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5 deep-cleaning jobs that are oddly satisfying

(BPT) - Whether it's scrubbing through grime to reveal a sparkling surface, cleaning dust bunnies from under appliances or organizing your pantry, there's something oddly satisfying about a deep clean.

According to a recent survey conducted on behalf of Clorox, lots of people get the good vibes flowing when it's cleaning day. Seventy-one percent say it makes them feel relaxed, while 57 percent say they feel accomplished.

Of the most oddly satisfying places to clean in the house, 34 percent say they find their bliss after cleaning the countertops, while a clean microwave lends that special feeling to another 30 percent.

To reach that spring cleaning joy, try some of these not-so-obvious cleaning jobs that will transform the look and feel of your space into a springtime sanctuary.

Grout: Over time, mold and mildew buildup can make your bathroom grout look dingy, but with the right approach, the grout stains will disappear. Start by wetting the tile with a cloth. Then,



dip a sponge into a gallon bucket of water with 3/4 cup of bleach and wipe down the tile. Wait five minutes for disinfecting, rinse and viola! Your tiles will shine, offset by the clean lines of white grout.

Microwave: We don't like to think about it, but a lot of hard-to-remove food residue accumulates in our microwaves and we rarely spend the time to give it a thorough clean. Microwave a cup of water and in five minutes the steam will help loosen the stains. A Clorox Disinfecting Wipe will take care of those extra stubborn messes.

Dust: In addition to moving aside the beds, appliances and other heavy pieces of furniture to get those dust bunnies, make sure you're tackling the not-so-obvious places. Use the vacuum's brush attachment to clear your HVAC register vents and don't forget to dust the tops of fan blades!

Windows: Those panes have taken quite a beating over the months. It's time to get a soft sponge and a bucket of warm, soapy water to defeat the smudges and layers of dirt, and then wipe them clean with a squeegee. You'll love how sparkling clean glass transforms the room.

Outdoor surfaces: Right outside your back door is a golden opportunity for a deep clean. Rent or borrow a pressure washer, and once it's set up, you can enjoy watching the blast of water and degreaser effortlessly turn your concrete walkways and driveway into bright clean surfaces - like a magic wand. To easily remove the mold and mildew off your deck and patio furniture, add 3/4 cup of bleach to a gallon of water and swipe away the stains from seasons past.

Try these tips and enjoy basking in the satisfaction of a deep-cleaned house. To find the tools you need for the job, visit Clorox.com/satisfyingpringclean/.



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Credit tips for buying an investment property

(BPT) - If you love the idea of being a landlord, and don't mind being on duty around the clock, buying an investment property may be the wealth-building option for you.

Property values have enjoyed a steady increase over the decades. That's why real estate has earned its reputation as a sound investment that builds wealth and credit.

Most people, however, don't have the quantity of cash on hand to purchase a house or apartment building outright. Still, if becoming a landlord means taking out a 30-year mortgage, the monthly payments from the tenants should be enough to service the loan and build equity for you, while leaving some cash flow so you can maintain the property.

If buying investment property sounds like a step you'd like to take, here are some credit considerations every investor needs to know.

1. Be mindful of the inquiry stage

Once you decide to purchase an investment property, it's important to do everything you can to make sure your credit score stays as high as possible until the loan is approved and signed. Your goal is to land the best possible interest rate, because even half a percentage point can add tens of thousands of dollars of total interest payments to a 30-year loan (and affect your wealth-building abilities).

During this time, things like continuing to make on-time payments on your existing loans can be helpful in maintaining your credit score. However, sometimes people unintentionally lower their credit score when they're actually trying to be fiscally responsible. For example, when shopping around for the best mortgage rate, keep in mind that multiple inquiries can have a negative effect on your credit score, especially if you don't have a long credit history. Fortunately, many credit bureaus recognize that you may be comparison shopping, so make sure you do this within a defined time frame of 30-45 days.

2. Keep credit utilization low

When maintaining a property, having access to credit can be helpful because it lets you make repairs and keep things in good living condition for your tenants. One thing that can affect your credit score is the amount of credit you're using.

Unfortunately, keeping a higher balance could result in a lower credit score. As a rule, keep your credit utilization at 30 percent or less.

For example, if your credit card has a \$5,000 limit, the balance should not get any higher than \$1,500.

Throughout the billing cycle, keep an eye on the balance, and pay it down when you can.

3. Keep a cushion of cash

It happens. You get that call about a water leak, and before you know it, you're spending your Saturday evening pricing plumbers, searching for one whose overtime rate is only in the range of mildly outrageous.

Being a property manager means expecting the unexpected, and one of the best ways to be ready is to have enough cash at the ready to take care of these problems. Build an emergency fund in your savings account, and keep your credit paid down so you always have that cushion to fall back on during any crisis.

4. Beware of low and no-interest financing deals

When it's time to replace the oven range or a refrigerator, one of those "no payments, no interest for 18 months" deals can seem like a lifesaver. It sounds like a great deal, but these alluring promises are designed to play a psychological trick on you. Because you don't have to pay yet, it doesn't really feel like spending money when you're making the purchase.

However, once the interest-free promotional period is up, a double-digit interest rate often kicks in. If you don't have the cash to pay off the balance or make payments, you could end up with penalties that can affect your credit score. Before you sign on, always read the fine print.

Before you invest, do your research on credit scores and know your pros and cons. More than 8.5 billion credit scores compiled by VantageScore Solutions were obtained and used in the U.S. between June 2016 and July 2017. Whatever your stage in life, the market offers





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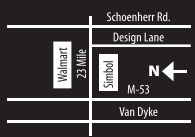
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What's driving car care and purchases this spring

(BPT) - As the weather starts to warm up, Americans will hit the road more often for destinations ranging from family outings to spring vacation destinations. Because cars are such an important part of our daily lives, Hankook Tire examined what drives Americans to keep up with car maintenance, as well as what matters when maintenance can do no more and it's time to visit the dealership.

