

HEALTHY, WEALTHY & WISE

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Bacteria, Fungi Spores, Oh My!

When you are in the business of cleaning, questions often arise regarding disinfecting and sanitizing. Recent Flu epidemics and the MRSA strain of bacteria have raised concerns among people regarding how to protect from possible infection. Fortunately, antimicrobials offer protection from unseen germs and bacteria on many surfaces. There are three levels of antimicrobials that kill or limit microbes and the spores that they use to reproduce.

Sterilizer

A sterilizer kills 100% of microbes and spores. In the spectrum of antimicrobial activity, a sterilizer is the strongest. Sterilization is impractical for everyday use because bacterial and fungal spores are extremely difficult to destroy. Extreme heat is one method of sterilization, but it is not practical outside of a medical environment. Chemical sterilizers are toxic, corrosive irritants that are not safe for use by the general public.

Sanitizers

To sanitize a surface means to reduce levels of harmful microbes to a safe level. Most chemical sanitizers have little or no effect on certain bacteria like Tuberculosis, and improper use may create resistant strains of harmful bacteria.

Disinfectants

Disinfectant is an EPA regulated term that can only be used on the label of products that have been tested and proven to kill or destroy at least 99.9% of all microorganisms; this doesn't mean they destroy spores. There are a variety of disinfectants available to consumers, including common household bleach. Caution must be exercised when using bleach or any other EPA registered disinfectant to follow label directions carefully as misuse can lead to damage to materials or health risks.

Disinfectants are named as to what kind of organisms they kill. The suffix *cide*, meaning "to kill" is added after the type of microorganism it targets. So a bactericide kills bacteria, fungicide kills fungi, and a virucide destroys viruses. Read the label to find out what the product is designed to do.

Making the Choice

What should you use? Since sterilizers are only needed for critical jobs like surgical instruments, we are left with disinfectants and sanitizers. As we have seen, sanitizers do not have the "kill power" that disinfectants do. So why would you choose to use a sanitizer instead of a disinfectant? You make the decision by weighing the risk



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Grilled Beef Fajitas

Ingredients:

- 1 (1 oz.) package fajita seasoning mix
- 1 pd. boneless beef top round steak
- 1 medium red or yellow bell pepper, cut into strips
- 1 medium green bell pepper, cut into strips
- 1 medium onion, cut into 1/4-inch slices
- 1 tablespoon vegetable oil
- 8 (8 inch) flour tortillas
- Salsa

Directions:

1. Prepare fajita seasoning mix following package directions and pour over steak. Cover with Reynolds Wrap(R) Heavy Duty Aluminum Foil and marinate steak 1 to 2 hours.
2. Make a grill pan by shaping two layers of foil over the outside of 13x9x2inch baking pan. Remove foil and crimp the edges to form a tight rim, making a pan with one inch sides. Place on cookie sheet.
3. Preheat grill to high. Remove steak from marinade discard marinade. Add peppers, onion and oil to foil pan. Slide foil pan from cookie sheet onto grill and place steak beside pan on grill.
4. Grill 8 to 10 minutes on high in covered grill. Stir vegetables and turn steak after 5 minutes. Slide foil pan from grill onto cookie sheet. Slice grilled steak into thin strips.
5. Wrap tortillas in foil add to grill to heat while slicing steak. Serve beef, peppers and onions wrapped in warm tortillas with salsa.

recipe courtesy allrecipes.com

Bacteria, Fungi Spores, Oh My! (continued from cover)

presented by the microorganisms against the risks involved with the chemical itself. For example, there are chemical sanitizers that are used in commercial kitchens which are designed for treating food preparation surfaces. These products control bacteria on relatively clean surfaces but present almost no risk because of low toxicity.

In a hospital things are different with known health issues at stake. People with a variety of sicknesses create the potential for contamination of many surfaces. Also, there are people with compromised immune systems who could become seriously ill from exposure to common microbes. When the risk from infection are greater, the necessity for a high-grade disinfectant becomes apparent.

Although these tend to have higher levels of toxicity, the potential risk warrants their use.

Your home is similar. Your kitchen counter is generally clean. Therefore keeping it clean usually means simply maintaining a sanitary condition. If you prepare raw meats on the counter you may consider using a good sanitizer/cleaner. In the bathroom a stronger disinfectant might be appropriate. You could also use a surface disinfectant in sick rooms to kill infectious microbes.

A clean home is important. But, the most important thing to remember is that all cleaning agents, sanitizers and disinfectants should be stored and used according to the label directions. Failure to do so could cause more harm than good.

Mortgage Interest Deduction and the New Tax Plan

A new tax plan passed by Congress in December 2017 allows taxpayers to deduct mortgage interest up to \$750,000.

