

# DeVille

Apartment & Builders Inc.



October 2022  
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Credit card hacks and more.

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## Happening in October...

**Fire Prevention Week, Oct. 9-15.** In a typical home fire, you may have as little as one to two minutes from the time the smoke alarm sounds to escape safely. Escape planning and practice can help you make the most of the time you have, giving everyone enough time to get out.

**Indigenous Peoples' Day, Oct. 10.** A holiday that celebrates and honors Native American peoples and commemorates their histories and cultures.

**Columbus Day, Oct. 10.** The date Italian explorer Christopher Columbus first arrived in the Americas in 1492.

**National Breast Cancer Awareness Month.** Professional medical associations and government agencies work together to promote breast cancer awareness, share information and provide greater access to services during October and throughout the year. Visit [www.nationalbreastcancer.org](http://www.nationalbreastcancer.org) for more information.

## Protect Your Pets

October is Animal Protection Month. Keep your pets happy and healthy by following these suggestions:

- Always keep your pet on a leash. Thousands of pets perish each year by running into traffic.
- Remember to pick up your pet's litter. Carry pet waste bags when you walk your dog.
- Keep your pets licensed with the city. Call City Hall for specific information.
- Schedule regular immunizations and checkups for your pet, including rabies and heart worm checks. The small checkup fee will prevent the costly treatment of illness.
- Use a kennel when you are out. Unpredictable fall weather can make your patio very uncomfortable.

## Warmest October Wishes

Whether you choose to celebrate this October by dressing up in a costume, decorating your home with warm, fall colors or just love to watch the leaves change color...we wish you all the best of the season. If you have any questions or comments regarding your home, please stop by the Management Office. We're always glad to see you and are available if you should need assistance.

## Life Hacks

**Putting together build-it-yourself furniture?** Use a muffin tin or an ice cube tray to separate all the screws, nails and fasteners. This will make for easy access during the build.

**Gum stuck in your hair?** To remove gum from your hair, dip the affected strands into a small bowl of Coke for a few minutes. You should be able to get the gum out with a comb.

**Driving safety tip.** If you see a U-Haul truck on the road, assume the driver does not have experience driving large vehicles. Be sure to give them plenty of space and stay out of any blind spots.

**Need to remove those annoying stickers from a product?** Spray it with a liquid that contains alcohol, such as perfume. The alcohol eats away at the glue adhesive, allowing for easy removal.

## YOUR COMMUNITY STAFF

### Chalet DeVille

330-492-8650

### Chateau DeVille

330-492-8650

### DeVille Regency

330-492-8650

### DeVille Village

330-834-1396

### DeVille Grandeur

330-834-1396

### Fontaine DeVille

330-488-1051

### Little Williamsburg

330-488-1051

### 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

Closed

### Sunday

Closed

## CONTACT DIRECTORY

### Corporate Office

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### Corporate Fax

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# How to improve your networking skills

Everyone knows the old saying, “It’s not what you know, it’s who you know.” Networking is a big part of success, but it’s more than just collecting business cards and chatting at cocktail parties. Follow these steps to build a network that will support you in the long run:

- **Help other people.** Networking shouldn’t be self-centered. You’ll collect more contacts if you concentrate on what you can do for other people (sharing information, providing introductions, volunteering your services) rather than on what you want out of them.

- **Start on a modest scale.** You don’t need to amass a list of 100 new contacts at a single networking event. Begin with a reasonable goal, like one or two new names. Rely on your current friends and contacts at first, then branch out slowly to gather more.

- **Use the power of the name.** When meeting potential additions to your network, be sure to get their names and use yours. Train

yourself to remember names so you don’t fumble and embarrass yourself at a second meeting. When introducing yourself, speak your name clearly so people will pick up on it and remember it later.

- **Connect people within your network.** One of the most powerful ways to network is to put contacts in touch with other people in a position to help them. Always be looking for introductions you could make, proving that you’re genuinely interested in helping the people you meet instead of getting something from them.

- **Be flexible.** Planning out what you want to say to a new contact or what you want to accomplish at a conference is fine. Just don’t lock yourself in. Simply reciting a canned “elevator speech” to everyone you meet won’t impress many listeners. Adjust to the situation, be warm and genuine, and accept that you’ll have good days and poor ones when networking.



## Cat lenses: It’s all fun, until you can’t see

Nifty cat lenses could look great with your costume this Halloween. But ask yourself one question: Can you afford to lose your vision for eight weeks or so?

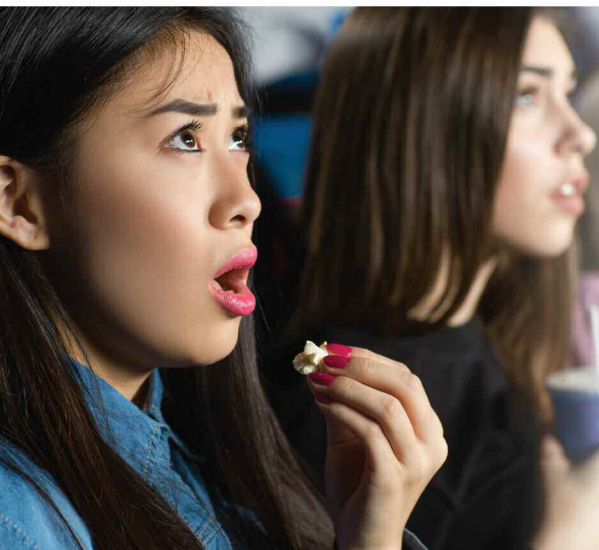
That is what happened to one woman, according to the American Academy of Ophthalmology.