Leave it to me

Two-thirds (69 percent) of drivers perform their own car maintenance, according to the latest Hankook Tire Gauge survey. Among those who do so, the main motivator is to save money (54 percent). Others like doing it to save time (28 percent), because they prefer knowing exactly what's going into their vehicles (26 percent), or it's a fun task for some who simply enjoy it (22 percent). In fact, about one-third (35 percent) of drivers started taking responsibility for car maintenance as soon as they earned their licenses.

The air in the spare

When asked the most elaborate car maintenance they've performed without help from a mechanic, most Americans said that they have either changed the oil (21 percent) or changed a tire (21 percent). But being able to change your own tire won't do much good if the spare doesn't have any air in it! Twenty-nine percent of Americans never check their spare tire's air pressure, which could be deflating if it's flat too. Fortunately, checking the air in the spare is part of a regular maintenance routine for more than half of drivers (57 percent).

Remind me

Generally, Americans agree that they welcome a nudge to check their tire pressure, and 44 percent say that automatic tire pressure monitors ensure they check it regularly. Experts suggest checking your tire pressure once a month. Even

new tires with minimal wear and tear lose air due to factors like temperature change, driving distance or carrying added weight in your vehicle. Now is a good time to check your air pressure, as temperature fluctuations reduce tire pressure by about 1 psi for every 10 degrees Fahrenheit the outside air temperature drops.

Purchasing power

Should the time come to purchase new tires, money talks. The Hankook Tire Gauge Index found that price influences nearly two-thirds (63 percent) of tire purchases, and similarly, 38 percent of drivers report that rebates, like Hankook Tire's Great Catch rebate, also impact their purchase decision. When it comes to the brand, however, drivers maintain an open mind. While nearly half of drivers (43 percent) say they have a brand in mind when they enter the dealership, they are flexible on what they ultimately buy - only 16 percent of Americans go into the dealer set on a particular brand.

Price also impacts vehicle purchases (41 percent). When shopping for a new car, drivers focus on price more than twice that of safety (18 percent) or performance (15 percent). And women are more price-conscious than men, as 45 percent of women consider the price when buying a new car, as opposed to only 37 percent of men.

Whether you are driven by price or performance, regular maintenance and vehicle knowledge is key to avoiding unexpected bumps in the road.





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5 musts for a low-stress, on-budget DIY home project

(BPT) - Owning your own home is a life accomplishment for many adults, and keeping it looking sharp and adding your personal touches brings a sense of pride. It seems there are always things you want to improve, so don't let a limited budget or lack of know-how hold you back from dreaming. There are plenty of ways to enhance a room or remake a space without breaking the bank, along with many resources out there to show you how.

With a little research and a weekend or two of elbow grease, your budget and your abilities are more than enough to take on many smaller jobs. When you're done, the satisfaction you'll experience from a successful DIY project will give you plenty of motivation to start the next improvement.

Before you launch your plans, here are a few tips for an affordable and stress-free DIY project.

1. Map it out

Prioritize the projects you'd like to tackle first. Whether it's painting the living room, replacing the kitchen countertops or retiling the bathroom, the project will be much less stressful when you have solid planning behind it. Set a realistic schedule, gather your supplies in advance and be sure to review instructions before starting. If you're making an improvement for a special event or out-of-town guests, give yourself ample time to complete it so you're not adding stress to the project.

2. Find creative ways to cover costs

Make a budget for your project that includes a list of expected expenses and add padding for the unexpected. Assess what funds you have available, and if you don't have enough, consider a savings plan so you can avoid paying interest and fees on a credit card. To speed up your progress, grab your change jar and bring it to a Coinstar kiosk where you can select cash or a no-fee eGift card from retailers including Amazon.com, Lowe's, Home Depot and Sears. You'll be surprised at how quickly a jar of coins can add up to purchase needed supplies on your list.

3. Learn through many available resources

If you're like most DIYers, you'll find online videos and home improvement websites are great sources for how-to tips and information. And if you're a novice, take advantage of the vast information that's available at your fingertips and review several sources so that you completely understand the process and are confident before you dive in. Don't be afraid to tap friends, family members and neighbors who have completed similar projects, as they can be good advisers and may even offer to help! You can reward them by inviting them back to your newly improved home to just relax and enjoy.

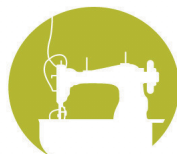
4. Keep it light

Doing DIY projects with a spouse or a family member can be fun if you take the right approach. When working alongside each other, it's all too easy to take a frustration out on each other. Two-thirds of those surveyed in a recent Coinstar survey said they do projects with others in their household, and 65 percent said they got into a disagreement during a home DIY project. Minimize tension by creating clear expectations and give everyone a defined role. Take needed breaks and acknowledge accomplishments along the way. Keeping things calm and positive ensures everyone feels good about their contribution.

5. Permission to make mistakes

Most homeowners are not professional contractors and projects can and do go wrong. If you make a mistake, do your best to correct it and don't beat yourself up. Focus on the fact you're making progress in getting your house just the way you want it and saving money by doing it yourself. Next time, you will be that much more proficient! According to the survey, 90 percent of homeowners say they feel a sense of pride after completing a DIY project. Pat yourself on the back and plan your next DIY endeavor!

To learn more about how Coinstar can help you find the cash you need for your next DIY project, visit coinstar.com.



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Sunday

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Monday

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Tuesday

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Thursday

\$4 Titos Mixed Drinks, **\$5** Titos Mules



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