HEALTHY, WEALTHY & WISE AUGUST 2024 Published exclusively for clients of Chet's Cleaning



Carpet ripples and buckles can happen to old carpet, new carpet, in high traffic areas and in low traffic areas. These ripples not only look terrible, but can cause dangerous tripping hazards. Since this unsightly phenomenon can happen any time during the life of your carpet, even when it is new, prevention is the best medicine.

Ripples Happen

Ripples can occur throughout the life of a carpet. Ripples are small waves that usually appear sometime after the carpet is installed. They can happen in a localized area or throughout the entire room. Installer error is the most common cause. Though ripples can also develop from excessive rolling

traffic, improper carpet cushion, delamination of the primary and secondary backings and even some manufacturing defects.

To avoid ripples carpet should be installed using a power stretcher. Too often installers save time by using a knee-kicker. This results in inadequate stretch and the potential for ripples to develop as

See "Wrinkles, Ripples & Buckles" on next page



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Wrinkles, Ripples... continued from page 1

the carpet relaxes. Ripples also occur to carpet that is not properly acclimated to the environment prior to installation, especially if the carpet is installed in cold weather. A carpet needs to acclimate to normal room temperature and humidity for at least 48 hours before installation.

Wrinkles are Born

Wrinkles are usually seen in new carpet immediately after installation. Carpet wrinkles are areas where the carpet has been folded or crushed during storage. Wrinkles not only affect the surface yarns, they go all the way through the carpet backings and may be permanent. It is best if this condition is identified before the carpet is installed. If possible the wrinkled portion of the carpet roll should not be used. Wrinkles may be improved by steaming and grooming the carpet, but the results will vary based on the type of carpet yarn, backing, and the severity of the wrinkles.

The Good Life



Good Clean Funnies

What kind of room doesn't have doors? A mushroom!

Why did the melons choose not to get married? Because they cantaloupe!

Why did two 4s skip dinner? Because they already 8!

What has more letters than the alphabet? The post office!

Cleaning and Repair of Wrinkled and Rippled Carpet

Occasionally, carpet will develop ripples immediately after cleaning. This can be quite disturbing to both the homeowner and the cleaner. The cause is moisture absorption into the adhesive layer between the primary and secondary backings of the carpet. Even though the ripples appear after cleaning, the root cause is improper stretch of the carpet during installation. Usually once the carpet dries completely and acclimates to the normal temperature and humidity of the home the carpet will lie flat again. This can take up to 48 hours, though in rare cases the ripples may persist.

The only way to fix rippled carpet is to re-stretch the carpet. Re-stretching requires training, skill and patience. It is more difficult to re-stretch a carpet than it is to stretch it right the first time. If ripples are ignored for too long, the carpet will develop buckles. Buckles are large ripples

that form breaks and/or wrinkles through the face yarns and carpet backing. If buckles are not corrected permanent damage to the texture and structure of the carpet results. Even if the carpet is re-stretched the damage from buckles may still be apparent.

So what should you do if your carpet develops ripples? If the carpet is still under warranty, it's best to contact the installer and the retailer where you purchased the carpet. If you don't get any help there the manufacturer would be the next logical step. You may have to be persistent and patient to get results, so keep track of names, dates, and times of all calls or e-mails. If your carpet is out of warranty and has ripples or buckles steaming and grooming the pile yarns may help minimize the appearance of the damage.

Contact **Chet's Cleaning** today for more tips, help or to schedule an appointment.

Amazing layered salad with a super creamy sour cream dressing. Loved making this salad! I had not made this since the 80s. Delicious with a bit of nostalgia thrown in!

Ingredients

1/2 head leaf lettuce, torn

1/2 bunch fresh spinach, torn

1 cup sliced celery

1 cup sliced fresh mushrooms

5 hard-cooked eggs, sliced

2 cup peas

1/2 green bell pepper, chopped

5 green onions, sliced

2 (8 oz) cans sliced water chestnuts, drained

1 cup mayonnaise

1 cup sour cream

2 tablespoons white sugar

1 1/2 cups shredded sharp Cheddar cheese

1/4 cup crumbled cooked bacon

24 HOUR Layered Salad

Directions

Toss together the lettuce, spinach, celery, mushrooms, eggs, peas, bell pepper, green onions, and water chestnuts in a 9x13 inch dish. Mix the mayonnaise, sour cream, and sugar in a bowl, and spread evenly over the salad to the edges of the dish. Sprinkle with Cheddar cheese, and top with bacon. Cover and refrigerate 24 hours before serving.



Prep Time: 20 mins **Additional Time:** 1 day

Total Time: 1 day 20 mins

Servings: 12

Recipe courtesy allrecipes.com





It's difficult to distance ourselves from screens; but parents need to make sure their children are experiencing a well-rounded mix of free play, both inside and outside, along with technology usage.