The AAO reports that the West Virginia woman wore illegally made, colored lenses for 10 hours. The lens stuck like a suction cup to her eyeball. She required four weeks to recover from the pain associated with the damage to her cornea and infection. She could not see well enough to drive for eight weeks.

She now lives with a scar on her cornea, a drooping eyelid and vision damage — a bad trade for one night out.

Because of incidents like this, it is illegal to sell costume contact lenses without a prescription. But some unscrupulous vendors do exist.


No contact lenses are ‘one size fits all.’ Your eye must be measured and the proper lens prescribed, or you risk infection, vision damage and more.



## Halloween chills: Why do we like being scared?

Halloween may be one of the scariest holidays of the year, but people seem to take delight in being scared in every season. What’s the appeal of ghost stories, horror movies, frightening novels, and things that go bump in the night? Experts have a few theories:

- **We like the adrenaline.** Fear has the same adrenaline-producing effect as excitement. It feels good. Scary movies, stories, and books are methods of releasing adrenaline in a controlled environment.
- **Shared fear helps us bond.** The “creeps” create social bonding. Activities like telling ghost stories around a campfire or watching a scary movie together allow us to form ties with strangers as well as family and friends.
- **Horror helps us deal with real-life terrors.** We can deal with the very real horrors of modern times by transforming them into fictional movies and stories in which the monsters and bad guys are always caught and punished.



# Avoid debt with these credit card hacks

**W**hen it comes to sidestepping debt, smart practices surrounding credit card use are essential. The simplicity and security of plastic sure beats dollar bills, but many people tend to skip the practice of strategy when spending.

Change your credit card habits to benefit your financial future, as you'll allow yourself to boost your ability to make wise choices from which cards to carry, how to get the most bang for your buck, and ways to pay off debt rather than drown in it.

## How many cards should you have?

This may seem like a simple question, but the answer isn't a one-size-fits-all approach. Everyone's credit needs vary, with some people requiring just one card, while others best utilize a handful. What you spend your money on, how often you use credit cards, your bill-payment history, and related credit card practices all play a role in the ideal number of cards for you.

If you don't use credit much, one card would probably suit you. Those who rely on credit cards for all sorts of purchases with consistency and frequency would benefit from multiple cards. This is particularly important when it comes to paying off the minimum due, as well as optimizing credit score, as it is advisable to use 30% or less of your available line of credit to maintain a satisfactory (or better) score.

With just one card, you may find you're using a huge percentage of your limit, which can become daunting come billpayment time. Dividing your spend between two or more cards could ease the burden, allowing you to better manage your money.

**Reap the rewards.** Consider ways to make your credit card work for you. Choosing one that rewards you with cash back on groceries, gas, and public transportation, for instance, could more than justify its frequent usage. Racking up points can put money back in your account, get redeemed for gift cards, or

be deposited into your bank account. While annual fees for rewards cards may be steeper than your basic card, the long-term savings often cover those costs — and then some.

If rewards aren't suited to your lifestyle, choose a credit card without the "bells and whistles" that'll cost you more than they're worth.

**No-debt need-to-knows.** If you're a strategic spender, you won't get stuck in a financial rut or ruin your credit. Keep these tips in mind to ensure your credit card journey will be smart and stress-free:

- Unless there's an emergency, spend within your means
- Pay on time, every time – your entire balance whenever possible
- Set up fraud alerts
- Know what you signed up for (terms of service, fees, etc.)
- Avoid cash advances
- Don't share your credit card information with anyone



## How to get a human on the line

When calling your service provider you have the right to speak to a live human who can help to ensure you're getting the most for your money. Big companies, however prefer that you speak to a perky robot, trapping you in an endless phone maze. But you can outsmart them by using one clever site that can save you time, money and unnecessary phone anxiety.

Gethuman.com lists thousands of major companies with one major issue – they make it almost impossible to get a real human on the receiving line. The creators of this genius guide have spent the time for you, hunting down the direct human phone numbers of cell phone providers to online sites like Facebook, with step-by-step instructions to get you to a real agent pronto.



# Happy Halloween

**May you have more treats  
than tricks this year!**

## October 2022

sunday	monday	tuesday	wednesday	thursday	friday	saturday
2 Name Your Car Day	3 October is Fire Prevention Month	4 National Truckers Appreciation Day	5 Do Something Nice Day	6 October's Birthstones are Opal & tourmaline	7 World Smile Day	1 Rent Due
9 October is National Pizza Month	10 Columbus Day Indigenous Peoples' Day	11 National Spread Joy Day	12 Take Your Parents to Lunch Day	13 National Train Your Brain Day	14 Be Bald and Be Free Day	8 National Chess Day
16 October's Birth Flowers are the Marigold and Cosmos	17 National Pasta Day	18 Family History Month	19 Evaluate Your Life Day	20 Information Overload Day	21 International Day of the Nacho	15 World Food Day
23	24	25 National Mother-In-Law Day	26 National Pumpkin Day	27 Cranky Co-Workers Day	28 Frankenstein Friday	22 Make a Difference Day
30	31 Happy Halloween!					29 Breast Cancer Awareness Month