



January 2021

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# Better Home Living™

*The Newsletter That's Both Informative and Fun!*

## Water damage: It's more than just wet

The bathtub overflows. A storm drain backs up. A sewer line breaks.

All these emergencies involve water where it shouldn't be, but each is dramatically different in threat and response.

Water from sinks, rainwater or drinking water lines is a category one emergency. Since the source is sanitary, there is a low health risk if cleanup begins within 24 to 48 hours, according to Interstate Restoration.

However, gray waters from storm drains, flooding or equipment discharges carry an increased health risk. These category two emergencies may involve cloudy or clear waters that might smell.

Finally, category three waters from sewers, rivers, seawater, or some flooding, may be dark or black, contain debris, and smell. These waters can be toxic and carry a high health risk.

The initial response to all three categories should be to make sure building occupants are safe and away from affected areas. Next, assess if you can stop the source of flooding. For gray and black water flooding, stopping the water may be impossible.

When people are safe, decide what, if anything, can be saved: High-value items, computers and furnishings might be salvaged. Curtains can be tied up. Breakables should be removed to protect clean-up workers. Moisture-sensitive materials should be removed.

For gray and black water, professional restoration companies are required for cleanup, especially in the case of an office setting where health and safety codes apply.

In homes where flooding is from sanitary sources, you'll want proper gear such as rubber boots and gloves to remove furnishings. If you have stopped the flooding, you have a day or two to start the drying process. Don't delay--even sanitary sources can become contaminated. Wet vacuums are good for removing water, but pumps may be needed for larger volumes. Resist the urge to open windows and turn off air conditioning. Air flow is key. Keep air conditioning or heating running at a mid-point that is neither cool nor warm. Fans, blowers, and carpet dryers should be positioned in rooms to increase the rate of evaporation. The drying process may take up to five days.

## Happy lights take the gloom out of winter

With short days and fewer options to socialize this winter, more people than ever may find themselves in need of a boost to help with lagging energy or even depression during the dark months.

Many people swear by their "happy lights," a whimsical term for light therapy. Used as a way to treat seasonal affective disorder (SAD) and other conditions, light therapy involves sitting near a device called a light therapy box for a period of time each day. It's also known as bright light therapy or phototherapy.

The light therapy box gives off a bright light that mimics sunshine. The Mayo Clinic says it is thought to affect brain chemicals linked to mood and sleep. The boxes may ease SAD symptoms and help with other types of depression, sleep disorders, and other conditions like jet lag or dementia.

Light therapy boxes should filter out UV light, so look for one that emits as little as possible. They are available in a variety of intensities, measured in units called lux. During a light therapy session, you sit or work near the light box placed 16 to 24 inches away for about 20 to 30 minutes a day. Most people use them shortly after getting up in the morning.

The Mayo Clinic recommends talking with your doctor before using one and specifically recommends that those diagnosed with bipolar disorder consult a physician first, as a light box may trigger mania in these patients.

*Free Cleaning Tips at [www.mopsnbuckets.com](http://www.mopsnbuckets.com)*



*I hope you enjoy this month's newsletter!*

*Christopher Dunlap  
Mops & Buckets, LLC*

## A note to 2020: What an unusual year

In most years, New Year messages wonder what we will remember about the old year. As far as 2020 goes, you have to ask: What won't we remember?

A lot of it won't be in the fond memory category. But some of it will be.

In January 2020, did you think it would be possible that a woman would play in college football? No, but it happened to Sarah Fuller, a soccer player, who filled in when Vanderbilt University found it had no kickers due to COVID-19. Unfortunately, Vanderbilt never scored, so Sarah didn't kick. But it was still extraordinary.

What we don't know today is how 2020 changed us.

Will office work permanently remain mostly remote?

Right now public-school enrollment is falling about 3 to 4 percent in favor of homeschooling and private schools. Will this change our whole society?

You might know that the company behind Lysol is making more disinfectant than ever before, with manufacturing running 24 hours per day. Will our houses stay permanently disinfected?

Most of us aren't sad to see 2020 go. But you have to admit, 2020 was unique. It will have an impact on the future.

