



# Healthy Home News

*"Secrets For Living A Healthy, Wealthy & Happy Life..."*



*To leave the old with a burst of song;  
To recall the right and forgive the wrong;  
To forget the things that binds you fast,  
To vain regrets of a year that's past,  
To have the strength to loosen hold  
On worthless things of days grown old;  
To dare go forth with purpose true;  
To unknown tasks of a year brand new;  
To help your brother along the road,  
To aid his work and ease his load;  
To add your gift to the world's good cheer,  
Is to have and give a Happy New Year.*

## **Thyme Tea May Ease Your Cough:**

The next time you have a bad cough that isn't responding to traditional treatment, brew a cup of thyme tea (a cup of boiling water poured over a teaspoon of dried thyme). Herbalists say that thyme leaves contain thymol and carvacrol, volatile oils that loosen thick mucus in the respiratory tract, which reduces irritation and soothes the throat.

**The Benefits of Coffee:** Scientist have also found that fresh-brewed coffee contains antioxidants, healthful phytochemical that help support your immune system and may lower your risk for cancer and heart disease. But drink it up fast: the antioxidants remain effective in your cup for only about 20 minutes after brewing.

## The Ancient New Year

The celebration of the New Year is the oldest of all holidays. It was first observed in ancient Babylon about 4000 years ago. In the years around 2000 BC, the Babylonian New Year began with the first New Moon (actually the first visible crescent) after the Vernal Equinox (first day of spring).

The Babylonian New Year celebration lasted for eleven days. Each day had its own particular mode of celebration, but it is safe to say that modern New Year's Eve festivities pale in comparison.

The Romans continued to observe the New Year in late March, but their calendar was continually tampered with by various emperors, such that the calendar soon became out of synchronization with the sun.

In order to set the calendar right, the Roman senate, in 153 BC, declared January 1 to be the beginning of the New Year. But tampering continued until Julius Caesar, in 46 BC, established what has come to be known as the Julian calendar. It again established January 1 as the New Year. But in order to synchronize the calendar with the sun, Caesar had to let the previous year drag on for 445 days.

Traditions of the season include the making of New Year's resolutions. That tradition also dates back to the early Babylonians. Popular modern resolutions might include the promise to lose weight or quit smoking. The early Babylonian's most popular resolution was to return borrowed farm equipment.

## Hogmanay

**Hogmanay** is the Scots word for the celebration of the New Year in the Scottish manner. Its official date is the 31 December. However this is normally only the start of a celebration which lasts through the night until the morning of the 1st or, in many cases, 2<sup>nd</sup> of January.

There are many customs, both national and local, associated with Hogmanay. The most widespread national custom is the practice of *first-footing* which starts immediately after midnight. This involves being the first person to cross the threshold of a friend or neighbour and often involves the giving of symbolic gifts such as coal, shortbread or silverware intended to bring different kinds of luck to the householder. This may go on throughout the early hours of the morning and well into the next day. The first-foot is supposed to set the luck for the rest of the year, so it is important that a suitable person does the job. A tall, dark man bearing a gift is preferred.

The Hogmanay custom of singing Auld Lang Syne, an old Scottish song made popular by Robert Burns, has become common in many countries.

**Get Free Cleaning Tips And Specials At Our 24 HR Info Hotline (905) 646-6445!**

## Outstanding Testimonial of the Month!

### Meet Barb Long

Barb Long states that it was a pleasant experience from estimate to cleaning – “*your guys took extra care in cleaning and I have been told the carpets look new. The specialist also took the time to get a stain out I didn't expect or ask to get done!!*”

#### Win FREE movie Tickets!

Email comments to:

[len@pcsnigara.com](mailto:len@pcsnigara.com) or  
[www.ethicalservices.com](http://www.ethicalservices.com)

or Mail to:

PO Box 20068, Grantham PO  
St. Catharines, ON L2M 7W7

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*Sometimes I wonder whether the  
world is being run by smart people  
who are putting us on or by  
imbeciles who really mean it.*

**Mark Twain**

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*The art of living is more like  
wrestling than dancing.*

**Marcus Aurelius**

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*Here is the test to find whether  
your mission on Earth is finished:  
if you're alive, it isn't.*

**Richard Bach**

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*When I stand before God at the  
end of my life, I would hope that I  
would not have a single bit of  
talent left, and could say, "I used  
everything you gave me."*

**Erma Bombeck**

## How To Ease Your Debt Burden

Financial service companies are making big money in their campaign to “help” us manage our debt. Here are the moves that make sense for you and the ones that don't...

