



Cleaner Living

April 2008

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This Month's Special

Visit www.freecarpetcleaning.net and we'll give you \$10 off for each referral you submit that uses KleenRite. You could get up to \$200 worth of free carpet cleaning! We'll also send your friend(s) a gift certificate for one FREE room of cleaning (up to 200 sq. ft.). No worries, their information is safe. We'll simply send them the gift certificate absolutely FREE!

Thank You

Thank you to those who have referred us:

Rita Drechsel
Jagadeesh Kumar
Willow Springs Carpet
Deanne Rothermel
Barb Sartain

Best Ways To Use Your Tax Refund

In February through April of every year, millions of Americans will be filing their taxes and receiving sizeable refunds. Here are five smart ways to make best use of your tax refund:

1. Reduce your credit card debt - It is difficult to build wealth if you are paying 20-30% interest on credit cards. There are few better uses of your tax refund than paying down your high interest rate debt. You can use the Resources section of The Baron Series Web site to obtain your free credit report and find the fastest way to pay off your debt.

2. Contribute to a Roth or Traditional IRA - Through April 15th, individuals are allowed to contribute up to \$4,000 (\$5,000 if you are age 50 or older) to an IRA for tax year 2007. If you are unable to make the April 15th deadline, you can make your 2008 contribution with it instead. For 2008, individuals are allowed to contribute up to a \$5,000 (\$6,000 if you are age 50 or older).

3. Fund a 529 plan - For many parents and students, the cost of higher education has become increasingly difficult to manage. According to the College Board, tuition and fees at public colleges and universities have increased 51 percent on an inflation-adjusted basis over the last 10 years. A 529 plan can be a great way to begin saving for your children's college educations. Some states even offer an income tax deduction for residents who contribute to one.

4. Build up your cash reserve - The average person should have enough cash to cover at

least six- to 12- month's worth of living expenses to handle emergencies and to take advantage of new investment opportunities. You can use the Resources section of The Baron Series Web site to help you find many of the highest interest rate checking, savings and money market accounts in the country to help you fight inflation.

5. Start saving for a down payment on a house or investment property - The government rewards property owners, so real estate can be a helpful way to build wealth while generating more tax deductions and tax credits. The sub-prime mortgage crisis and weak real estate market have created some great buying opportunities for those with the proper training and knowledge.

It is important to remember that receiving a large tax refund is not a good thing. Rather than allowing the government to hold onto your money throughout the year and pay you nothing in interest, you should work with your financial advisor, tax preparer, or accountant to adjust your withholdings so that you receive only a small refund after you file your return. This will allow you to free up more cash flow throughout the year to invest or pay down debt.

Lastly, beware of the real cost of expedited and rapid tax refunds. Generally, the few days you will save are not worth the cost, particularly if you file your return electronically. Patience always pays!

William R. Patterson is CEO of The Baron Solution Group and The Warcoffer Capital Group, LLC. For information and coaching on THE BARON SOLUTION Strategies for Wealth and Business Success, visit <http://www.baronseries.com/coaching.htm>



Carpets Cleaned Right or Cleaned FREE!

www.KleenRite.net



Protect Your Computer & Your Privacy

If you've ever had a virus attack your computer, or you know someone who has, then you know how much trouble it can be to rid of the virus and get your computer up and running normally again. Depending on the severity of the damage caused by the virus, this can be a time-consuming task! Fortunately, it's one that you can avoid altogether, simply by ensuring you're always protected.

We talked to the in-home PC service experts at Loftuscountr Consulting to find out how you can best protect yourself from viruses, trojans, and spyware software. Here are 3 programs that they said should always be running on your computer:

1. Anti-virus software

This software should be running constantly and be kept up-to-date. Most anti-virus programs have settings to check for updates on the web automatically (check the Options toolbar). There are free anti-virus software programs, like AVG (<http://www.grisoft.com>) that you can download, too.

2. Anti-spyware software

This software stops malicious web sites from changing web browser settings or from "spying" on you. This software is free as well. If you do not already have anti-spyware software, two excellent free choices are AVG Anti-Spyware (<http://www.grisoft.com>) and Spybot Search & Destroy (<http://www.safer-networking.org>).

3. Firewall

Firewalls stop unwanted and unsolicited network traffic. Basically, it stops other people from being able to hack into your computer. Windows XP and Vista both contain Firewall software and can be accessed in the Security section of the Control Panel. Users of

older versions of Windows can use ZoneAlarm, which is also free (<http://www.zonealarm.com>).

"Many times when trying to remove a trojan only the surface symptoms are removed, while the trojan core remains hidden and will restart itself."

Virus, Trojan or Spyware?

Behind Door #1 is a Virus:

A virus is a software program that tries to spread itself to every computer that it can reach. It does this through email address books, internet traffic and email attachments.