This is lower than the previous limit of \$1 million.

The limit only affects new mortgages, not existing mortgages.

Since the median list price of a home is \$270,000, most homeowners won't be affected by the limit decrease.

The new limit is expected to affect about 1.3 percent of new mortgages on very expensive homes, usually in expensive housing markets such as coastal areas.

The new limits on deductions aren't expected to affect many people nationally, according to realtor.com. That's because homeowners can only take the deduction if they itemize and only about one-third of taxpayers do that. Of those that itemize, just over 21 percent use the deduction. However, it will affect high-cost markets in local areas.



What will the new tax plan mean for the housing market?

Experts are divided as to the impact of the new tax plan on housing. Some see the tax changes as encouraging renting in high-cost areas, causing housing prices to fall.

On the other hand, with a higher standard deduction, taxpayers in lower brackets could find themselves able to buy a home. That could push prices up, according to realtor.com.

Facts to Teach Your New Teen Driver

Teen drivers are inexperienced, usually distracted, and impulsive, statistics show. That's every single teenager, from the A student to the wild child.

That won't come as news to the insurance industry, which charges high rates for teen drivers. But, teens might not know the dangers of their own inexperience. Parents who are teaching their kids to drive might point out some sad truths.

First, teens have a lot of car accidents and car accidents kill. Of all age groups, 16-year-olds have the highest crash rates, and a full third of all deaths among 13 to 19-year-olds are likely to occur in a car crash. In fact, more than 3,000 people die in car accidents every single day.

Second, teens are unusually distracted behind the wheel. According to dosomething.org, more than half of teen drivers admit they use a phone while driving.

More worrisome is that texting can take eyes off the road for almost five seconds – a lot of time for something to go wrong. Car and Driver Magazine did a study on this and found texting while driving had the same effect as driving drunk.

Wellness Retreats

A spa and infrared sauna in Bali? Tai-chi, meditation and yoga in Portugal? Whatever takes your fancy, in 2018, there is probably a wellness retreat that suits the way you like to relax and unwind. According to Tom Marchant, the co-founder of a travel company called Black Tomato, in an interview with CNN journalist, Nora Zelevansky, there has been an increase in retreats focusing on mindfulness and emotional well-being.

Many wellness holiday packages focus on good nutrition, gentle sport and beauty treatments like daily massage and skin rejuvenation. Not just a way to escape the stresses of work



Take the time to talk about safe driving with your teen driver. It could be a life saving conversation.

Teens must learn to leave their phones unanswered while driving. That's a lesson adults can learn too since 27 percent of adults have read or sent a text message while driving.

Third, driving around teen friends can be deadly. Fatality rates increase with extra passengers in the car. It's dangerous for the driver and for the teen rider. Fewer than half of teens say they would speak up if the driver was scaring them.

Teens must also recognize that their inexperience can get them into trouble. Driving in poor conditions such as snow, fog, or rain can be dangerous and teens must give the task their complete attention.

and family life, they also support the lifestyles and goals of those for whom health and fitness is always a priority.



There's no harm in treating yourself to a relaxing spa day.

Good Clean Funnies

Q: How can you tell if an Irishman is having a good time?

A: He's Dublin over with laughter!

Q: Why are leprechauns so hard to get along with?

A: Because they're very short-tempered!

Q: What do you get when you cross poison ivy with a four-leaf clover?

A: A rash of good luck.

Q: Why can't you borrow money from a leprechaun?

A: Because they're always a little short



Moneywise

Annoying chip readers

Swiping a credit card just seems so much more efficient than sticking the card into a terminal and waiting. And waiting.

But the chip cards are actually more secure, credit companies say. The chip cards attempt to prevent fraud by generating a unique code for every transaction that can only be used once. So the cards are supposed to slow down criminals who steal a bunch of card data and then manufacture physical cards. Chips make the data much less useful. The cards also reduce the value of card skimming, where a device is placed on the card reader to steal data.

Chips do nothing for e-commerce fraud or a variety of other types of criminal activity.

In addition, if you use a chip card, but sign for the transaction instead of using a pin number, the transaction is less secure.



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Win a \$50 VISA Gift Card!

Read this edition of Healthy, Wealthy & Wise to find the answer to the following trivia question:

A sterilizer kills:

- a. Large bugs
- b. 5% of microbes
- c. The common cold
- d. 100% of microbes & spores

When you think you've found the correct answer, email it to chet@chetscleaning.com or call our office at (248) 584-1819. One winner will be chosen from a random draw of correctly answered entries.

Contest Expires 3/31/2018.

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