

# Better Home Living™

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

## Winter is a great time to get a jump on spring gardening

January is the off-season for most gardens, but the work still continues, with plenty of tasks to be accomplished before the heavy lifting begins in the spring.

Clean up your supplies, including pots, tools and your greenhouse (if you have one) in preparation for spring. You'll be glad you did it when it's time to start planting outside.

Look through some catalogs and sketch out a plan. Do you want to take some perennials out? Mix up your annuals? Grow some vegetables from seed? Outline the necessary tasks and note the approximate week for each item.

If you plan to grow anything from seed, order early. Supply chain issues might mean longer shipping times, so get your seeds in advance so you can get them started at the right time.

Check your winter protection and do a little maintenance if necessary, such as adding more mulch or replacing damaged stakes or ties.

If you have a vegetable garden, it might be time to start prepping the ground for early planting -- peas, for example. Place a cloche over the ground to warm it up for a few weeks before sowing.

Shred up your Christmas tree (if you buy a live tree) and add it to the compost bin.

Check any stored bulbs, corms or tubers for signs of rot or dehydration.

Look after the wildlife. Clean and fill your bird feeders, put out a few suet cakes if you're feeling generous and make sure to leave a few areas of the garden uncut until spring to provide winter shelter for helpful critters.

## A credit card doesn't count as an emergency fund

Financial planners recommend building an emergency fund that can pay for major repairs and also cover necessary bills, such as rent, should you become unemployed or suffer an emergency. A good rule of thumb is to have an emergency fund that covers living expenses for at least six months.

Unfortunately, some folks lack such a fund and instead rely on credit lines. Even if you have the credit lines to pay for six months, relying on them as an emergency fund tempts fate.

For one, credit is not money in hand, and your creditors could reduce how much they're willing to lend. Soon, that \$10,000 credit line might be reduced to, say, \$5,000.

Even if you can access the cash, however, you'll have to pay a lot in interest. Credit cards and personal loans, among other types of credit, typically charge high interest rates. The average credit card interest rate right now tops 16 percent. And if you're seen as high risk, rates can quickly surge.

Spending on credit now may cause more financial headaches later. If you're out of a job and living on credit, you'd better find employment quickly. Otherwise, when creditors come knocking, you may find yourself in dire financial straits, perhaps joining the more than half-million people who declare bankruptcy each year.



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

*Christopher Dunlap  
Mops & Buckets, LLC*

## The once-a-year to-do

What should you try to accomplish in 2022? Goals don't have to all be mountains, but when we plan the little, necessary things, it can make our lives easier, save money and free up our time and mental energy for the big things we'd rather focus on.

\* Get your wheels checked. Properly aligned wheels saves money on repairs later.

\* Replace your smoke detector batteries. It takes a few minutes at most and can save your life in a fire.

\* Call "the guy." You should get your HVAC system, roof, appliances and pipes inspected regularly to prevent little problems from turning into huge, expensive repairs later.

\* Get your teeth, skin and eyes checked. Talk to your doctor about any other regular recommended checkups.

\* Take your pets to the veterinarian. Pets need checkups too, as well as annual vaccinations and blood work to identify any potential problems.

\* Clean out your closets. Get rid of old stuff that you don't wear anymore and make room for new things that you actually like.

\* Take a deep dive into your finances. Are you meeting your savings goals? Is there an unnecessary expense that can be trimmed?

\* Do something for yourself. Go on a trip, build and renew your connections with others, do things that make you happy. Think of it as a bill that comes due every month or so, and if you don't pay up, you'll regret it.



## 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! Are you a current client? After their 4<sup>th</sup> cleaning your next visit is Free!

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!

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!*

## Winter sports combine fun with calorie burn and strength building

Winter sports such as ice skating, snowboarding and snowshoeing are enjoying a boom, in part because they're a perfect way to have fun and make friends.

**Ice skating:** This is a sport that can be adapted to almost any age and level of ability. Whether you like to skate in pairs, race or play ice games, you can have a good time learning and improving your skills. Women account for 60 percent of skaters.

It can be an inexpensive, family-friendly sport that makes you feel graceful and athletic, especially when skating to music. Basic skating can burn 225 calories in 30 minutes. As you naturally bend your knees and lower your center of gravity to glide forward, you firm your legs, hips, buttocks and abdominals.

**Snowboarding:** A little like downhill skiing, but it's easier because your feet are locked in and there are no ski poles to worry about. Seven million people tried snowboarding last year, about two-thirds of whom were men.

To begin, it's important to take a lesson or two. You'll learn how to lean your weight forward, push up off your butt to a standing position to start and maintain balance on the downhill.

Snowboarding burns 260 calories every 30 minutes and tones thighs, calves and glutes.

**Snowshoeing:** If you can walk, you can learn to snowshoe, which probably accounts for the growing popularity of the sport. Men and women try snowshoeing in roughly equal numbers. It burns 260 calories in 30 minutes and tones thighs, calves and glutes.



