

## Alternative uses for hand sanitizer

Got buckets of hand sanitizer around? You're not alone. And while it's useful to have around, most of us (thankfully) don't need our 2020 supply levels.

But what can we do with it aside from sanitizing our hands?

Here are some ideas from around the internet:

\* Clean your glasses.

\* Start a fire. A disaster survival website says you can dab a small amount on your kindling or tinder and light it with a spark, and that it works in rainy or windy weather.

\* Remove stains. The alcohol works well at removing blood, ink, or drink stains. Remember to dab, not rub. You can also pre-treat stains with a bit of sanitizer.

\* Clean your table or desk. Use a clean cloth and wipe down the surface. Do the same for your filthy keyboard.

\* Remove stickers. Price tags are notorious for leaving a sticky substance behind. Hand sanitizer to the rescue!

\* Ease the itch of mosquito bites.

\* Clean your phone's screen using a soft cloth and a bit of sanitizer.

\* Polish silver. Now that company's coming, squirt some hand sanitizer on a soft cloth and polish the silver.

\* Try it in place of deodorant. Kill the bacteria, kill the smell. We'll leave it at that.

\* Use as a dry shampoo. Squeeze a little onto your fingertips and massage into your roots.

\* Clean your flat iron. Ditto for the hairspray on your mirror.

\* Remove permanent marker from a whiteboard.

\* Remove nail polish.

#### Good investment: dental care

If you visit your dentist on a regular basis, you are doing yourself a favor in four ways. First, you are saving your teeth so you can chew properly, which is an important factor in nutrition.

Second, when you visit your dentist, he or she can check your gums. Periodontal disease can result in lost teeth and is a significant factor in heart disease. Periodontal bacteria can lead to blood clots, increasing the risk for heart attack and stroke.

People with diabetes should be particularly watchful for periodontal disease. They are more prone to infection, and periodontal disease makes it more difficult to stabilize blood glucose levels.

Third, properly caring for your teeth results in big financial savings in the future. Root canals, bridgework, dental implants, and dentures can cost thousands of dollars.

Fourth, by properly caring for your teeth, you will ultimately save yourself a lot of pain and inconvenience.



I hope you enjoy this month's newsletter!

Christopher Dunlap Mops & Buckets, LLC

#### **Great love letters endure**

Love -- mysterious, forbidden, secret, new love and old -- inspired some of the greatest letters ever written, notes so grand they are still treasured today.

Longest-lasting love letter. Arguably the greatest love letter has been read for literally thousands of years: The Song of Solomon, which appears in the Old Testament of the Bible. Written in 600 BC to one of his 700 wives, King Solomon writes: "...thou hast ravished my heart with one of thine eyes ... How much better is thy love than wine!"

Mystery love. Scholars still debate the identity of Ludwig van Beethoven's lover who, in 1812, he famously calls his 'immortal (or eternal) beloved.' It was a love not to be: "Even in bed my ideas yearn towards you, my Immortal Beloved, here and there joyfully, then again sadly, awaiting from Fate, whether it will listen to us."

Comedian love. From bad-boy comedian George Carlin to his wife Sally Wade: "Sallyburger, if you took the number of subatomic particles in the universe and multiplied that number times itself that many times; and then added the total number of micro-seconds since the beginning of time, times itself; and then added 803 — you would still have only the tiniest fraction of a billion-billionth percent of the amount of love I have for you. Love, your candle partner, the romantic Mr. Carlin, your eternal flame."



#### Free Cleaning Tips at www.mopsnbuckets.com

#### Want to Receive a FREE cleaning?

## Thanks a Bunch!

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!

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

# Stimulus payments won't increase tax

The second stimulus payment is not taxable income and for Social Security recipients, taxes on benefits will also not increase.

The top-level tax for Social Security is 85 percent of the total benefit. But not everyone is taxed that much. People with few sources of income other than Social Security aren't taxed on their benefits and may not even have to file a tax return.