$^{\prime}$ $^{\circ}$ Outdoor PLAY Helps Keep the SCREENS Away

Evidence suggests that even television shows claiming to be stimulating and educational are not as effective for infants and toddlers as face-to-face interactions with a caregiver. Too much screen time has also been linked to poor sleep, delays in language and social skills, obesity, behavior problems and more.

According to experts, outdoor play is essential for the healthy development of children. Not only does outdoor play promote physical health but it also helps children make connections to the real world and develops their STEM skills. Plus, fresh air and exposure to sunlight have numerous health benefits for children, including stress reduction and better sleep.

Set a timer for screen time, letting them know that it is time to play outside. Let them pick out their shoes and give them two choices of activity so they feel empowered.

Infants can enjoy several outdoor activities like tummy time on a blanket in the park, wiggling their toes in the grass.

Toddlers benefit from going on nature walks and discovering items like pine cones and leaves and helping their caregivers plant flowers, fruits and vegetables.

For active preschoolers and older children, make an obstacle course challenge with chalk and other items like tactile discs, hula hoops, pool noodles and more. Older children also enjoy searching for bugs and creating art from things found in nature.

Unstructured outdoor play, like spending time on a playground, gives children of all ages the opportunity to explore independently. Parents should feel free to sit back and observe, making sure their children are safe while allowing them to discover the magic of outdoor play.

How to Buy a HOME in High Interest Environment &

What many renters who want to become homeowners may not realize is that mortgage rates are only one aspect of affordability, which should be viewed as a three-legged stool: home price, mortgage interest rate, and down

In some markets, high interest rates have cooled the trajectory of home price appreciation; with home sales dropping 18.7% from 2022 to 2023 and the national median home price increasing less than 1% in 2023, compared to increases of 20% or 30% in prior years.

So how much cash will you need for a down payment? You may think it is 20%, but the truth is, you can qualify for a mortgage with as little as 3% down.

According to U.S. Mortgage Insurers, private MI has helped nearly 39 million borrowers access homeownership with low down payments. Further, private MI helped nearly 800,000

homeowners purchase a home or refinance a mortgage in 2023, with nearly 35% having incomes below \$75,000 and more than 64% of those loans going to first-time buyers. In addition, the most common form of private MI, paid monthly by the borrower, helps homeowners begin building equity sooner and is also only a temporary cost that can be cancelled after 20% equity is established. Importantly, once private MI is cancelled, the monthly mortgage payment goes down, unlike loans backed by the Federal Housing Administration (FHA), a government program featuring monthly MI premiums that are generally not cancellable.

There is a saying, "date the rate, marry the home." Borrowers should stay within their budget, but those who purchase a home now with a low down payment can start building equity, avoid other borrower's competition, and may be able to refinance later when rates decrease.



Following years of low mortgage interest rates, 2023 and early 2024 saw rates fluctuate between 6% and 8%, complicating some home buyers plans, particularly those looking to purchase their first home

\mathfrak{R} Not Just the DOG – Protect Yourself from TICKS

Pets are well taken care of, since 85% of dog or cat owners take action to safeguard pets from ticks in some way, such as a tick collar.

Did you know pet owners are nearly three times as likely to protect their pets from ticks than to protect themselves? Most Americans know ticks typically live in wooded areas, yet only half know ticks can live in suburban backyards! Here are tips to help you keep these

Snap a pic of the tick - If you encounter a tick, take a picture of it and check online to find out if that bug transmits a pathogen in your area. For example, Lyme disease-carrying ticks are most prevalent in the Northeast and Upper Midwest. While not all ticks carry illnesses, remember they can cause irritation, discomfort and skin damage.

Choose the right "PREtection" - Be proactive and add "PREtection". No matter your lifestyle or where you're heading, brands like OFF!® recommend various repellent options to keep you protected. Read the label of the product and choose what works for your family!

Consider your clothing - Ticks are active in 45°F or higher. Wearing long-sleeved shirts and long pants tucked in socks adds protection. Light-colored clothes makes it easier to see ticks.

Set up outdoor defenses - Ticks cannot jump or fly. They are carried by animals and birds. Physical barrier, like stone walls, makes it harder for ticks and their hosts to get to your favorite outdoor hangouts.

Check for ticks when coming inside - check everyone - not just the dog - for ticks. Ticks migrate to dark and humid areas like waistbands, scalps and ears. If you find a tick, remove it immediately with tweezers, then clean the bite area. Ticks can also be carried inside on clothing. To eliminate them, dry clothes on high heat for 10 minutes or wash them in hot water.



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