

Reduce Your Cleaning Costs

7 Ways to reduce your Costs for Cleaning Products:

- 1. Don't buy several different cleaning products when a mild dish soap and/or plain water may do the job.**

You can use a mild dish soap as laundry stain remover, a window cleaner, a surface spray, a carpet stain remover, fruit and veggie wash, and to clean most surfaces in your home. You don't need specialty cleaners for every surface in your home, dish soap is a great alternative that won't damage most surfaces, and will remove most dirt and grime.



- 2. Use a store brand instead of a named brand cleaner.**

Many times we buy the more expensive name brand simply because we are familiar with the name. However, the store brand usually works just as well and will be less expensive. You can also shop at a dollar store or drug store for cleaners and save money, just be sure to check the prices to be sure that the item is less expensive.

- 3. Make your own cleaners.**

You don't need to buy expensive cleaners when many items you have in your house will work just as well. Did you know that vinegar will clean just about anything and is really good for glass, like windows and mirrors. Baking soda can be used to scrub many areas of your home like sinks, stoves and the bathtub. Lemons have a natural bleaching ability and leaves a great clean order afterwards. They are also great to clean your microwave with. Making your own cleaners can be a great way to cut cleaning costs.

- 4. You don't need expensive spot cleaners for your carpet and upholstery.**

Save money by creating your own spot cleaning solution. Simply mix about two-thirds warm water to one-third ammonia and then spray on the stain. Put an old towel over the stain and run a hot iron on the steam setting over the towel. The heat lifts the stain from the carpet into the towel. Be sure that you spot-test first.

- 5. Get baked-on foods off pots and pans with a dryer sheet.**
- Just put a used dryer sheet in the pot, fill with water and let sit overnight, then sponge off the next

morning. The antistatic agent weakens the bond between the stuck-on food and the surface of the pan, while the fabric softener works its loosening magic.

- 6. Combat mold and mildew on tiles and shower curtains with a paste of equal parts lemon juice and baking powder.**
- Spread on the mixture, leave for two hours, then rinse.

- 7. Buy in bulk and split it**

with a friend. You can often find great buys on cleaning supplies when you buy in bulk but who has room for the huge bottles. Go in with a friend and split it.

Ways that we save on cleaning supplies

Edrie:

It is a small thing but I use a liquid laundry detergent in my front load washing machine. There is always a small amount left in the cup after I pour it into the washer. I turn the cup over on to an old washcloth and then toss the washcloth into the last load of laundry. There is enough detergent that drains after every load to wash the last load instead of pouring another cup. I also use dryer balls to help fluff clothes in the dryer instead of fabric softener in the washer.

Colleen:

I save money on my cleaning costs by using a steam mop to clean my floors and walls. It does not require any additional cleaning fluid, just regular water and has washable/reusable cloths for scrubbing. While it cost a

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little bit more to purchase, I have had it for over a year now and have probably saved at least \$20.00 per month by not using the wet mop I used to use. With the other mop, I had to buy the cleaning solution and the little mop pads. I think the steam mop cleans the floors and walls better also.

Annette:

Instead of buying disinfecting wipes, which are expensive, I usually use the store brand all-purpose cleaner with bleach, which is much cheaper than the name brands, and then use paper towels or a dish cloth to wipe with. After I have used some, I add water to it because the bleach is so strong that I can add water and it still works as well as full strength. I also buy the store brand laundry detergent, which is just as good as the major brand names. There is even one for people that have sensitive skin.