### Best Moves

- **Negotiate with your credit card companies.** You may be able to lower interest rates and stretch out repayment schedules. Pay off high-interest debt first.
- **Take out a home-equity loan** if your need is short-term and you don't want to refinance your mortgage. Rates average 5.25%, but you can do better if your credit is good. Interest may be tax deductible, and there may be no closing costs.

**Risk:** As with a mortgage, if you fail to make the payments, the lender can foreclose.

- **Refinance your mortgage.** If your home's value has risen, you can cash out some of the equity to pay off short term debt.
- **Refinance your car loan.** Use your car's value as collateral for a personal loan from a bank or credit union. The rate will be 7% to 8%, versus 14% for a personal unsecured loan.

**Caution:** You might have trouble buying a new car if you owe more on the old one than it is worth.

### Worst Moves

- **Taking a debt-consolidation loan.** If you need one because your credit history is poor, be wary of offers advertised on the internet or through direct mail. The interest rate will probably be higher than those on your credit cards – possibly as high as 22%.

Even when your monthly payment is lower, you will end up paying more because of the longer term of the loan. Debt consolidators who promise to “take care of everything” typically attach a service fee to your monthly payments – about 10% of the amount paid.

**Better:** If you are a credit card junkie, get help from a nonprofit community organization that provides free debt consolidation and management advice. [Try *Credit Counseling Of Regional Niagara* 800-663-3973 or [www.ccdr.ca](http://www.ccdr.ca) ]

- **Making frequent balance transfers** from high-interest credit cards to cards with low initial teaser rates. At some point, credit card issuers will no longer let you transfer balances.

**Result:** You will look like a bad credit risk and may be stuck with high-interest cards in the future.

**If you choose to transfer a balance:** Ask the old credit card company to note that the account has been “closed at customer's request” so that it doesn't look as if the creditor closed it. - *Scott Kays, CPF* [www.scottkays.com](http://www.scottkays.com)

**When choosing a debt consolidator:** Before using a debt consolidator see if any complaints have been filed against it with the Better Business Bureau. Make sure the firm isn't making unrealistic claims, such as that it will settle debts for less than 30 cents on the dollar...or your credit record won't be hurt by using the service.

The firm should not guarantee to eliminate all of your debts. There is no way that such a promise can be made before working with you. A firm that wants complete payment up front is not necessarily a scam – but be careful. [www.debtworkout.com](http://www.debtworkout.com)

### See Insert This Issue:

**The offer from last  
month is back by  
popular demand!!  
Please take a peak- we  
can save you money!!**



## Does Bottled Water Spoil?

According to the US Food and Drug Administration, which regulates bottled water, properly bottled and sealed water should last indefinitely. But it may pick up an unpleasant odor and taste when stored in certain sites, such as a garage, where gasoline fumes can be absorbed through the plastic bottle.

The International Bottled Water Association recommends that bottled water be kept in a cool, dry location. Be sure to store it far away from toxic substances that may be absorbed through the bottle.

**Note:** The expiration date printed on bottles is meant to serve as a guideline to stores for rotation of stock, not as an indication to consumers that the water is unhealthful after that date. Bottled water that has already been opened should be consumed as soon as possible. – [www.fda.gov](http://www.fda.gov)

## Having A Good Cry

Most vertebrates are capable of producing tears, which serve to clean the cornea and keep the eye moist, as well as to flush out dust and grit. But most scientists agree that humans are the only animals who produce tears prompted by emotion. According to a recent study, women cry an average of 5.3 times a month, while men cry an average of 1.4 times. There is no difference in the length of time that both genders cry, but women typically sob and cry tears that run down their cheeks; men usually cry quietly and just get teary-eyed. “It isn’t proven yet, but weeping has most likely served humans through our evolutionary history by reducing stress,” says Dr. William Frey, a biochemist and tear expert. Indeed, 85 percent of women said they felt better and more relieved after a good cry; as did 73 percent of men.

## January Birthday Hall of Famer



**Hockey Hall of Famer Bobby Hull (1-3-39):** is regarded as one of the greatest ice hockey players and perhaps the greatest left winger to ever play the game. He played his minor hockey in Belleville and then junior hockey for the St. Catharines Black Hawks in the Ontario Hockey Association. Bobby Hull was famous for the speed and accuracy of his 120 mph slapshot, that many others would soon try to imitate. Hull was able to have such a fast slapshot because he and his teammate Stan Mikita were the first NHL players to curve the blades of their sticks. The curved blade allows the shooter to remain in contact with the puck for a longer period of time and increase the force behind the shot.