So, let's welcome 2021 with relief, but also optimism and hope. Stay flexible, my friends. We are looking forward to a wonderful 2021.



## Want to Receive a FREE cleaning?

Do you know someone that could use our services? Perhaps a friend, family member, co-worker, or someone from church?

When a new client signs up for regular cleaning services at your recommendation; you will receive \$100 after their 4th cleaning!

If you would think of 3 or 4 people that could use our services, then do not hesitate to call them and give them our name and phone number. Be sure to have them mention your name when they call so we can send your \$100 Bonus!

Thanks in advance for your help and we look forward to sending cash your way!

## Thanks a Bunch!

*A special thanks to all our customers who referred us!*

## Tax tips for the year

With a little planning, you can position yourself to be super organized and maybe even snag some late deductions. Consider these tips from TurboTax and others:

\*Get your paperwork together. A tax checklist can help immensely--your CPA can provide one or you can find one online. Gather records and receipts and find your forms. A little time spent organizing now will help things move faster later.

\*Itemize your tax deductions. January is a good time to scrutinize this list before you feel a deadline crunch. If you are self-employed, own a home or live in a high-tax area, you might find that you'll save a lot by itemizing rather than taking the standard deduction. TurboTax says itemizing is worth it when your qualified expenses add up to more than \$12,400 for most singles and \$24,800 for most married couples filing jointly. These include items like mortgage interest, charitable donations, and a portion of medical expenses.

\*Contribute to retirement accounts. The deadline to contribute to a traditional IRA is April 15. A deductible contribution can help lower your tax bill but check with your CPA whether yours is deductible or not, and whether it makes sense for you to make a concerted effort. A Roth IRA contribution won't lower your tax bill but may still be a good financial decision, for example.

\*Make an estimated tax payment. You typically have until mid-January to make an estimated tax payment and avoid fourth-quarter penalties.

\*Read up on COVID-19 tax impacts. Now's a good time to check with your CPA and educate yourself on loan forgiveness, deductions, exemptions and the like that will make the 2020 filing a unique one.



## Hawaiian Butter Mochi sweetens up the party

This classic Hawaiian treat is made with canned coconut milk, evaporated milk and mochiko sweet rice flour, which is available in just about any Asian grocery and in the international aisles in many American grocery stores. Make sure not to swap out for other types of flour--use mochiko sweet rice flour only.

Despite the name, butter mochi is actually a leavened cake, with a bouncy, chewy texture that will be unlike anything you've ever tried before.

This rich dessert is also gluten-free, and the stir-together process is fast and incredibly easy. The recipe yields a large pan of mochi, making it a great option for a group.

This recipe makes regular butter mochi, but it's easy to experiment and add your own twist. Try three tablespoons of matcha powder for green tea butter mochi, or about a third of a cup of cocoa powder (or more) for butter mochi brownies. You can top it with shredded coconut or mini chocolate chips. Have fun!

- 1 stick unsalted butter (melted)
- 2 cups granulated sugar (or 1 1/2 if lower sugar is desired)
- 4 large eggs
- 1 teaspoon vanilla
- 16 oz. mochiko flour (1 whole box if using Koda Farms brand)
- 1 teaspoon salt
- 2 teaspoons baking powder
- 1 can evaporated milk (12 oz.)
- 1 can regular (not lite) coconut milk (14 oz.)

Preheat the oven to 350 degrees Fahrenheit and grease a 9" x 13" baking pan. Mix melted butter and sugar until combined. Add eggs one at a time, mixing well after each addition.

Stir in vanilla.

Add mochiko flour and salt and stir until mostly combined. Batter will look thick and dry.

Add coconut milk and evaporated milk, making sure to shake cans well before opening. Using a whisk to break up lumps, mix until batter is totally smooth.

Pour into greased baking pan and bake for one hour.

Mochi is done when a sharp knife or toothpick comes out clean. Allow mochi to cool completely and then remove mochi from pan and cut into small squares. Store in a sealed container.



## Trivia Teaser – Crying Wolf

1. Peter Wolf was the lead vocalist for what band on the hit songs "Freeze-Frame" and "Centerfold"? a-The Remingtons, b-Brownsville Station, c-Bad Company, d-The J. Geils Band.