Behind Door #2 is a Trojan:

A trojan is a software program that buries itself within your computer and tries to hide its presence. Many times when trying to remove a trojan only the surface symptoms are removed, while the trojan core remains hidden and will restart itself. Unfortunately, both viruses and trojans tend to be malicious.

Behind Door #3 is Spyware:

Spyware is software or web sites that either attempt to change settings within your web browser or collect information about your computer usage and send it back to a collection site. For instance: a web site might install a browser "plug-in" that records all the web sites that you visit or even records passwords you type into your web browser.

If you suspect that your computer's security has been compromised and you need help fixing it or you're looking for help to protect your computer from future attacks, visit www.loftuscountr.com. Loftuscountr Consulting experts can also help you to optimize your computer for better performance, or design a new computer that better meets your future needs.

TRIVIA: THIS MONTH'S TRIVIA WINNER

Congratulations to Lynette Strobe, who answered this month's trivia question correctly!

You could win, too! Look at the trivia question on the back of this newsletter, find the answer, and visit our web site

online at www.kleenrite.net to send us your answer! If you don't have internet access, call our trivia line at 353-5244 and leave us voicemail including your name, phone number, and your answer. All correct answers will be entered in the drawing to win!

Ask the Expert

Q. I have spots on my carpet that disappear when cleaned, but gradually come back over a two week period. How can I stop it?

A. This is a common occurrence called wicking. One of the worst offenders is ice melt compound (calcium chloride). Reoccurring spots crop up when moisture activates residue concealed at the base of the carpet. Using wet carpet cleaning methods, the soils deeper in the pile are loosened and, as the carpet dries to the air, they move along with the moisture to the tips of the fibers. However, bonnet cleaning with an encapsulation cleaner immediately following extraction will normally correct the problem. This will remove the obvious soiling at the fiber tips and yet not put enough moisture into the fibers to cause the process of wicking to be repeated.

Another corrective treatment requires placing a white towel over the spot immediately after cleaning. Then, place a weight (20-30 lbs.) on top of the towel and leave 24-48 hours. To absorb spots reoccurring at a later time - apply an encapsulation cleaner, blot with towel, reapply cleaner and then place towel and weight overnight. One thing about reoccurring spots: they are correctable. Give us a call if you need help!

Damon Hackleman
KleenRite



Courtney & Emma Celebrate Easter!

This Month's Events

April 12th, 2:00 pm to 2:45 pm

Champaign Public Library, 200 W. Green St.
Dog heroes Slater and Starlight will show school-age children how service dogs help people by picking up, opening, and retrieving things -- even taking off jackets and shoes! For more information, call 403-2030 or visit www.champaign.org.

April 13th, 11:00 am to 1:00 pm

Habitat for Humanity 5K Run/Walk. \$10 without t-shirt, \$17 with t-shirt. Registration online at our website or on race day. Free food and prizes. Call 815-275-6385, or visit <http://habitat.union.uiuc.edu/H4H/events/5krace/>

Moonwalk - Today thru June 27th

The City of Peoria challenged Champaign County residents to participate in Moon Walk - a competitive and fun way to get healthy. Teams of people throughout Champaign County will track their steps for a common goal. Visit <http://moonwalk.extension.uiuc.edu> for more information!

This Month's Joke

Q. What did Santa Claus' wife say during a thunderstorm?

A. Come and look at the rain, dear."

What Clients Are Saying

"My carpets looked like new again, they were soft and looked great. I would highly recommend your services."

- Judy Whittington

"KleenRite's customer service is excellent."

- Lori Rogers

"I have used KleenRite's service many times and I am always completely satisfied."

- Alva Luckeyftus

KleenRite

Carpets Cleaned Right or Cleaned FREE!

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What Do You Know?

Find the answer to the trivia question below and submit your answer at www.kleenrite.net or call our trivia line at (217) 353-5244 and leave us voicemail including your name, phone number, and answer to be entered to **win a \$50.00 Target Gift Card!**

This month's trivia question:
What 3 programs should your computer always be running?

- a. Email, Web Browser, Anti-Virus
- b. Anti-virus, SIMS, Anti-Spyware
- c. Anti-virus, World of Warcraft, Email
- d. Anti-virus, Anti-Spyware, Firewall

Look for the answer inside this newsletter!

Cleaner Living



Mini Cream Cheese Tarts

- 1 block of softened cream cheese
- 1/2 cup sugar
- 1 egg
- 1 tsp of vanilla or almond extract
- 6 vanilla wafers
- topping of choice
(such as cherry pie filling or preserves)

Instructions:

1. Preheat oven to 350 degrees. Line muffin tin with liners and drop one wafer, flat side down, into the liner.
2. Cream together cream cheese and sugar. Add egg and extract and mix until smooth. Spoon into muffin tin.
3. Bake about 20 minutes until center of each tart is set. Add topping of choice and allow to cool completely in the fridge.