Tax on Social Security is calculated through base income. Base income is equal to the combination of 50 percent of Social Security benefits, tax-exempt interest income (from such things as municipal bonds) and adjusted gross income (not including the student loan interest deduction.)

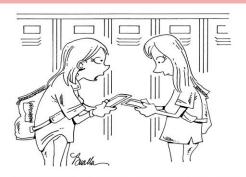
For single people with a base income of less than \$25,000, no Social Security benefits are taxed. If a single person makes from \$25,000 to \$34,000, then 50 percent of their benefits are taxed.

For married people filing jointly, no benefits are taxed if their base income is \$32,000 or less. Joint filers are taxed 50 percent on a base income of \$32,000 to \$44,000.

The 85 percent rate comes in if a single filer is more than \$34,000 or a joint filer is more than \$44,000.

Usually, any additional taxable income increases the adjusted gross income and that increases the base income. So with enough additional income, Social Security beneficiaries may move to a higher tax bracket.

However, since the COVID-19 payments are not taxable income, no part of the base income calculation will rise.



"I'm not sure. I'll have to ask my grandma how people used to express themselves before emojis."

# Heart-healthy roasted butternut squash with red onion and tahini sauce

This heart-healthy, vegetarian-friendly recipe, adapted from Jerusalem, by Yotam Ottolenghi and Sami Tamimi, features roasted butternut squash, which is naturally rich in potassium to help regulate blood pressure.

Butternut squash is also high in insoluble fiber, which helps control blood sugar and promote fullness. Tahini-based sauce, made from sesame seeds, is rich in heart-healthy monounsaturated and polyunsaturated fats. Olive oil is used to roast the squash and contains omega-3 fatty acids to reduce inflammation and improve cholesterol. The result is a sweet, flavorful, warm side dish, perfect for a simple, healthy, filling meal. Za'atar spice is available in the international section of many grocery stores or Middle Eastern specialty grocery stores.



Butternut squash with red onion and tahini sauce.

#### Ingredients

1 large butternut squash, peeled and sliced (discard seeds and pulp)

- 2 red onions, cut into wedges
- 3 tablespoons olive oil
- 3 1/2 tablespoons light tahini paste
- 1 1/2 tablespoons lemon juice
- 2 tablespoons water
- 1 small clove garlic, crushed
- 1 tablespoon za'atar spice
- 1 tablespoon coarsely chopped parsley (optional)

Sea salt and freshly ground black pepper

Preheat oven to 475 degrees Fahrenheit.

Toss squash and onion in a bowl with olive oil, 1 teaspoon sea salt and some black pepper. Spread on a baking sheet and roast for 30 to 40 minutes, until the vegetables have taken on some color and are fully cooked. The onions may cook quicker and need to be removed earlier than the squash. Remove the sheet from the oven and let cool.

For the sauce, whisk the tahini, lemon juice, water, garlic and 1/4 teaspoon salt until you have a liquid the consistency of honey. Add more water or tahini, as necessary.

To serve, spread the vegetables on a serving platter and drizzle with the tahini sauce, followed by the za'atar and parsley.

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## Yoga veers into the cuddly

Just when you perfect downward facing dog, a kid jumps on your back. As in baby goat.

You have to admit baby goats are adorable, but what are they doing in yoga?

What indeed?

Goat yoga is a thing and, while it must certainly disrupt mindful focus, studios all over the country, mostly in the countryside, are going all in.

The idea is to incorporate animal therapy with the benefits of yoga, which are not just physical. Yoga is said to reduce stress and anxiety, while helping to relieve pain.

A yoga teacher leads the yogis (students) in a class while the goats walk around, jump, sound off, nuzzle. And occasionally, well, poop. But the pellets roll easily off a mat, teachers say.

Lemur yoga - It doesn't stop with goats.

Yoga these days is going full zoo with hotels and clubs sponsoring days of Lemur yoga or lemoga.

This seems almost inevitable because when lemurs sit to warm their bellies in the sun, they adopt a good yoga pose. At some point the yogis and the lemurs will all be sitting cross-legged with their hands their on knees.