Desirai:

Last year I shared with you how to “Clean Green” with lemon juice. This year I have become more intrigued with oils. You have probably seen articles boasting the benefits of coconut oil, olive oil, grape-seed oil, etc. While most of these articles are geared towards cosmetic beauty, some oils can be used for everyday household cleaning. Olive oil is my favorite oil that I use frequently during cleaning. I used it with a soft cloth to polish my stainless steel kitchenware. I’ve even removed water marks off the door of my stainless steel refrigerator. I also use olive oil as a furniture polish instead of the commercial stuff. Just combine two parts olive and 1 part lemon juice in a spray bottle. Shake it up and spray it on allowing it to sit for 60 seconds and then wipe it off with a soft cloth. It brightens wood furniture making it look good as new. Olive oil can also remove paint from your skin. Dab your skin with olive oil and then add sugar to agitate the paint. The paint will lift and the olive oil moisturizes your skin in the process. You can find more uses for olive oil, such as using it as a lubricant for squeaky hinges, by searching the internet.

We are going to be featuring a healthy recipe of the month. If you have a healthy version of a favorite recipe that you would like to share, please send it to info@HamptonRoadsLegal.com. This month’s Healthy Recipe comes from Desirai.

Chicken Jambalaya

Recipe:

2 cups of brown jasmine rice
1 diced bell pepper
1 diced red pepper
1 large diced celery stalk
1/2 diced tomato
1 diced sweet onion
2 shredded chicken breast (cooked)
(if split chicken breast shred 4)
4 cups of low sodium chicken stock
4 cups of water
1/4 Extra Virgin Olive Oil (EVOO)
2 tbsps creole seasoning
1 tbsp of garlic powder
2 tbsps of cayenne pepper
1 tbsp of turmeric
1 tsp of black pepper
1 tsp of sea salt
fresh parsley
fresh oregano
fresh basil

Pour your EVOO along with the peppers, onions, & celery into a large pot. Cook until they are soft. Do not fry them, cook on low heat and stir frequently.

Once they are soft add the stock, water, tomatoes and stir in the other seasonings. Let this cook on med heat for about 20 minutes. Then add the chicken and let it cook for another 15 minutes. Lastly add the rice and let it cook until tender.

Chicken is a healthier substitute for sausage and just as filling.



Just what is the Truth? The Answers to Frequently Asked Questions about the Legal Side of Car Accidents

(Part 3 of a 3 Part Series)

How do I know if I have a valid claim?

In many situations, it will be clear that the wrongdoer was careless (or “negligent”) and was the sole cause for the accident. In other cases, there may be a dispute as to who was the cause of the accident. Your attorney may need to interview witnesses and talk to the police officer before making a determination as to whether your case is one that is to be pursued. Virginia has a special rule for claimants. The law of “contributory negligence” says that if you were in any way responsible for the accident and injuries, you cannot recover, even if the wrongdoer was primarily responsible for the accident. This is a very harsh rule followed by only three states in the country.

Is there a time limit for filing a claim?

In every state there is a time limit for filing a lawsuit. Thus, an insurance company will not accept a claim for injuries sustained in an accident after the “statute of limitations” has expired. In Virginia, the general statute of limitations for car accident cases is two years. This time is extended for minors, but also may be shorter if the wrongdoer is a governmental entity (e.g., the driver of a governmental car or truck). An insurance company has no obligation to tell you of the statute of limitations since they do not represent your interests. You should not wait until the “last minute” to contact an attorney if you believe that you have a valid claim because your case may require an investigation into the facts and, when almost two years has passed, it may be difficult to locate the wrongdoer.

What is the formula for deciding how much a case is worth?

There is no “formula” for deciding how much a case is worth. In an automobile accident personal injury case, if your claim is valid, you have the right to recover for any damages you have sustained, including your medical bills, lost wages, compensation for pain, suffering and disfigurement and compensation for any limitation on your ability to earn a living in the future. What “justice” attempts to do, with money, is to restore you to the same position you were in before the wrongdoer made a decision (e.g., to speed, to drive drunk, to not pay attention to their driving) that resulted in your injuries. There is no book or chart which outlines, in a car accident case, how much a broken bone or brain injury is worth. What an experienced, Board certified personal injury attorney can do is to help you determine what your unique case is worth in the city where the case will ultimately go to trial. That “value” will be different in San Francisco than it is in Fairfax County. What your attorney is attempting to do is to determine what the likely result will be if the case is tried before a jury. You and your attorney can then make a decision as to whether to accept an insurance company offer of settlement or take your case before a jury.

