFSA) online for the 2008-09 school year. Even if you feel you've planned well for your child's education or hope you'll have enough when he or she enrolls, it's a good idea to learn about financial aid well in advance.

Why? Because more than 60 percent of all college students now apply for some form of financial aid, and those numbers will go higher as college costs rise. A financial expert can give you personalized counseling on college planning and where financial aid might fit in.

In 2008, key deadlines are as follows for the 2007-08 school year:

- FAFSA on the Web applications must be submitted by midnight Central Daylight Time, June 30, 2008.
- Corrections on the Web forms must be submitted by midnight Central Daylight Time, September 22, 2008.

For the 2008-2009 school year:

- FAFSA on the Web applications must be submitted by midnight Central Daylight Time, June 30, 2009.
- Corrections on the Web forms must be submitted by midnight Central Daylight Time, September 15, 2009.



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It's also time to check your own chosen state and schools' financial aid deadlines, which typically arrive sooner than the FAFSA deadline and have a separate application process. (For an overview of state financial aid deadlines, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Some states start as early as February, and they'll want a completed FAFSA with any additional materials they require.)

Keep in mind that many private schools also require something called the CSS/Profile to determine financial aid eligibility at that level. To learn more about that form, go to [www.collegeboard.com](http://www.collegeboard.com).

It makes sense to learn about the FAFSA now, even if your child isn't going to college for at least a year. The FAFSA assesses the student and parents' income, investments, and other financial resources, and arrives at a number called the EFC, short for Expected Family Contribution. This is the amount the family is expected to pay before becoming eligible for need-based aid. The online version allows you to test those numbers in advance.

Some financial planners have specific training in college planning that can help you at any stage of the savings game. For more information, go to [www.PlannerSearch.org](http://www.PlannerSearch.org) for a list of planners that specialize in college planning.

It's important to know that the U.S. Department of Education is phasing out the paper version of the FAFSA, so you need to visit <http://www.fafsa.ed.gov/> for full instructions to apply online. If you or your child don't have access to a computer at home, you'll want to find one at a public library or other location with adequate security so you can feel comfortable about sending your financial data online. If you're a student or a parent, here are the main tools you'll need to complete the form:

- The student's Social Security number
- Driver's license number
- The student's recent tax information
- The parents' most recent federal and state tax

returns (for students registering as dependents)

- Bank account and investment information
- Documentation forms for resident aliens.

Applicants also need to indicate their school choices so the government can forward financial data to those schools. It is important for both the student and parent to apply for PIN numbers even before starting the FAFSA application. PINs allow you to "digitally sign" the form, significantly speeding up the process. But they take several weeks to arrive, so apply early.

The majority of financial aid comes in the form of loans, so you or your child will have to pay them back. But the loans are often subsidized, meaning you don't have to pay interest or principal on the loan until after the student graduates or quits school. That's a big help to cash flow. Furthermore, the student may receive work-study for 15 or 20 hours a week. Many colleges, particularly private schools, kick in grants or merit scholarships from endowment funds. You'll have to become a student of these options, but a trained financial expert can help you with short cuts.

Students who have already applied for financial aid with a FAFSA don't have to redo the form from scratch each year. The Renewal FAFSA, which is available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), retains much of the data in the original form (demographics, mainly) and allows updates for financial data like adjusted gross income, taxes paid and asset information. Students must file the renewal FAFSA each year if they want to be considered for aid.

One more thing. Did you know that in case of a borrower's death or disability, federal student loans are forgivable by the federal government? That means that in the case of the student's death, parents, spouses or other family members won't be saddled with that debt.

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life  
less complicated

## Resource and Referral

For help when you need it, count on your work-life service for free, confidential support any time, any day. Contact the consultants by phone, or log onto the website. Resources and referrals are available for matters related to work, family, relationships, caregiving, health, or any kind of support for your well-being—helping make *life less complicated!*

**For assistance any time, call EAP or log onto [www.cignabehavioral.com](http://www.cignabehavioral.com).**