"Wouldn't you rather watch it on the big screen?"

## Warm up with picadillo and fried plantains

Picadillo is a classic comfort food across Latin America, the Caribbean and the Philippines, and on a cold winter night, a hot bowl of this fragrant beef stew makes a fantastic meal that everyone will enjoy.

Ingredients are easy to find, the prep is simple, it reheats well and tastes even better the next day. Sweet fried plantain slices are a perfect accompaniment.



### Ingredients:

- About 2 tablespoons extra-virgin olive oil
- 2 yellow onions, diced
- 2 ounces dried chorizo, diced
- 4 cloves garlic, peeled and minced
- 1-1/2 pounds ground beef
- Salt and pepper to taste
- 1 28-ounce can whole tomatoes, drained and crushed
- 2 tablespoons red wine vinegar
- 1 tablespoon ground cinnamon
- 2 teaspoons ground cumin
- 2 bay leaves
- Pinch ground cloves
- Pinch nutmeg
- 2/3 cup raisins
- 2/3 cup pitted olives
- 2 ripe sliced plantains (look for a yellow peel with black spots)
- 1 cup vegetable oil for frying plantains

Heat olive oil in a large pan over medium-high heat until the oil shimmers. Add onions, chorizo and garlic and sauté until the onions have started to soften. Add the ground beef use a fork to crumble the meat while it browns. Add salt and pepper to taste after the meat is cooked. Add tomatoes, vinegar, cinnamon, cumin, bay leaves, cloves and nutmeg, stir to combine. Cover the pan and let simmer for about 30 minutes, then add the raisins and olives. Simmer uncovered for another 15 minutes or so. Meanwhile, fry plantain slices in hot oil for two to three minutes per side. Serve stew and plantains over white rice.

## Trivia Teaser – Hammer Time

1. "Hammerin' Hank" Aaron started and ended his Major League Baseball career playing for teams in which city? a-Boston, b-Milwaukee, c-Atlanta, d-San Francisco.

2. Which actor appeared in Hammer Film productions playing both Frankenstein's monster and Count Dracula? a-Bela Lugosi, b-Vincent Price, c-Chrisopher Lee, d-Boris Karloff.

3. What classical composer's Piano Sonata No. 29 is known as the "Hammerklavier"? a-Franz Lizst, b-Antonin Vivaldi, c-Wolfgang Amadeus Mozart, d-Ludwig von Beethoven.

4. In folklore, what "steel drivin' man" won a race against a steam-powered drilling machine, but died with his hammer in hand when his heart gave out? a-Alvin Strong, b-Alfred Stormalong, c-John Henry, d-Paul Bunyan.

5. Who co-wrote the folk songs "Where Have All the Flowers Gone?" and "If I Had a Hammer"? a-Pete Seeger, b-Bob Dylan, c-Joan Baez, d-Leonard Cohen.

6. Who is the creator of the Codex Hammer, purchased by Bill Gates for \$30 million in a 1994 auction? a-Leonardo da Vinci, b-Baruch Spinoza, c-Galileo Galilei, d-Alexander the Great.

7. Which of these musicals was NOT written by Rodgers and Hammerstein? a-"South Pacific," b-"Oklahoma," c-"Kismet," d-"The King and I."

8. In which Marx Brothers movie did Groucho play a hotel manager named Mr. Hammer? a-"Room Service," b-"Monkey Business," c-"The Cocoanuts," d-"A Night in Casablanca."

9. The Hammer Bro is a recurring enemy in what video game series? a-Sonic the Hedgehog, b-The Legend of Zelda, c-Super Smash Brothers, d-Super Mario.

10. Which King of England, who ruled from 1272 to 1307, was nicknamed the "Hammer of the Scots"? a-Henry V, b-Edward I, c-Henry VIII, d-Edward III.

1-b, Milwaukee  
2-c, Christopher Lee  
3-d, Beethoven  
4-c, John Henry  
5-a, Pete Seeger  
6-a, Leonardo da Vinci  
7-c, "Kismet"  
8-c, "The Cocoanuts"  
9-d, Super Mario  
10-b, Edward I

Answers to "Hammer Time"

