

### Tips for a smooth morning routine

It sounds easy, but as countless parents can attest, getting kids ready for school and out the door can be a major struggle. But with a little planning and consistency, you can get that morning routine down to a science and make sure everybody starts the day off right.

\* Plan outfits the night before. Eliminate the morning scramble for clean socks and t-shirts by taking a few minutes the night before to locate clean clothes for the next day. Older kids can handle this task themselves.

\* Do baths and showers in the evenings. A sleepy kid languishing in the shower can eat up precious minutes that would be better spent on breakfast or transit time. Have your kids take baths and showers at night instead.

\* Plan and pack lunches ahead of time. If your child takes lunch to school, pack lunches the night before. You can even set aside time on Sundays to do food prep for the week, like slicing fruits and veggies or portioning out shelf-stable items into baggies.

\* Set clear expectations. Make sure your kids know what time they are expected to get up and all the steps of their morning routine, from tooth-brushing to breakfast. Consistency is key!

\* Consider waking up an extra 15 to 20 minutes early. It won't affect your quality of rest, but a few spare minutes in your morning routine can make it much easier to enjoy an easy and relaxed morning with ample time for breakfast and for kids to make it to the bus stop with time to spare.

# Fitness trackers may help with weight loss goals

If you're trying to drop some weight, a fitness tracker might boost your chances of success. According to a new study published in the British Journal of Sports Medicine, fitness trackers -- such as smart watches or other bracelet-style devices -- helped overweight or obese people with chronic conditions reduce their body weight and lower their body mass index (BMI). Researchers found that weight loss programs lasting at least 12 weeks were the most effective, and individuals who wore commercially available trackers, such as a FitBit, lost an average of six pounds. According to the study, the devices helped remind participants to stay on track with health-related goals and participate in daily activity. But there's a catch -- according to the Mayo Clinic, while fitness trackers are a great way to keep yourself moving, there's no substitute for keeping your diet on track.



I hope you enjoy this month's newsletter!

Christopher Dunlap Mops & Buckets, LLC

### Where the buffalo roam: Visit the roundup

In movies and stories, the thunder of buffalo stampeding across the American plains remains an iconic memory.

In the 1700s, tens of millions of buffalo dominated the West -- and were driven nearly to extinction.

Luckily, even today you have a chance to thrill to the thunder of hooves on the rolling plains. The iconic animal of the Old West still rumbles across the prairies in South Dakota, and you can be there for the roundup.

Every September, park rangers and volunteer cowboys round up the Custer State Park buffalo herd to give them their annual vaccinations and to check the health and size of the heard. It's an event witnessed by 20,000 spectators from all over the world.

The Custer State Park buffalo herd spends the year wandering freely through the 71,000-acre fenced park. Along with the buffalo, there are bighorn sheep, elk, deer, mountain goats, antelopes, coyotes, fox and mountain lions.

The buffalo herd began in 1914, when the state bought 36 buffalo from a rancher. The herd expanded and later the state bought 100 more buffalo from a Native American reservation. Today the herd numbers 1,450. The roundup has been an annual event for 56 years.

In 2021, the round up is Friday, Sept. 24, with activities beginning on Sept. 23.



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#### 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!

# Mobile wallets soar in popularity

Cash may be king, but cashless transactions are usurping the throne.

Cashless transactions had long been gaining momentum and only got more popular during the pandemic, when many businesses and customers shied away from handling paper money and coins.

The website Trading Platforms said the digital or mobile wallet payments were the most used point of sale payment method globally in 2020 and are poised to represent one-third of all POS transactions worldwide by 2024.

Digital/mobile wallet payments equated to 44 percent of the share, twice as much as credit cards and three times more than debit cards. By 2024, cash is expected to drop to just 12.7 percent of transactions.

A mobile wallet is an app on a smartphone, tablet, or smartwatch that stores credit card or debit card information and allows the phone to make the purchase. They work by tapping the phone, tablet, or watch against a compatible device at participating retailers and are generally faster than credit cards.

Apple Pay, Google Pay and Samsung Pay are the most well-known and come integrated on related phones while others can be downloaded.



"This may sound stupid, but why can't they make a prescription drug with good side effects?"

### When walking hurts

Maybe you're just starting a walking routine or you're a walking veteran with years of brisk daily walks under your belt. Either way, it's no fun when aches and pains slow you down or even send you back to the couch. But not all pain is created equal, and while some pains are just inconvenient or uncomfortable, you should know when to call your



Heel pain is often caused by plantar fasciitis, when the band of tissue that runs from your heel to the ball of your foot is strained, according to Prevention. Pain in your heel or arch first thing in the morning is a common sign. Stretching and supportive shoes are a must, or you can try cold packs or shoe inserts, according to the Harvard Health Letter. Call your doctor if the condition persists.

Calf pain that primarily shows up on one or both sides of the lower calf may be due to spinal stenosis, a condition in which a narrowed spinal canal results in compressed nerves. According to the Harvard Health Letter, symptoms often worsen during the day, so you may choose morning walks instead of evening walks. If you experience pain while walking, take breaks until the pain subsides.

Knee pain that feels like a throbbing in front of the kneecap is often a simple case of runner's knee, according to Prevention. Try another type of exercise, like cycling or swimming, for a few weeks until the pain subsides. You might also consider some exercises to strengthen your quads and help support your knee for future activity.