## Trivia Teaser – On the Ball

1. In the music video for her 2013 song "Wrecking Ball," which singer is seen swinging on a wrecking ball in the nude? a-Fergie, b-Ariana Grande, c-Miley Cyrus, d-Sia.

2. After a stellar college career at the University of Wisconsin, running back Montee Ball was a 2013 second round draft pick by which NFL team? a-Chicago Bears, b-Denver Broncos, c-New Orleans Saints, d-New England Patriots.

3. Which NASA astronaut took a swing at a golf ball while on the moon? a-Jim Lovell, b-Neil Armstrong, c-Alan Shepard, d-Pete Conrad.

4. In the movie "Dodgeball: A True Underdog Story," who was the celebrity guest judge detested by gym owner White Goodman? a-Adam Lambert, b-Chuck Norris, c-Bob Barker, d-Blake Shelton.

5. An official Wiffle ball is perforated with how many holes? a-6, b-8, c-10.

6. What was the name of Tom Hanks's volleyball companion in the movie "Cast Away"? a-Urkel, b-Flanders, c-Kramer, d-Wilson.

7. Dave Ball and Marc Almond made up which duo that recorded the 1981 hit song "Tainted Love"? a-Erasure, b-Soft Cell, c-Pet Shop Boys, d-The Associates.

8. Which of the following refers to a stage in cooking candy? a-Eight ball, b-Fly ball, c-Melon ball, d-Soft ball.

9. Which tennis player was ejected from the 2020 U.S. Open after he hit a ball in anger and inadvertently hit a line judge in the throat? a-Novak Djokovic, b-Stan Wawrinka, c-Fabio Fognini, d-Stefanos Tsitsipas.

10. Which actress won a Best Actress Oscar for her performance in the 2001 movie drama "Monster's Ball"? a-Madonna, b-Halle Berry, c-Kate Winslet, d-Jennifer Connelly.

1-c, Miley Cyrus 2-b, Denver Broncos 3-c, Alan Shepard 4-b, Shuck Norris

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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.

## Why are chess sets expensive?

Fancy chess sets in wood can cost hundreds of dollars. But according to The New York Times, the expense is really all about one piece: The knight, which accounts for about 50 percent of the cost. That is because knights must be hand-carved to look exactly alike. Just 10 people specialize in carving knights. A set of four knights takes six hours to carve.

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*Love is an irresistible desire to be desired irresistibly.* ~Robert Frost

# Smart money move: Get rid of those recurring charges!

That \$3.99 charge pops up every month and we say: As soon as I get a chance, I'm going to cancel that.

But life keeps you busy and pretty soon it is next month and that gym membership starts to be annoying. As if paying for it will make you use it.

Fact is that people spend more money than they realize for subscriptions large and small. Think about the categories: Online news, Netflix, music streaming, premium television services, delivery, dating apps, advice services -- the list goes on and on.

One company, the Waterstone Group, did a survey of 2,500 consumers. People were given 10 seconds to guess how much they spend on subscriptions every month. The average guess was \$79.74 per month.

Then they gave the same people 30 seconds to guess. The average guess was \$111.61.

Finally, they asked people to go through a category checklist and find out exactly how much they spent for subscriptions. The true cost was an average of \$237.33 or about \$1,900 per year.

Simple Dollar advises people to set aside an hour to do an audit. Go through your checking account and total monthly subscriptions plus annual ones, like Amazon Prime.

Consider: phone, wi-fi, tv-movie services, streaming services, subscription boxes, cloud storage, news apps, diet and fitness, security apps, web hosting, and gaming.

After you make your list, consider which services give you actual value.

Are the subscriptions adding clutter to your home? Can you find a cheaper service? How much do you use it? How much will you miss it? Do you have something else you really want to use the money for (retirement, a college fund, emergency fund, vacation)?

# **FREE Cleaning!**

#### Schedule 5 Weekly Cleanings of \$100 or more each and get your 6th Cleaning FREE!

Schedule your appointment by March 15th

Mops & Buckets, LLC 786-350-1736 www.mopsnbuckets.com

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