

DeVille

Apartment & Builders Inc.



March 2024

Inside this issue

Boost your credit score

Health & fitness tips

Read a book and more!

4811 Whipple Avenue NW Suite 101 • Canton, OH 44718

Happening in March...

Women's History Month. Celebrate the achievements of women like Juliette Gordon Low, who founded the Girl Scouts in 1912, before women had the right to vote and despite her severe hearing impairment.

Pi Day, March 14. It's a never-ending number: 3.14159...And it's Albert Einstein's birthday.

St. Patrick's Day, March 17. Break out the green, read some James Joyce, and try to catch a leprechaun.

National Poison Prevention Week, March 17-23. A week dedicated to raising awareness of poison control centers and the Poison Help Hotline (800-222-1222).

Make Up Your Own Holiday Day, March 26. Why not observe a cause that's near and dear to your heart?

Take a Walk in the Park Day, March 30. Walking is a great way to decrease stress. Take a break to enjoy the scenery and breathe the fresh spring air today.

Get Organized!

Your apartment only has so much room, so face it, you can't keep everything! Getting organized is basically a matter of developing good habits. Organize your time, home and work space for more productive living. 1. Survey your belongings: Examine what you have and throw out, sell or donate what you don't use. 2. Keep things you use frequently in accessible places. 3. Get boxes for seasonal items you are storing. 4. Buy a file cabinet and create files for personal documents like insurance policies, credit reports, social security cards, unpaid bills, bank statements, and home-maintenance papers (warranties, receipts, manuals). 5. Carry a complete address book, and keep it updated. Electronic organizers can also be very convenient. 6. Manage your time efficiently by planning activities on a calendar and making to-do lists. 7. Get in the habit of cleaning up after yourself. 8. Handle each item exactly once – when you're sorting through your mail, don't look at an item briefly and leave it on the counter "for later." 9. Throw away junk mail immediately, file bills in the appropriate bin or folder.

Daylight Saving Time Begins

Get ready to spring forward into longer days and warmer weather. Daylight Saving Time begins at 2 am on Sunday, March 10th. Don't forget to set your clocks forward one hour before going to bed Saturday night.

March Maintenance Tips

When you start your spring cleaning, remember these helpful hints to cut back on elbow grease and increase the beauty of your home.

- To remove scuff marks from your linoleum floor, try using a gum eraser. If this doesn't work, apply a small amount of toothpaste to a dry cloth and wipe the scuff firmly. Once removed, clean the area with a wet cloth.

- For countertops stained with coffee or tea, apply a paste of baking soda and water. Leave for 15 minutes and then rinse. Never use an abrasive cleaner on plastic laminate counters. Simply wipe with a wet cloth or try lemon juice for persistent marks.

YOUR COMMUNITY STAFF

London Square

330-477-6717

Perry Hills Colony

330-478-2246

Woodlawn Village

330-478-1467

OFFICE HOURS

Monday thru Friday

8:00 am–4:30 pm

Saturday

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Sunday

Closed

CONTACT DIRECTORY

Corporate Office

(330) 492-8650

Corporate Fax

(330) 492-8671

Website

www.devilleapts.com

Corporate Email

deville@devilleapts.com





Better Credit = MORE \$\$\$

March is national
credit education
month

IT'S FUNNY THE NUMBERS WE KEEP IN OUR HEADS. You may be able to recite your height, weight, social security number and even all your online passwords...but do you know your credit score? Even if you do, have you pumped it up as high as it can be? Because that is the key to saving thousands—if not *hundreds* of thousands of dollars over your lifetime through lower interest and insurance rates. Here are a few tips on how to achieve all that...

BOOST YOUR SCORE

Step 1

Get and review your credit reports from the three big reporting agencies (Equifax, Experian and TransUnion). They are instantly available online from annualcreditreport.com and are free once each year.

Go line by line through each report (each reporting agency is independent), asking yourself:

- **Is everything here mine?** If you see a simple mistake (say, a car loan that belongs to someone with the same name in another town), contact the credit bureau to dispute it. *Notice that lines of credit have been taken out in your name?* That is identity theft; head to ftc.gov/idtheft for help.

- **Are the details correct?** Your credit report includes the terms of your loans and credit lines. Let's say you're carrying a

\$1,000 balance on a credit card with a limit of \$10,000. That's a healthy "10% that utilization," in financial lingo, which means you're using 10% of your credit limit—not so bad. But what if your original limit on that card was \$2,000 and your lender never entered the increase to \$10,000 with the credit bureaus? It will look as if you have been using 50% of your available credit—not so good! Call the lender to get it fixed.

Step 2

Pay on time, every time—over one-third of your credit score rides on it. To make this easier, set up automatic payments from your checking account or establish an alert system via text or on your calendar.

