

# DeVille

Apartment & Builders Inc.

4811 Whipple Avenue NW Suite 101 • Canton, OH 44718

## Happening in March...

**National Girl Scout Day, March 12.** Commemorates the day in 1912 when Juliette Gordon Low officially registered the organization's first 18 girl members in Savannah, Georgia.

**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.** Celebrate the Irish culture—or just drink some green beer.

**World Poetry Day, March 21.** Established by UNESCO: "As a deep expression of the human mind and as a universal art, poetry is a tool for dialogue and rapprochement."

**Women's History Month.** Women's History Month had its origins as a national celebration in 1981 when Congress requested that the president proclaim the week beginning March 7, 1982, as "Women's History Week." Throughout the next five years, Congress continued to pass joint resolutions designating a week in March as "Women's History Week." Since 1995, Presidents Clinton, Bush and Obama have issued a series of annual proclamations designating March as "Women's History Month."

## 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 13th. Don't forget to set your clocks forward one hour before going to bed Saturday night.

## Notice Something Suspicious?

In a community such as ours, it's nice to know that we watch out for one another by reporting suspicious activity and/or unsafe conditions. Please don't hesitate to call the police if a person or situation makes you uneasy.

## Spring Cleaning Tips and Tricks

1. Save time by planning a spring cleaning schedule and sticking to it. Apply the "80/20 Rule." 80 percent of the dirt in your house lurks in 20 percent of your living space, typically the kitchen and bathrooms. Budget most of your time for those rooms.

2. Use the right equipment for the task at hand. Your "must-have list" should include a squeegee, scrub brush, grout brush, fine-gauge steel wool to safely whisk away soap scum from shower tiles, freshly-laundered and color-coded cotton diapers for different cleaning tasks, and a putty knife to remove scale and mineral build-up from faucets and ceramic cracks.

3. Divide the work and finish each room completely before moving on to the next task. Merry Maids advises that you dust from ceilings to floors and vacuum only after a room has been completely dusted and cleaned.

4. Do the job and do it right. Scrub bathroom and kitchen floors on your hands and knees; mops just move dirt from corner to corner. Don't damage your television screen by spraying glass cleaner directly on it. Spray it lightly on a cloth, first, and then clean. Don't forget to vacuum and rotate sofa cushions; wash knickknacks; remove cobwebs from light fixtures; dust tops of doors, heat registers, baseboards, legs of chairs and tables, light bulbs and picture frames. (See what you've been missing?)

5. Finally, and perhaps the best spring cleaning tip of all, is, keep the phone number of a professional home cleaning service (like Merry Maids) handy!



March 2022

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Green up Spring Cleaning

Leather furniture care and more!

# Lifestyle

### YOUR COMMUNITY STAFF

#### Chalet DeVille

330-492-8650

#### Chateau DeVille

330-492-8650

#### DeVill Northgate

330-492-8650

#### DeVill Regency

330-492-8650

#### DeVill Village

330-834-1396

#### DeVill Grandeur

330-834-1396

#### Fontaine DeVill

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

(330) 492-8650

#### Corporate Fax

(330) 492-8671

#### Website

[www.devilleapts.com](http://www.devilleapts.com)

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[deville@devilleapts.com](mailto:deville@devilleapts.com)



# Better Credit = MORE \$\$\$

**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](http://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](http://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 [nfcc.org](http://nfcc.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](http://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](http://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](http://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](http://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



## How to care for leather furniture

Owning leather furniture requires regular care to maintain its beauty. Here's what to do:

- Don't place it in direct sunlight or too close to a heat source. Excess heat can dry and discolor it.
- Clean and condition twice yearly using a leather cleaner followed by a leather balm to replenish moisture.
- Dust with a soft, dry cloth and vacuum seams and crevices.
- For minor scratches, use a chamois or clean finger and gently buff. For deeper marks, apply a conditioner. Never use a pen or shoe dye.
- For minor spills, wipe up liquid immediately and use a lightly moistened cloth with lukewarm water. Let it air dry.
- For grease stains, wipe with a dry cloth. Leave them alone and they may blend into the leather.
- Do not use cleaning solvents, furniture polish, oils, varnish, abrasive cleaners, detergents, or ammonia.

