

Healthy & Wealthy Wise

"Son, always tell the truth. Then you'll never have to remember what you said the last time."

— SAM RAYBURN

Causes and Cures FOR HOUSEHOLD DUST

The old-fashioned image of a happy housewife with a feather duster seems oddly quaint.

Today, dust control and removal is serious business.

It is estimated that Americans spend over \$10 billion a year on products to remove and control household dust. Add to that the vacuum cleaners, air filtration devices and furnace filters, and it is easy to see that dust is a big business.

But have you ever wondered what is in household dust? Is it just a nuisance or are there health concerns?

Household dust contains all sorts of things from the outside atmosphere such as dust from volcanic eruptions, forest fires, disintegrating meteors, silica, mica, clay and other minerals from wind erosion.

Other constituents of dust come from inside the house; human and animal hairs, paper fiber, dead skin, deteriorating paint particles, ash and soot from fire places, candles, stoves and furnaces; sugars, starches, salt, crumbs and other food particles.

Some particles are of concern to humans, especially allergy sufferers; pollen, air pollution, pet dander, mold spores, dead insects, dust mites and their waste.

There is growing concern about residues from pesticides, herbicides and fertilizers used both inside and outside our homes. Even roadway dust from automobile tires, brake linings and exhaust becomes household dust, and may contain carcinogens.

There's also dust from construction, demolition and deterioration of buildings. The list goes on and on. In fact, you might just say that almost everything you look at is turning to dust.

Needless to say, there is no way to make your home completely dust-free. But you should prevent the buildup of dust to make your home a healthier place to live. Dust

control doesn't have to be difficult. It is a matter of changing the way you do a few things.

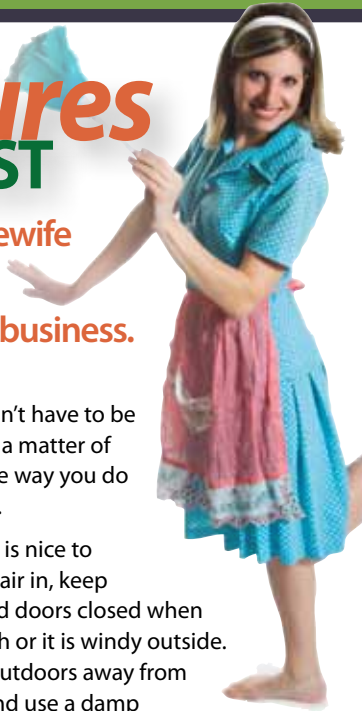
While it is nice to let the fresh air in, keep windows and doors closed when pollen is high or it is windy outside. Brush pets outdoors away from the house and use a damp pet wipe to remove remaining dander before allowing them back into the house.

When cleaning around the house, do your dusting with an electrostatic cloth, duster or damp wipe. Work from high to low and work your way out of the room. Wait about an hour before vacuuming to allow particles to settle.

Vacuuming is a great way to remove dust. However, it is important that you use a vacuum cleaner that has an efficient filter system. A vacuum with HEPA (High Efficiency Particulate Air) filtration improves air quality while you vacuum. And don't forget to vacuum your furniture too.

You should install a high efficiency filter on your HVAC system and replace it monthly. For added protection, there are air purifiers designed to be attached to your duct system. Generally, these units require professional installation by a licensed contractor.

Of course, when dust becomes bonded to carpet and upholstery fibers by sticky or oily residues, it's time for professional cleaning. Call Bishop Clean Care to keep dust from building up deep in your carpet fibers or your favorite chair.



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**HEALTHY
LIVING RECIPE:**
Liven up your fish with
this delicious recipe.

Broiled Tilapia Parmesan

INGREDIENTS

1/2 cup Parmesan cheese
1/4 cup butter substitute, softened
3 tablespoons light mayonnaise
2 tablespoons fresh lemon juice
1/4 teaspoon dried basil
1/4 teaspoon ground black pepper
1/8 teaspoon onion powder
1/8 teaspoon celery salt
2 pounds tilapia fillets

SERVES Makes 6-8 servings

—RECIPE COURTESY OF ALLRECIPES.COM

DIRECTIONS

Preheat your oven's broiler. Grease a broiling pan or line pan with aluminum foil. In a small bowl, mix together the Parmesan cheese, butter substitute, light mayo and lemon juice. Season with dried basil, pepper, onion powder and celery salt. Mix well and set aside. Arrange fillets in a single layer on the prepared pan. Broil a few inches from the heat for 2 to 3 minutes. Flip the fillets over and broil for a couple more minutes. Remove the fillets from the oven and cover them with the Parmesan cheese mixture on the top side. Broil for 2 more minutes or until the topping is browned and fish flakes easily with a fork. Be careful not to over cook the fish.

Four Easy Steps TO CREDIT SAFETY

Here are some simple steps you can take to protect yourself from identity theft.

1. Don't Carry All of Your Identification With You. You should not carry your social security card, PIN numbers, or credit cards you don't use in your wallet or purse. Rather, keep them in a safe place in your home and only pull them out if you need them.

2. Use a Paper Shredder Your junk mail and other documents can contain enough personal information for someone to steal your identity. Keep dumpster divers from obtaining this information by shredding everything that contains any information about you.

3. Secure Your Mail Unsecured mailboxes are another way for identity thieves to get people's personal information. You can install a locking mailbox to ensure that your incoming mail is inaccessible. All outgoing mail should be placed in a larger blue mailbox or taken to the post office.

