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Never stop doing your best just because someone doesn't give you credit.

- Kamari aka Lyrikal



Spring Clean Your Finances

Harness the fresh, new energy of spring this year to clean not just your windows, but your finances too! If you've never included your finances in your spring-cleaning routine before, imagine having that sense of satisfaction and accomplishment, that sense of knowing every nook and cranny is looked after, that fresh outlook... about your money!

Here are a couple of tips that will have you on your way to squeaky-clean finances.

1. Tidy up old papers. Shred papers that have outlived their use; scan and save digital copies as needed; and organize any papers you're keeping.
2. Check your credit report. You want to not only keep an eye on your credit score but also keep an eye out for inaccurate information or potential unauthorized activity.
3. Review your monthly budget and recurring expenses. This is a great time to evaluate whether you need to cancel any subscriptions, compare rates, or switch companies. Remember to include irregular expenses in your budget like vet bills, annual vehicle registration, and gifts.
4. Review your debts, savings, and accounts. Check your balances, scheduled payments, and transfers; make any adjustments you need. Sign up for electronic statements, autopay, or scheduled transfers that will make your daily life simpler.
5. Think ahead. What upcoming expenses can you foresee? Planning for an aging roof, broken sidewalk, or a new teen driver will reduce your stress and help you come out ahead in the long run.
6. Review your financial goals and strategies. Do you need more money in your emergency fund? Saving for a new car? Paying down debt? Saving for college? Investing more money? Align your budget and actions with your goals to make progress over time.
7. Review your tax withholdings, health and life insurance policies, and retirement contributions.
8. Rebalance your investments. Evaluate whether to change your asset allocations, move money from savings accounts into higher-yield accounts, or change your contributions.
9. Put your plans into action and schedule your next financial review!

Sources: experian.com and moneycrashers.com



Grilled Five Spice Flank Steak

Ingredients

- 1½ pounds flank steak
- ½ cup hoisin sauce, plus more for serving
- 1 tablespoon Chinese five-spice powder
- 1 teaspoon kosher salt
- 1 (13 ounce) bag Asian salad kit with sesame dressing
- 1 tablespoon sesame seeds (optional)

Directions

1. Pat the steak dry. Lightly score the surface of the flank steak with a sharp knife. Season all over with the kosher salt.
2. In a large bowl, stir together the hoisin and Chinese five-spice powder. Add the steak to the bowl and turn to coat on all sides. Cover and let marinate in the refrigerator for at least one hour, up to 4 hours.
3. Preheat the grill on medium. Place the steak on the grill and cook until the internal temperature of the steak reaches desired doneness on an instant-read thermometer, about 4-6 minutes per side.
4. Transfer the steak to a cutting board and allow it to rest for 5 minutes. Thinly slice the steak against the grain.
5. Meanwhile, make the salad. In a large bowl, toss the salad and all the fixings until combined.
6. Arrange the salad on a large serving platter. Top with sliced steak, drizzle with hoisin sauce and sprinkle with sesame seeds, if desired. Serve family-style.

Source: themodernproper.com



Tips for a Pest-Free Home

The awakening of mother nature in the spring brings not only spring flowers, baby bunnies, and songbirds, but also ants, termites, and other pests. These pests aren't just annoying, they can cause extensive damage and pose serious health risks. There are a couple of things you can do this spring to prepare your house for pests.

1. Try to minimize clutter. Many pests, like rodents and spiders, love to hide in dark, quiet corners. Keeping your spaces cleaned up and free from clutter helps eliminate hiding spaces. Pay special attention to basements as they are often less busy, less noisy, less bothered, and a little damp, in addition to being dark and cluttered.
2. Maintain a clean space. Small bits of food, crumbs, spill residues, and stale food can be an all-you-can-eat buffet for some small pests. Clean behind appliances and inside kitchen drawers and cabinets as well as countertops and cabinet faces. Keep food in air-tight containers and dispose of garbage regularly.
3. Keep things dry. Many pests are drawn to moisture. Eliminate sources of water in bathrooms, laundry rooms, kitchens, and basements. Fix pipe leaks, ensure good ventilation, and use a dehumidifier in moist areas.
4. Fill cracks and holes in basements and around windows and doors. Replace screens and weather stripping if needed.
5. Tidy up outside. Trim trees and bushes away from the house and keep mulch and rotting stumps away from your home's foundation. Keep gutters clean, fill any cracks or gaps, and eliminate any sources of standing water.
6. Use natural repellants like peppermint oil, citrus peels, lavender, cedar, and diatomaceous earth.
7. Place traps in areas where you'll check them regularly.

Even with all these pest prevention techniques, there are many reasons to call a professional. Pest control professionals can identify exactly which pests are causing your troubles and the best course of action.

If you're experiencing repeated infestations, large-scale infestations, health concerns for your family, or structural damage to your home, you may want to hire an expert right away to minimize potential damage and health risks.

Sources: pestworld.org and fox-pest.com