Note: you will likely be charged a late fee if the bill is paid late. This may cause your

interest rate to increase, but lateness is not typically marked on your credit reports until you missed a full payment cycle.

Step 3

To improve your credit, you need to owe less as quickly as possible. An extra \$20 per month can make a big difference; add it to a minimum payment on a \$2,000 debt at 15%, and you'll save nearly \$500 in interest, digging yourself out of debt a full five years sooner.

Step 4

Can't eliminate debt and improve your score on your own? Head straight to a nonprofit credit counseling agency (find one at anfcc.org) to review what you owe, get help talking to lenders about new payment plans, and maybe even eliminate some fees.



CAREFUL! WATCH OUT FOR "CREDIT REPAIR"

"We guarantee we'll fix your credit...instantly!" If you hear this pitch, don't fall for it! A service that makes this promise can do more harm than good by disputing everything on your credit report so as to temporarily buoy your scores. They may also ask you to pay them instead of your creditors, and then delay making a payment, which will really damage your score. Nonprofit credit counselors (nfcc.org) are always best, but if you're considering a debt-consolidation company, be sure to check out its record with the Better Business Bureau (bbb.org).

Know Your Number!

"Before 2007, a FICO score of 650 was good enough to get you a \$25,000 credit limit on a credit card!" says credit guru John Ulzheimer, president of smartcredit.com. But now lenders want much higher numbers (see below).

How FICO scores are calculated:
35% depends on your payment history,
30% on how much you owe,
15% on credit history length,
10% on types of credit, and
10% on new credit.
Go to myfico.com for more information.

**850 to
750**

Great (lower)
interest rates

**750 to
640**

Good to fair
interest rates

**Below
640**

The worst (most
expensive)
interest rates

hello March!

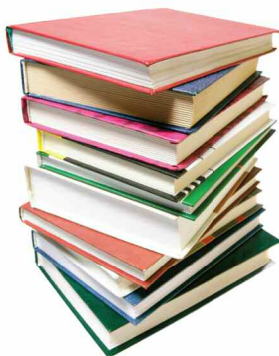
March 10 to 16 is National Sleep Awareness Week

More than one in three Americans are sleep-deprived.

Use the week to make getting your z's a priority. Experts say one of the biggest mistakes people make is not having a consistent sleep schedule, which throws off your internal body clock. Aim for at least seven hours of shut-eye a night, going to bed and waking up at roughly the same time (within a 30-minute window), even on weekends.

MARCH IS NATIONAL READING MONTH

In honor of Dr. Seuss' birthday, March is designated as National Reading Month – a month to motivate Americans of all ages to read every day. Reading is fun and has many benefits. It's a key component of education and professional development. It also has immediate and long-lasting health benefits such as increased cognitive function, memory, vocabulary, and decreased levels of stress.



20%

That's how much you
can lower your
anxiety if you strength
train twice a week.

A recent study found that people who did eight basic strength moves—including squats with weights, bicep curls and ab crunches—twice a week felt about 20 percent less tension after two months. It may be that getting physically stronger translates to feeling mentally stronger. Create an easy, go-to workout on apps like Jefit (free; jefit.com) or Fitbod (\$60/year; fitbod.me).

IF YOU EAT LOTS OF **OMEGA-3 FATS**, YOU COULD ADD UP TO 5 YEARS TO YOUR LIFE.

Women need 11 grams daily of this health fat; men require 1.6 g. Get your dose from fish (3 oz. cooked salmon = 1.8 g; 3 oz sardines = 1.2 g), flaxseed (1 Tbsp. = 2.4 g), or walnuts (1 oz = 2.6 g). Or talk to your doc about taking a fish oil supplement.





Hello Spring!

FIRST DAY OF SPRING IS
TUESDAY, MARCH 19TH

March 2024

					friday	saturday
sunday	monday	tuesday	wednesday	thursday	1	2
3 National Anthem Day	4 National Hug a G.I. Day	5 Cheese Doodle Day	6 Returned Borrowed Books Week	7 National Cereal Day	8 Rent Due International Women's Day	9 National Read Across America Day Genealogy Day
10 Daylight Saving Time It's Time to "Spring Forward"	11 National Dream Day	12 National Girl Scout Day	13 Good Samaritan Day	14 National Pi Day	15 True Confessions Day	16 National No Selfies Day
17 St. Patrick's Day Happy Saint Patrick's Day!	18 Forgive Mom & Dad Day	19 National Let's Laugh Day	20 Won't You Be My Neighbor Day	21 World Down Syndrome Day	22 As Young As You Feel Day	23 March is National Women's History Month
24 Cocktail Day	25 International Waffle Day	26 Make Up Your Own Holiday Day	27 International Scribble Day	28 National Something on a Stick Day	29 International Mermaid Day	30 Take a Walk in the Park Day
31 National Neighbor Day						