2. What actor starred as stockbroker Jordan Belfort in the 2013 movie "The Wolf of Wall Street"? a-Leonardo DiCaprio, b-Jon Hamm, c-Hugh Jackman, d-Chris Cooper.

3. What voiceless Australian wild dogs are descended from Asian grey wolves? a-Basenjis, b-Dingos, c-Chows, d-Kelpies.

4. What mystery novelist was the creator of the eccentric, orchid-loving detective Nero Wolfe? a- Edmund Crispin, b-Rex Stout, c-Ngaio Marsh, d-Agatha Christie.

5. The Wolfpack is the nickname for sports teams at which university in the Atlantic Coast Conference? a-North Carolina State, b-Clemson, c-Wake Forest, d-Virginia Tech.

6. In "Peter and the Wolf," Sergei Prokofiev's symphonic fairy tale for children, which musical instrument represents the duck? a-Oboe, b-Bassoon, c-Clarinet, d-Viola.

7. What daily news program on CNN has been hosted by Wolf Blitzer since 2005? a-"Inside Politics," b-"OutFront," c-"The Situation Room," d-"The List."

8. What New Wave band had a top ten hit in 1982 with the song "Hungry Like the Wolf"? a-Scritti Politti, b-Duran Duran, c-Spandau Ballet, d-Culture Club.

9. What drink appeared in the title of Tom Wolfe's 1968 book documenting the lives of Ken Kesey and the Merry Pranksters? a-Near beer, b-Mulled cider, c-Pepsi, d-Kool-Aid.

10. During the Seven Years War, British General James Wolfe captured which Canadian city from the French in June 1759? a-Vancouver, b-Toronto, c-Quebec, d-Winnipeg.

- 1-d, The J. Geils Band  
2-a, Leonardo DiCaprio  
3-b, Dingos  
4-b, Rex Stout  
5-a, North Carolina State University  
6-a, Oboe  
7-c, "The Situation Room"  
8-b, Duran Duran  
9-d, Kool-Aid  
10-c, Quebec

Answers to 'Crying Wolf'

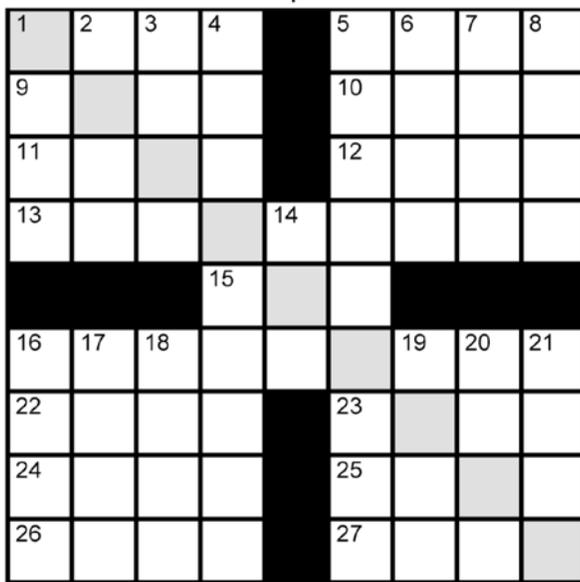
## Maximum hip

### Across

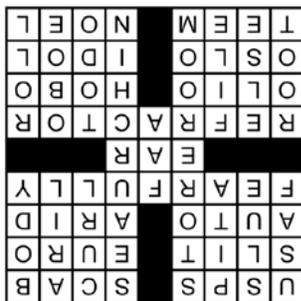
1. Snail mail org.
5. Union foe
9. Skirt feature
10. Continental currency
11. Car
12. Like Death Valley
13. In frightened manner
15. Place for a stud
16. Type of optical telescope
22. Melange
23. Vagabond
24. Norway's capital
25. Matinee hero
26. Be rife (with)
27. Coward of note

### Down

1. Thunderbirds' org.
2. Pivot
3. Hummus holder
4. Place for supplies
5. Sand-dollar relative
6. Ringlet



7. Seed covering
8. Torso
14. J.F.K. regulators
16. Tooth part
17. Choice word
18. Manicurist's tool
19. \_\_\_ list
20. Wind instrument
21. Throw, as dice



The headline is a clue to the answer in the diagonal.