4. Watch Your Credit Report You are entitled to one free credit report from each of the credit reporting agencies a year. Be sure to take advantage of this and order a copy every year. You should then check it for any errors or irregularities and report those back to the credit agency. You can get your free reports from AnnualCreditReport.com. If you feel your identity is at risk, you can also put a fraud alert in your file. Contact each of the three agencies (Equifax, Experian, and TransUnion) directly to activate this alert.

YOUR BEST RETIREMENT INVESTMENT

It is easy to find a wealth of information regarding financial investments for retirement, but don't overlook the investments you should be making in your health as well. Exercise can prove to be the best investment you can make towards your retirement.

One perk of investing in your well-being is that it can be done almost cash-free. It is easy to spend a lot of money on gym equipment or memberships, but you can start a healthier way of living without spending much more than the cost of some good fitness shoes.

It is obvious to most people that increasing the amount of exercise in your daily life can bring you long-term health benefits, but it can also save you money. By staying fit longer, you will spend less on doctor bills and medication costs. And by staying active longer, you will have more options in the event you choose to work into your retirement years.

Investing in an exercise program can also save you time. The amount of time you spend in regular exercise will increase your general well-being, giving you more focus and increasing your energy level. It can also add years to your life.

Of course, all investments have risks. You can minimize your risk of injury from exercise by consulting your doctor before beginning any exercise program. Start slowly and build gradually to a consistent daily routine.

Break up your exercise goal into small pieces that can be completed during the course of a day. You may also be at risk of quitting your exercise program. Try exercising with a friend. Choose an activity that you like to do, say walking or water aerobics. Chart your progress and reward yourself when you hit your milestones.



Your best
investment is
YOU.

Good Clean Funnies

LEGAL TROUBLE

A young lawyer, just graduated from law school, returned to his hometown to start up a law practice on his own. He knew he had to make a good impression to get clients to start coming to him.

On his first day in his new office, he saw a man approaching his door. Just before the man walked in, the lawyer lifted up the receiver on his phone and began talking. He continued on for several minutes, making the man wait, talking about an important case he had just concluded, and how he would be busy for quite some time to come. He continually gestured to the man to wait.

After hanging up the phone, he said, "What can I do for you?" The man said, "Nothing. I'm from the phone company and I'm here to hook up your phone."

WHEN YOU HAVE KIDS OF YOUR OWN

A little girl was staring intently at her mother as she cleaned the kitchen after dinner. Finally, the girl asked, "Why are some of your hairs white, Mama?"

Her mother replied, "Well, whenever you do something naughty that makes me unhappy, one of my hairs turns white."

The little girl thought about this for a little while. Then she turned to her mother and asked, "Is that why all of grandma's hairs are white?"

BUMPER STICKER HUMOR

Never put off till tomorrow what you can avoid all together.

If you are feeling good, don't worry. You'll get over it.

Apathy: I could take or leave it.

Without geometry, life is pointless

"THE GOOD LIFE"



FINDING BALANCE WHILE WORKING FROM HOME

Telecommuting is becoming more of an option for many workers, with over 23.5 million U.S. workers who are not self-employed working from home. It can seem like an ideal setup--no more traffic, uncomfortable business attire, or endless meetings.

But for many workers, there are also negatives. You may feel out of the loop and low on motivation. It can also be difficult to break away from work on weekends and evenings when the computer and phone are right at hand.

Working successfully from home takes the right environment and structure, and a good deal of self-discipline. In fact, for anyone who hates his or her job and thinks that working at home is the cure, it may be surprising to find that it doesn't solve this problem.

In order to cultivate a working mindset at home, it helps to set aside part of your home as dedicated office space. This allows you to not only focus on your work in this space, but keeps you from working past your quitting time once you shut the office door. Following

the same schedule you had at the office is also a good idea. Set specific hours for work and stop checking work email or voice mail messages once your work day is over.

To keep from feeling isolated from co-workers, you can plan on going into the office on a regular basis for meetings you may enjoy meeting for lunch once in a while to catch up on office happenings. For some telecommuters, the perfect balance is one in which they work from home two or three days a week, and head into the office for the remaining days.

If you are new to the work-from-home experience, you should plan on giving yourself a few months to adjust, with the flexibility to modify your schedule as needed.



Kissing the Blarney Stone

Tradition has it that kissing the Blarney Stone gives the gift of "blarney" or "gab" to the kisser. This is the ability to talk well at a great length, tell a good story, chat up the girls (or boys), flatter a person, and even coax birds out of a tree.

But what is the Blarney Stone? Well, one legend holds that it was a stone plucked from the Wailing Wall in Jerusalem during the Crusades. It was brought back to Ireland and placed in the battlement walls of Blarney Castle in 1446.

Another tale describes how it was a pillow used by St. Columba of Iona, one of the patron saints of Ireland. Finally, some believe it was a piece of the Stone of Scone given to Cormac McCarthy by Robert the Bruce. Whichever is true, it is certain that it has the ability to draw crowds of tourists to County Cork. Millions of people, famous and common, have kissed the Blarney Stone.

Visitors used to be held by the ankles over a very high drop to kiss the stone. Today, there are guide rails and crossbars to keep people

from falling, allowing you to kiss the Blarney Stone without any risk. You do still need to bend backwards on the parapet's edge, but this is part of the good luck! You do need to be careful though. Tripadvisor.com recently ranked the Blarney Stone as

the most unhygienic tourist attraction in the world.



Blarney Castle, home of the legendary Blarney Stone.



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