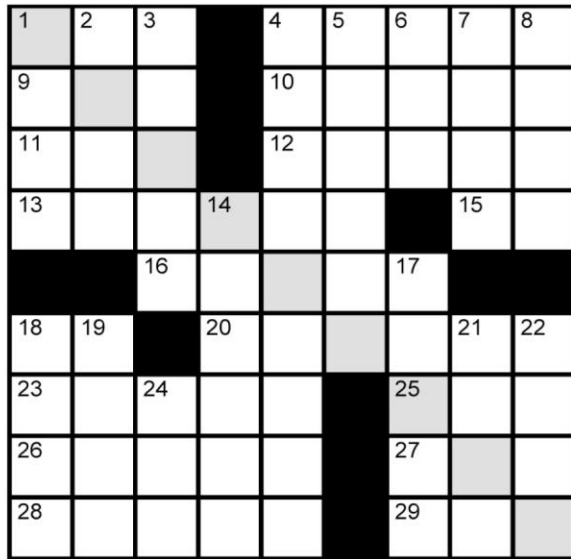
## Brain Content

### Across

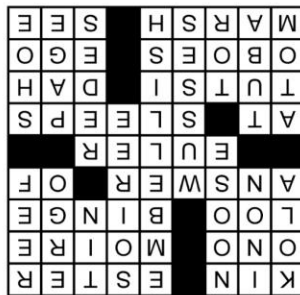
1. Relatives
4. Ms. Williams in aquamusicals
9. Plastic \_\_\_ Band
10. Silk with a wavy pattern
11. London lav
12. Pig out
13. Respond
15. '\_\_\_ Thee I Sing'
16. Calculus pioneer Leonhard
18. @
20. Dozes
23. Rwandan people
25. Morse T
26. Orchestra section
27. Freudian topic
28. Swamp
29. Understand

### Down

1. Caffeine source
2. Knowing, as a secret
3. Lasso loop
4. Add frills to



5. Evening event
6. Food container
7. Therefore
8. Snorkeling site
14. Wimps
17. Counsels: arch.
18. Proton's place
19. Big brass
21. Book unit
22. Loafer, e.g.
24. Craggy peak



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

## Winter fire prevention advice

Heating equipment is the second leading cause of home fires in North America. But during the winter, it jumps to the leading cause, according to the National Fire Protection Association.

To avoid home heating fires, remember these rules:

Portable heaters fueled by gas, kerosene, wood or coal: All heaters must be at least 36 inches away from anything that can burn. Never leave them on when you are not in the room or when you go to sleep. Never dry clothing on a heater.

Kerosene heaters: Use only the fuel recommended by the manufacturer (Never use gasoline!). When refueling, turn off the heater and let it cool before adding fuel. Wipe up spills promptly. Store kerosene away from heat or open flame in an approved container.

Fireplaces: Have the chimney inspected prior to the start of the heating season and cleaned if necessary. Creosote builds up in chimneys and causes chimney fires. Always use a sturdy screen when burning. Remember to burn only wood (never paper or pine boughs). And never use flammable liquids in a fireplace.

Wood stoves: Be sure the stove complies with local fire codes and is properly installed and maintained. Chimney connections should be inspected at the beginning of each heating season. Follow the same safety rules for wood stoves as for space heaters. Burn only wood and be sure the stove has approved stove boards below it and behind it to protect floors and walls.

Portable LP gas heaters with self-contained fuel supplies are prohibited for home use by fire safety standards.



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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 over 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.

## Wear sunscreen even in the winter

Cold weather is no reason to ease up on your sunscreen routine, according to the Skin Cancer Foundation. While UVB rays, which are the primary cause of sunburn, are weaker in the winter, UVA rays remain steady year-round and can penetrate clouds and fog, as well as windows. On a snowy day, UVA rays can actually be worse -- snow reflects up to 80 percent of UV light, so the rays hit you twice.

The best protection is an even coat of broad-spectrum sunscreen over all exposed skin, even the tops of your ears and around your hairline. A moisturizing sunscreen can do double duty, protecting you from the sun and harsh winter air.

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*Life is wide, limitless. There is no border, no frontier.*  
~ Bruce Lee

## Read this before you shovel snow

Shoveling snow is a job for an athlete, even though people tend to think it is a routine activity that anyone can do.

In fact, shoveling snow takes a huge toll on the heart and back. One shovel of wet snow weighs 16 pounds. If you shovel 12 loads a minute, then in 10 minutes, you've moved 2,000 pounds, according to a study in the Journal of the American Medical Association.

About 100 Americans on average die each year because of snow removal exertion, according to the Denver Post. About 12,000 suffer injuries that require a trip to the emergency room, according to a 16-year study reported in PubMed.

One key is to keep ahead of the drifts. Push snow several times while the snow is feathery, cold and shallow before it becomes heavy, wet and deep.

If you must shovel:

- \* Keep your spine in an upright, neutral position.

- \* Whenever you can, push the snow -- don't shovel it. You can use your large muscles in the hips and legs for pushing.

If you do have to lift:

- \* Take small bites of the snow with the shovel only about a fourth full.

- \* Use your leg muscles to lift the load.

- \* Keep the load low to the ground and close to your body.

- \* Avoid throwing the snow if you can. If you must throw it, throw light loads.

Breaks are critical

How long you can work depends on how heavy the snow is, your physical condition and how cold it is outside.

- \* If you feel fatigue, pain or shortness of breath, rest until you feel normal again. If you experience shortness of breath for a prolonged period, see your doctor immediately.

## Buy the Gift of a Home Cleaning for a Friend, Get 50% Off Your Next Cleaning!

\$150 Minimum Purchase

Schedule your appointment by January 31<sup>st</sup>

Mops & Buckets, LLC

786-350-1736

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