Pain throughout the leg that occurs every time you start activity and stops when you finish could be a sign of peripheral arterial disease, or PAD. According to Duke Health, PAD occurs when major blood vessels that supply blood to limbs become fully or partially blocked by fatty deposits. If you're obese, a smoker, diabetic or have high blood pressure or high cholesterol, you may be at increased risk for PAD. If you have leg pain that starts and stops with activity, contact your doctor. A variety of treatments are available, and the earlier the condition is treated, the better.

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# Goodbye shiplap: Home interiors tap wallpaper

Goodbye, shiplap, hello wallpaper. And barn doors are headed back to the farm.

Shiplap siding was a popular trend on interior walls for much of the past decade, a byproduct of the popular farmhouse or rustic aesthetic. But design experts say its appeal is fading, replaced by a renewed respect for wallpaper or even plaster.

Ditto for those interior barn doors. A fun DIY trend, barn doors are being traded for pocket doors or French doors and their more classic appeal.

Gray kitchens are also on the way out. While gray is still a popular paint choice, the pendulum is swinging toward bolder colors for cabinets and the like.

Ever heard of granny chic? Millennials are driving a move toward floral wallpaper, plate racks, and other vintage touches, seeking a bit of comfort and nostalgia (This is also popular in a clothing and decor style called cottagecore).

Next up in 2021 trends: peel and stick wallpaper in any variety of patterns. This allows people to try something out and replace it easily if they don't like the style or when they get bored -- and let's face it, many of us get bored quickly.

And finally, environmentally friendly and recycled and/or sustainable materials continue to trend.

## Trivia Teaser – Pop Music

1. Wayne Fontana was the leader of what 1960s band? a-The Mindbenders, b-The Dreamers, c-The Searchers, d-The Pacemakers.

2. Which Saturday Night Live veteran appeared in the music video for Paul Simon's "You Can Call Me Al"? a-Garrett Morris, b-Chevy Chase, c-Bill Murray, d-John Belushi.

3. What Canadian singer had a number one hit in the U.S. in 1974 with "Seasons in the Sun"? a-Gordon Lightfoot, b-Bo Donaldson, c-Terry Jacks, d-Ronnie Burns.

4. On his 1977 hit "Lovely Day," what singer holds a note for 18 seconds near the end of the song? a-Donny Hathaway, b-Bill Withers, c-Al Wilson, d-Al Green.

5. What 1980s group had three top ten hits off its debut album "Kissing to Be Clever"? a-Bow Wow Wow, b-Culture Club, c-The Cardigans, d-ABC.

6. Gwen Stefani was the lead singer for what group on its 1996 hit song "Don't Speak"? a-The Black Eyed Peas, b-Boy Meets Girl, c-Garbage, d-No Doubt.

7. Celine Dion and Huey Lewis & The News both had number one hits with different songs that share what title? a-"The Power of Love," b-"Because You Loved Me," c-"Think Twice," d-"I'm Alive."

8. What street was the subject of a 1978 hit song for Gerry Rafferty? a-Love Street, b-Easy Street, c-Baker Street, d-Wheeler Street.

9. The Broadway jukebox musical Head Over Heels features the music of what 1980s band? a-The Go-Go's, b-The Pretenders, c-Joan Jett & the Blackhearts, d-The Motels.

10. The lyrics of what 1973 hit song begin "I've been drivin' all night, my hands wet on the wheel"? a-"Can't You See," b-"Generation Landslide," c-"Showdown," d-"Radar Love."

10-d, "Radar Love"	5-b, Culture Club
s'oD-oD 9dT ,6-9	4-b, Bill Withers
8-c, Baker Street	3-ς, Τέττy Jacks
7-a, "The Power of Love"	эзьялу сћаза, сћазе
6-d, No Doubt	1-a, The Mindbenders

Answers to Pop Music'



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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.

# Save your neck: Use head restraints correctly

Head restraints reduce the whiplash effect caused by a rear-impact crash. If they are set at the right level for the driver, they perform very well. Adjusting the restraint properly is critical for good protection.

According to State Farm Auto Insurance, the space between the back of your head and the front of the head restraint should be no more than four inches. The restraint should be as high as your head's center of gravity, which is about three inches below the top of your head.

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This morning, the sun endures past dawn. I realise that it is August: the summer's last stand. ~Sara Baume

### Farewell to overdraft charges?

When they debuted nearly 30 years ago, overdraft charges were meant to provide a cushion for consumers who accidentally withdrew more money than was available in their bank accounts. The bank would cover the deficit and charge the customer a fee to do so, and the customer would avoid bouncing checks or being declined at checkout.

Yet over the years, the practice changed. Overdraft fees became an enormous and controversial source of income for banks, worth billions each year -- \$20.3 billion in 2020.

The controversy? One involves banks rearranging the order of transactions so that the most expensive ones get processed first. Then when an account goes into the red, the bank dings the customer with a fee for each subsequent transaction in the negative, no matter how small the purchase. At \$35 a pop in some places, the fees can quickly spiral -- and can turn a pack of gum into a nightmare.

Consumer watchdogs have suggested a system that alerts consumers to a potential fee at the point of sale, allowing people to opt in to purchases that will result in a negative balance, or decline the purchase.

Some financial institutions are providing alternatives. A growing number of banks are offering grace periods and small short-term loans for users who qualify, said The New York Times. And one, Ally Bank, said it would eliminate its \$25 overdraft fee altogether and give customers six days to get in the black again before any penalties.

PNC Bank introduced a service to alert customers when their balances are low and when they go negative. If that happens, customers have 24 hours to rectify it and if not, are hit with an overdraft fee just once per day rather than per transaction.

Other banks are following suit, seeking compromises that help consumers while mitigating their own risks and protect profits.

## **Summer Cleaning Special!**

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