



## Put your finances into positive territory

Reducing debt was the third most common New Year's resolution this year. Saving money was first and spending less was second, but reducing interest on credit cards would work on all of the top three. Here are some ways to do it.

\* Zero percent interest on balance transfers. Financial advisors say if you owe \$5,000 on a 15 percent APR card, you could save \$750 in interest during the next 12 months. To get the zero percent offer, your credit score will probably have to be 700 or higher.

Even if you opt for a 2.99 percent offer, you'll save money. Whatever amount you transfer, it should result in savings that are more than the 3 percent or 4 percent up-front fee you will pay.

### Cautions:

\* Never sign up for a balance transfer offer unless you are sure you can make at least the minimum payment each month. Just one late payment will cause your interest rate to rise by a huge amount.

\* If you don't pay the amount you borrowed by the end of the time it's offered, the rate will skyrocket on the balance owed, both on this credit card and others.

\* Never charge new purchases to a low-interest offer card even if new purchases are covered. It just makes the card more difficult to pay off.

### Debt consolidation loans:

\* Some banks and credit unions offer unsecured consumer loans at 10 percent interest or less.

\* Debt consolidation only works if you can make loan payments without charging again on your credit cards.

It's important to create an emergency fund so you will not be forced to use credit cards for unexpected expenses, such as medical bills or auto repairs.

## For better mental health: Do housework, gardening or play a sport

Digging in the dirt has long been known as a way to relax and "let the world go away." The great thing about fooling around with plants: If it's your yard or garden, you can do whatever you want whenever you want and as fast or as slow as you want.

Now, researchers at the University College in London found that engaging in a domestic project for just 20 minutes at a time on one to three days a week reduced the odds of psychological distress by 24 percent.

Sports activities showed the greatest psychological benefits and the clearest relationship between increased activity time and greater mental well-being.

Whether a physical activity is on the tennis court, in the garden, or in the house, it reduces mental distress.

*Free Cleaning Tips and Specials at [www.MyWebsite.com](http://www.MyWebsite.com)*



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

*Mari and Staff*

## St. Patrick's Day Celebrations

During the month of March, nearly 40 million Americans who trace their roots back to Ireland celebrate their history, and the contributions of their immigrant ancestors, through dancing, songs, humor and especially with parades.

St. Patrick, the patron saint of Ireland, died on March 17, 491 B.C. The Irish commemorate his death with many festivities each year.

In the United States, many cities have a parade. The New York parade is the largest in the entire world. It's also the oldest in the U.S., an annual NYC event since the 1760s.

Irish is the most frequently reported ancestry in the United States (12 percent of our population), trailed by German. Nine of our towns are named Dublin and four are named Shamrock.



## 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 **\$50** off your next cleaning after their 3<sup>rd</sup> cleaning!

If you would think of 3 or 4 people that could use our services, then don't 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 Bonus!

Thanks in advance for your confidence in us!

## Thanks a Bunch!

*"When I decided to hire a cleaning service, I investigated all I could find. My biggest concern was getting a quality job done without being overly concerned about the honesty of the ladies doing work. I've NEVER regretted establishing a relationship with Mari's Cleaning Services. If there is ever an issue, Mari works with you to make it right. I think I'm approaching two years with Mari and her service. It was the best decision I ever made! I hope to use her services for many years to come."*

Suzette B.  
Glendale, AZ

## Is your body telling you to be grumpy?

Psychologist Mark Salem says a bad mood is your brain's response to outside conditions.

But you can change your mood by changing conditions. Here's how:

- \* Smile even if you don't feel like doing it. You can't be angry when you're smiling. Just try it. It's impossible.
- \* Clean. Visual confusion makes us uneasy, so pick stuff up from the floor and take the glasses off the coffee table. At work, visual confusion can be used in your favor. If you don't want people to linger in your office, clutter up the desk.
- \* Wear something blue. It's relaxing. Orange is the biggest irritant. Red suggests power.
- \* Throw off your taste buds by putting OJ into your coffee or eating sweet-and-sour chicken. Varying textures works too. Eat nuts or popcorn when you're in a bad mood.
- \* Sniff a lemon. Nice smells can turn your mood around.
- \* Pet your pup. Salem says skin-to-skin or skin-to-fur contact is a natural upper.