Benjamin Glass is a personal injury attorney in Fairfax Virginia. He also has an office in Virginia Beach. He is the author of *Five Deadly Sins That Can Wreck Your Injury Claim*, which is available at: TheAccidentBook.com. You can visit his website at BenGlassLaw.com



Cleaning Up Your Credit Report After Bankruptcy

Edrie A. Pfeiffer

It seemed like it would never happen but your bankruptcy is finally over and you have received the notice from the Court that your debts have been discharged. With some exceptions, like the mortgage on your house and student loans, you are now debt free. But what do you do now to make sure that the world knows how responsible you are with your current debts? You need to make sure that your credit report is accurate and correctly reflects your credit. Here are five tips to help you make sure that your credit report is cleaned up.

1. Check your credit report after your bankruptcy discharge. If you filed a Chapter 7 bankruptcy with us, you should have received a new copy of your credit report after your case was closed by the court. You need to make sure that you review that report and follow the instructions on correcting any errors. I recently met with the family member of a former client who had received a discharge. I was telling the new client about the post-discharge credit report and the former client said “Yea, I got mine but I never looked at it.” You put a lot of time, effort and money into getting a bankruptcy discharge, make sure you get the full benefit of it.
2. Check your credit report regularly. You can get a free copy of your credit report from www.AnnualCreditReport.com. You need to make sure that you are getting a copy at least once a year and reviewing it. Make sure that you are getting credit for those things you are paying on monthly.
3. Make sure that you are paying your monthly payments on time every month. Don’t wait until the end of the grace period to send your payment, it may arrive late and that will reflect on your credit report.
4. If your credit report is not showing that you are making your payments on time, dispute the entry on your credit report. A creditor is not required to report payments to the credit reporting agency but they have to respond accurately to disputes. It is not uncommon for a mortgage company to not report mortgage payments after a bankruptcy but if you dispute the failure to show that the payments are current, the mortgage company will have to confirm that you are current on your payments.
5. If you take out a new loan for anything, make sure that the loan company will report to a credit reporting agency. There are several local companies that are quick to loan individuals’ money but they don’t report to credit reporting agencies. If you are going to borrow money, make sure that it is going to help your credit score.



Hampton Roads Legal Services
2624 Southern Blvd., Suite 101
Virginia Beach, VA 23452
(757) 340-3100

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One of the nicest parts of our practice is when someone sends a friend or relative to us. Be sure that to tell people you refer to us to give us your name so we can recognize and reward you. We would like to recognize the following individuals who have recently referred new clients to us.

Tyra M., Virginia Beach, VA

Shawn & Monique H., Chesapeake, VA

Kimberly W., Chesapeake, VA

Roger & Pamela M., Norfolk, VA

Also we would like to feature charitable events or fundraisers that you are involved in. If you have a charitable event or fundraiser for charity, let us know the details and we may include it in our monthly newsletter.

Please remember that we are closed every Monday from 1 to 1:30 for our office staff meeting. In addition, please remember that Mrs. Pfeiffer, Colleen or Annette do not take walk in appointments or unscheduled phone calls. If you need to speak with Colleen, Annette or Mrs. Pfeiffer about your case, Desirai will be happy to schedule you a time to call one of us. Normally she will be able to schedule you an appointment with Colleen or Annette within 24 hours. You can always send us an email at info@hamptonroadslegal.com and we will respond within one day. This allows us to concentrate on your case without interruptions.

If you no longer wish to receive this newsletter you can call Desirai at 340-3100 to remove your name from the mailing list or you can e-mail her at info@HamptonRoadsLegal.com.

This firm is a debt relief agency. We assist people through bankruptcy.