## Making Stews

Culinary expert Colleen Miner offers these tips for hearty, tasty stews:

- Opt for aged beef because it has more flavor. Even if it’s tougher than other cuts of meat, the long cooking time will tenderize it.
- Dip the meat in flour and brown it before adding it to the stew. The flour will thicken the gravy and the browning will add color and taste.
- Toss in a peeled garlic clove but put a toothpick in it so it’s easy to retrieve later.
- Add a tablespoon of molasses for a tangy, rich taste. Or add 1/4 cup of wine.
- If the stew is too salty, drop in a whole peeled apple to absorb the extra salt. Then discard the apple.
- To thicken the stew, add a grated potato.
- Add fresh or dried herbs just before serving so prolonged cooking doesn’t diminish their piquancy.

## Homemade Furniture Polish

For an environmentally friendly furniture polish, try this recipe:

- 2 cups olive oil
- 1 cup water
- ½ teaspoon lemon oil

Mix in a spray bottle and shake before each use. Can be used once a month.

## Thank You!

Thanks to YOU the word is spreading! Thanks to all of my wonderful clients and friends who graciously referred me to their friends and neighbors last month!

My business runs on the positive comments and referrals from people just like you! I couldn’t do it without you!

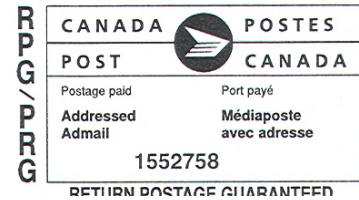
A special thanks to all these fine folks who referred me...

**Debbie McCrae, Debi Monteith and Janine Ralph**

Anne Siemens of St. Catharines has won a golf cart and golf bag with \$100 worth of gift certificates to Boston Pizza for participating in our Referral Rolodex contest.

**If you have had an extraordinarily good experience with any service provider please send that information on to us - we are still compiling the Rolodex.** Thank you in advance and thank you to all who have already responded.

Len Hume  
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# Your New Issue Has Arrived!

*Look Inside For Some  
Amazing Money-Saving  
Tips and More!*

*Len Hume*

## This Month's List of Useless Trivia

- The closest living relative of the t-rex is the chicken.
- Officials in the Philippines requested a free print of Dirty Harry from Warner Brothers to use as a training film for their police.
- The phrase "See you next Monday" appears in one form or another in every film directed by John Landis.
- Australia has more types of mosquitoes than any other country.
- The San Francisco Cable cars are the only mobile National Monuments.
- Emus and kangaroos cannot walk backwards, and are on the Australian coat of arms for that reason.
- The world's largest wine cask is in Heidelberg, Germany.
- St. Stephen is the patron saint of bricklayers
- Non-dairy creamer is flammable.
- You're more likely to get stung by a bee on a windy day than in any other weather.
- An average person laughs about 15 times a day.
- Sherlock Holmes never said "Elementary, my dear Watson."
- Captain Kirk never said "Beam me up, Scotty."

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## Who Wants To Win Movie Tickets?

*Take my Trivia Challenge and you could win too!*

This is one of my favorite parts of the newsletter! The first 10 people who call my office will be entered into a draw for 3 prizes of 2 FREE movie tickets. Again this month – increase your chances of winning! The first 2 people with the correct answer sent to me via email [len@pcsnigara.com](mailto:len@pcsnigara.com) will be the lucky winners of the first and second set of tickets – the last set going to the lucky caller. Go ahead and take your best guess, then EMAIL me at [len@pcsnigara.com](mailto:len@pcsnigara.com) or call at (905) 646-6655! Remember, your chances of winning are better than you think!

This month's MegaTrivia Question:

**Which winter sport did not originate in Europe?**

a) Ice Hockey b) Speed Skating c) Luge d) Ski Jump

**Last month's answer d) 1665**

**Last month's winners were Phyllis Hogue, Lesia Freeman and Patricia Augustine**

## Take the Stairs

Stair climbing is a weight-bearing exercise that builds bone mass and helps prevent the onset of osteoporosis.

**Key:** Like muscle, bone just gets denser and stronger as a result of being put to work.

The bone-building exercises include jogging, walking, dancing and racquet sports. Resistance training with weights and machines is excellent because it builds both bone and muscle mass.

**Contrast:** Biking and swimming aren't good bone-building exercises. - [www.nof.org](http://www.nof.org)