"It's my new hobby. Do something interesting. This is streaming live on the internet."

## First day of spring brings reminders of poison prevention activities

When spring begins on March 20, thoughts of household cleaning and the beginning of yard work come to mind. It should also remind us of National Poison Prevention Week, always the third week of March (17-23 in 2013).

Congress established this event to raise awareness and reduce unintentional poisonings.

- \* You are encouraged to open windows and turn on fans when you use strong chemicals. Always read the directions for use and disposal.
  - \* Never sniff a chemical and never mix chemicals, which can create poisonous gases.
  - \* Drain openers, toilet cleaners, rust removers and oven cleaners can cause burns to the skin.
  - \* Even a small amount of windshield wiper fluid, which contains methanol, can cause blindness or death to people and pets if swallowed or sprayed in someone's face.
  - \* Gasoline, kerosene, charcoal lighter fluid, paint thinner, baby oil and furniture polish are poisonous. If swallowed, they can get into the lungs and cause severe breathing problems or permanent scarring of the lungs.
  - \* When using pesticides outdoors, wear a face mask, gloves and protective clothing with long sleeves and long pants. Wash the clothing immediately after use.
  - \* Pesticides that are taken into your skin or inhaled can be lethal. If they are accidentally splashed onto the skin, rinse the area with running water for 15 minutes.
  - \* Many outdoor plants can cause allergic reactions, like intense itching and blisters. Learn to identify poison ivy and oak or poison sumac before beginning brush clearing.
- If you or someone else has been poisoned, immediately call Poison Help (1-800-222-1222), which connects to your local poison center.

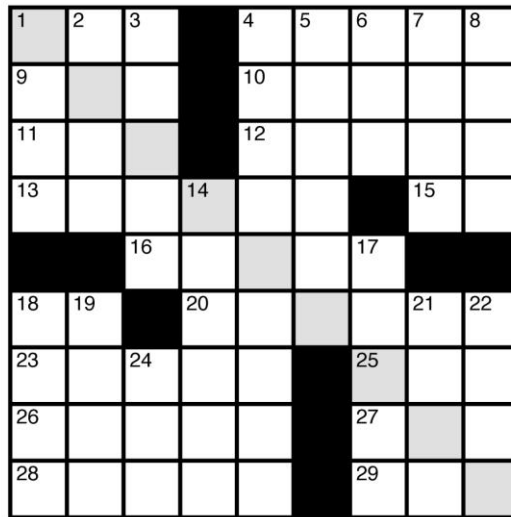


## Trivia Teaser – The Shifting Sands

### Irish potatoes and cabbage

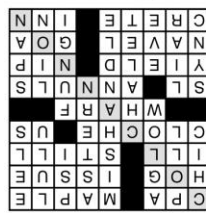
#### Across

1. Tax prep. expert
4. Type of syrup
9. Monopolize
10. Put out, as a magazine
11. "\_\_\_ say!"
12. Motionless
13. Woman's hat
15. You and me
16. Pier
18. Small West African nation: Abbr.
20. Declares invalid
23. Traffic sign
25. Small bite
26. Central point
27. Former colony in India
28. Minotaur's home
29. Bed-and-breakfast



7. Corker
8. Congers
14. Alpine cottage
17. Shiitake and morels
18. In \_\_\_ (together)
19. When repeated, a 1997 Jim Carrey comedy
21. Zodiac symbol
22. Reach across
24. The night before

The title is a clue to the word in the shaded diagonal.