## New Year's Resolutions: How to put change ahead of comfort

The urge for self-improvement is strong at the start of a new year. It's a time for looking back to see what kind of person we have been, and a time for looking forward and visualizing ourselves as the person we want to be.

Here we come to a big question: Is the urge for change more powerful than the drive to revert to what is comfortable to you? At first, change seems manageable, but as time goes on, we may tire like a runner in a long race. Then, as difficulties of our daily lives surround us, returning to our comfort zones could seem more important than making changes.

Keep these points in mind when making resolutions:

\* When one resolution involves an important life-style change, don't make any others. If you want to quit smoking, lose weight, and learn a foreign language, you won't be able to do all three things at once.

\* Study the obstacles to your resolution and determine ways to deal with them. If you want to lose weight, for example, decide to skip the ice cream and have a low-calorie popsicle instead. Tell friends you are not eating rich desserts so they won't tempt you.

\* Think about professional help. Medical assistance could be valuable in stopping an addictive habit.

\* Maintain your focus and monitor your progress. Keep a notebook and record how often the behavior you want to change occurs, who you were with and how you felt. You'll see a pattern that could be avoided in the future.

\* If you break a resolution, don't give up on the effort. See it as an opportunity for self-understanding. Treat yourself kindly.

New Year's resolutions are supposed to make you feel good about yourself. If not keeping them makes you think badly about yourself, they aren't worth the effort. Work at it but lighten up and feel good.



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## About Our Company

Mops & Buckets is a full-service residential cleaning company that operates in both Miami Dade and Broward Counties.

Services include general cleaning, deep cleaning, carpet cleaning, construction cleaning, move-in/out cleaning, and window washing.

Owner Christopher Dunlap has been in the cleaning industry for 10 years and feels it is important to provide cleaning services that place the utmost importance on the health and safety of his clients and employees. For that reason, Mops & Buckets is an active participant in the industry association ISSA (International Sanitary Supply Association). They also use Green Sealed Certified products to minimize toxins being released both in the environment and your home.

## Historic Dow Jones run

The Dow Jones began an incredible record-setting run on Jan. 25, 2017 when the index hit 20,000 for the first time.

This was followed by four more records during 2017, ending in Nov. 30, 2017 when the Dow closed at over 24,000 for the first time.

But the run wasn't over. On Jan. 4, 2018, the Dow closed over 25,000 and on Jan. 17, it closed over 26,000.

It hit two more highs in 2019, closing on November 15 above 28,000. It was a great time to hold a 401(k) or IRA.

Finally, in the last record before the coronavirus pandemic began, the Dow closed above 29,000 on Jan. 15, 2020.

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<https://msd.reviewability.com/f-57728>

*There's a big difference between motivation and inspiration: Inspire through values and motivation takes care of itself.*

~Tony Hsieh

## Things to try this winter

New Year's resolution: Don't be bump on a log this winter. Ha. Easy to say.

But let's suppose we get the spirit, just when the knees cooperate and the stars are aligned. What to do?

Here are some ideas to stay active, physically, and mentally, during these peak winter months:

\* Chair yoga classes, tai chi, or resistance band exercises. Lots of options out there and all free if you use YouTube.

\* Try Kahoot! This game-based learning platform is used in classrooms, offices and at home. Families and friends can play together via video conferencing. A basic plan is free while a Family plan is about \$7.50 a month.

\* Join an online book club. Any number of book clubs are open, from Oprah's Book Club to one hosted by NFL quarterback Andrew Luck (appropriately named "Andrew Luck Book Club") and one from the AARP called The Girlfriend Book Club, with more than 14,000 members. Search "online book club" to find more.

\* Join a real-life book club. One trend is a conversation club in which everyone gets a chance to tell something about the book they read, the movie they saw, or the television show they watched during the month. It can have a theme, such as self-help books, politics, or even romance books. Or it can have no fixed subject.

\* Learn a language. Or at least learn to say hello in a bunch of languages! Try duolingo.com for free language lessons.

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