## ● Your Health



# How to drink more water when you don't like drinking water

**W**e all know we're supposed to keep hydrated and that no, red wine or coffee unfortunately do not count. But the problem for a lot of people is that they simply have trouble with plain old water.

So how can you drink more water when it bores you silly? Here are some tips to get a little more creative with it:

**Invest in a water filter.** You might not be totally picky, after all - your water may just taste a little funny, whether due to minerals or chlorine or any number of factors. And a filter could be all you need.

**Stick a straw in it.** Get a reusable straw if you'd like to avoid the plastic ones, and sip on water throughout the day.

**Drink some water first thing in the morning.** Your body gets dehydrated

overnight, and a glass of water is a great pick-me-up. It can taste surprisingly good in the morning (you were probably thirsty anyway, and you can still go for the coffee once it brews).

**Freeze some fruit and add it to your water.** Cold water is refreshing, and the fruit will add a nice flavor. They even make infusion bottles if you feel like kicking it up a notch.

**Try vegetables or herbs** for a different flavor altogether; cucumbers or celery, basil or mint are all good choices.

**Play with different types of water,** like coconut water or maple water.

**Get a high-tech water bottle** that tracks your water intake and can even customize how much you should drink. Or download an app onto your phone to track your consumption.

## Tips for greening up your spring cleaning

Have you ever thought about making an all-purpose cleaner, laundry detergent, or drain unclogger that didn't have so many harsh chemicals in it? There are plenty of options to do so that are easy, inexpensive, and -- perhaps best of all -- that actually work!

Here are some tips for household cleaners:

Vinegar, baking soda, water, and your favorite essential oil can clean almost anything around the house. And some of us never tire of the way the baking soda and the vinegar fizz up when they meet.

Tea Tree oil is considered among many to be an effective antibacterial and antifungal ingredient, and you'll find it in a host of natural cleaning products.

Try making a homemade laundry detergent with some combination of baking soda, washing soda, castile soap, and your favorite essential oil (like lavender). There are tons of variations online.





*Happy  
St. Patrick's  
Day*

**March**

		tuesday	wednesday	thursday	friday	saturday
		1 <b>Rent Due</b>	2 <i>National Read Across America Day</i>	3 <i>National Anthem Day</i>	4 <i>Employee Appreciation Day</i>	5 <i>Cheese Doodle Day</i>
sunday	monday	6 <i>Returned Borrowed Books Week</i>	7 <i>National Cereal Day</i>	8 <i>International Women's Day</i>	9 <i>Meatball Day</i>	10 <i>Name Tag Day</i>
11 <i>Middle Name Pride Day</i>	12 <i>National Girl Scout Day</i>	13 <i>Daylight Saving Time</i> <i>Check Your Batteries Day</i>	14 <i>National Pi Day</i>	15 <i>National Napping Day</i>	16 <i>National No Selfies Day</i>	17 <i>Saint Patrick's Day</i> <i>Happy Saint Patrick's Day!</i>
18 <i>Forgive Mom &amp; Dad Day</i>	19 <i>National Corn Dog Day</i>	20 <i>Won't You Be My Neighbor Day</i>	21 <i>World Down Syndrome Day</i>	22 <i>As Young As You Feel Day</i>	23 <i>March is National Women's History Month</i>	24 <i>International Waffle Day</i>
25 <i>Make Up Your Own Holiday Day</i>	26 <i>Make Up Your Own Holiday Day</i>	27 <i>National Neighbor Day</i>	28	29 <i>International Mermaid Day</i>	30 <i>Take a Walk in the Park Day</i>	31 <i>National Crayon Day</i>

**2022**