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PERSONAL FINANCE

YOUR GUIDE TO MAKING MONEY WORK

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THE LOWDOWN

by Sean O'Neill

What you need to know about **HIRING HOME HELP**



1. Remember the nanny-tax flap? No doubt Zoe Baird does. She was the Clinton nominee for attorney general who was forced to withdraw because she had not paid her nanny's employment taxes. If you pay a household worker \$1,500 or more in cash wages in 2006, you will probably have to pay Social Security and Medicare taxes, plus federal and state unemployment taxes. The paperwork is irritating, but you can do it yourself, if you so desire. (To estimate your tax bill for household help, use the calculator at kiplinger.com/links/nanny.) Upscale cleaning services will take care of the taxes and paperwork for you—but you may pay \$80 to \$120 for cleaning a three-bedroom, two-bath house, or as much as twice what an individual cleaner's bill would be.

2. You want a clean slate and a clean house. The best way to find a trustworthy worker is to ask friends for referrals. If you're considering hiring a housekeeper who lacks a referral, you can run a background check by using a service, such as ChoiceTrust (www.choice-trust.com; \$54 for a criminal-record search and identity verification). If you call in a cleaning service, don't assume the company has adequately vetted its employees. "Few companies run background checks of any worth," says David Kiser, of the Association of Residential Cleaning Services International. Ask the service to show you a sample background check to judge how thorough it is. (Tip: The report should include a multistate search of criminal records and a verification of the person's identity.)

3. Their bond may be no better than their word. If a cleaning-service worker turns out to have sticky fingers, you're unlikely to recoup your loss even if the service's employees are bonded—meaning the company pledges to provide about \$25,000 in property-damage and theft protection. You can press a claim against a bonding company only after the partner in grime has been convicted of stealing, which is rare.

4. Vinegar and granite don't mix. Top national home-cleaning franchises, such as Merry Maids and Molly Maid, offer training for new hires. But the majority of cleaning services do not teach employees how to use cleaning products. A worker may not know, for example, that a granite countertop should never be cleaned with vinegar because the acid will dull and erode the surface. To avoid problems, ask what the cleaner or maid service uses to treat such finicky surfaces as stainless steel and Corian. And if you're hiring an independent housekeeper, look for someone with at least three years' experience. According to Don Aslett, author of several books on cleaning, few housekeepers last more than a year on the job.

5. Spilling some ink is worth it. Franchise cleaning services will detail their fees and services in writing. But three out of four households make oral arrangements with their housekeepers on wages, duties and hours, estimates Guy Maddalone, head of GTM Household Employment Experts, a payroll-facilitation company. A simple, one-page written agreement can help avoid disputes over hot-button issues, such as what happens when workers say they are too ill to work. If your housekeeper is not fluent in English, make sure he or she has a friend or family member who can translate the terms of the agreement. **K**