#### Down

1. Stylish
2. Exit or straw \_\_\_
3. Radiant
4. Manage incompetently
5. To the rear
6. Tire meas.

## Tips for maintaining your home

These are some simple steps that will help you avoid big repair bills:

- \* **Gutters:** Clean them in spring and fall or more often if you have trees. Cleaning is free if you do it yourself. Gutters should last 30 years. Replacing gutters that have rusted out because they weren't cleaned is very expensive.
- \* **Bathroom caulking.** Watch for cracks or pieces of grout that have chipped out between the tiles and at the corners. Cracks and chips allow water to leak into the walls, eventually rotting them out. Caulk costs about \$3 a tube, but retiling can cost thousands.
- \* **Outside wood deck:** Protect the wood with ultraviolet resistant sealer and it will last at least 15 years. Sealer costs about \$25 gallon. Replacing the deck will cost \$3,000 or more.
- \* **Water heater:** It should last 15 to 18 years. Test the temperature-pressure relief valve once a year. Sediment at the bottom can be drained annually, or do it twice a year if you have well water. Open the drain valve and let water flow until water runs clear. It's free, but the cost of buying and installing a water heater is \$600 and could run far more.
- \* **Furnace and central air conditioner.** These should last 20 to 25 years for a gas, furnace or 15 years for a heat pump and air conditioner. Change filters every one to three months and have the units inspected annually. If not maintained, it will cost more than \$3,000 for 100,000-Btu furnace and another \$3,000 for a 3-ton air-conditioning unit.

1. What actor earned a Best Actor Oscar nomination for playing Marine sergeant John M. Stryker in the war movie "Sands of Iwo Jima"? a-Ernest Borgnine, b-John Wayne, c-Gary Cooper, d-Spencer Tracy.

2. What girl group had a hit in the 1950s with "Mr. Sandman"? a-The Marvelettes, b-The Orlons, c-The Chordettes, d-The Shirelles.

3. What Supreme Court justice was appointed by George W. Bush to fill the seat of retiring Sandra Day O'Connor in 2005? a-John Roberts, b-Samuel Alito, c-Elena Kagan, d-Clarence Thomas.

4. Ahab the Arab was the "sheik of the burning sand" according to a novelty song by what singer? a-Jerry Reed, b-Nervous Noivus, c-Ray Stevens, d-Jim Stafford.

5. What kind of animal is Sandy on the cartoon series "SpongeBob SquarePants"? a-Squirrel, b-Snail, c-Dog, d-Lobster.

6. Gary Clark, Art Monk, and Ricky Sanders each had over 1,000 yards in receiving while playing for what NFL team in 1989? a-New York Giants, b-Cleveland Browns, c-San Francisco 49ers, d-Washington Redskins.

7. What actor buffed up to star as a prince with a magic dagger in the movie "Prince of Persia: The Sands of Time"? a-Taylor Lautner, b-Jake Gyllenhaal, c-Mark Ruffalo, d-Ed Norton.

8. "Enter Sandman," "Until It Sleeps," and "The Memory Remains" were popular songs from what metal band? a-Iron Maiden, b-Judas Priest, c-Black Sabbath, d-Metallica.

9. In what country would you find the large Great Sandy Desert? a-Australia, b-Egypt, c-Libya, d-Kuwait.

10. Who starred as a counterterrorism specialist in the 2002 TV-movie "The President's Man: A Line in the Sand"? a-Ben Affleck, b-Bruce Willis, c-Chuck Norris, d-John Goodman.

Answers to: The Shifting Sands  
1-b, John Wayne  
2-c, The Chordettes  
3-b, Samuel Alito  
4-c, Ray Stevens  
5-a, Squirrel  
6-d, Washington Redskins  
7-b, Jake Gyllenhaal  
8-d, Metallica  
9-a, Australia  
10-c, Chuck Norris

## About Our Company

Mari's Cleaning Services is a professional full-service residential cleaning and Maid service that has served the local area for over 18 years. We've cleaned over 5300 homes, and many of our clients have been with our company since the year we opened. You are looking for a dependable, trustworthy cleaning company to clean your home, and that's exactly what we're known for. Get the peace of mind you deserve, great customer service and our 24 Hour Cleaning Guarantee!

We are experienced in all types of residential cleaning services, including first-time deep cleaning, daily maid service, house cleaning, housekeeping, property management, weekly or bi-weekly cleaning, monthly, and move-in/move-out cleanings, apartments, snow-bird arrivals/departures and rentals.

- Cleaning appointments available Monday – Saturday (Sunday's available upon request)
- Convenient scheduling
- 24-Hour Cleaning Guarantee
- State-of-the-Art equipment and natural supplies\*
- Ongoing staff training
- Bonded, Licensed and Insured

Rely on our expertise to clean your home so that you can concentrate on your family, friends, and free time! If you think you're a neat freak, wait until you see our work. We are the reliable Cleaning Solution you've been looking for!

## Avoid inhaling spray cleaners

If you use a lot of sprays to clean furniture, polish glass and perfume rooms, maybe you should consider cutting back on their use. At least try to avoid inhaling the spray.

Researchers in Europe found that adults who used these household products once a week or more increased their risk of developing asthma by 30 to 50 percent.

Most of these cleaning products come in forms other than aerosol sprays. Consider choosing one of those.

## Hidden Cleaning Gems

**Used dryer sheets:** Don't toss them after you've used them in the dryer! They're made to reduce static; they're perfect for removing dust from TVs, computer screens, and fan blades. Try it for yourself 😊



*"Let your light shine before men, that they may see your good deeds and praise your Father in heaven."*

*Matthew 5:16*

## Info on the big four pain relievers

If that old ankle injury bothers you after a day's work, you might take a couple of ibuprofen tablets. Or maybe your back starts to ache during the day, so you take a couple of naproxens.

Modern over-the-counter pain medications work well and are safe to use as long as you follow instructions. Here's a rundown by the Mayo Clinic on what kind of pain each one treats best, along with their cautions.

\* Acetaminophen (Tylenol, others): The safest choice when taken at or below recommended doses. Taking two 500 mg pills a day is safe for most people. The risk of liver damage may increase if you already have a liver problem, if you exceed the maximum dosage, or if you have more than three alcoholic drinks a day while taking it.

Many prescriptions and cold and flu drugs contain acetaminophen. Account for "hidden" doses when adding up daily intake.

\* Aspirin: Provides pain relief, and low doses can prevent blood clots that cause a heart attack or stroke. But even the 81 mg low dose can increase the risk of stomach bleeding.

If you take low-dose aspirin, avoid ibuprofen and naproxen to keep stomach risk as low as possible. Avoid aspirin if you are taking other medications to prevent blood clots, such as warfarin (Coumadin). Taking both increases the risk of stomach bleeding.

\* Ibuprofen (Advil, Motrin IB) and Naproxen sodium (Aleve): In addition to providing pain relief, these drugs help to reduce inflammation. But they can increase the risk of stomach bleeding and could also carry a low risk of worsening high blood pressure and kidney problems.

An increased heart attack risk is possibly associated with higher doses. Avoid ibuprofen and naproxen if you've had a heart attack. Also avoid them if you take a medication like Coumadin or aspirin to prevent blood clots.

If you take ACE inhibitors at the same time, your risk of a kidney problem could increase.

## Lasagna Rolls

8 lasagna noodles, cooked

### Filling:

- 2 packages (10 oz each) frozen chopped broccoli
- 1 cup Parmesan cheese, grated
- 1 cup Italian bread crumbs
- ½ cup dried onion flakes
- 1 can (16 ounces) tomato paste
- 2 egg whites
- 2 teaspoons garlic powder
- 2 teaspoons Italian seasoning

### Topping:

- 3 cups spaghetti sauce
- 12 ounces low fat Mozzarella cheese, shredded

### Instructions:

1. Mix all the filling ingredients together
2. Spread 2 heaping tablespoons of filling on each noodle
3. Roll each noodle and place in pan side by side
4. Top with sauce and sprinkle with cheese
5. Bake 20 minutes at 325 degrees

Serves 8

## Take the Trivia Challenge!

**What city has held a St. Patrick's Day Parade since the 1760's?**

1 - New York 2 - Boston 3 - Philadelphia 4 - Providence

HINT: The answer is hidden somewhere in this newsletter.