

# HEALTHY, WEALTHY & WISE

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## TOP Reasons Why Carpet is THE Number ONE Flooring

**H**ave you ever looked at your carpet after a spill or pet accident and said, "I want to get rid of this carpet!" After all, a vinyl, tile, or wood floor is so much easier to clean. Simply get a towel and sop up the offending spot, right? So why is carpet the flooring of choice in most homes?

In addition to affordability and its function of trapping contaminants to keep your air cleaner, carpet many outstanding benefits that are worth considering when contemplating flooring for your home.

**Carpet is BEAUTIFUL.** There's an almost limitless combination of colors, styles, patterns, textures, fibers and price ranges to choose from. You can find just the right carpet to match any style and budget.

While decor is important, carpet is also popular for more practical reasons.

**Carpet is soft, comfortable and SAFE.** Walking on carpet is much easier on the back, joints and feet because of its cushioning effect. This soft characteristic of carpet makes it safer, especially for young children and the elderly. Slip and fall accidents are much more common and associated injuries tend to

*See "TOP Reasons" on next page*



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be more severe on hard floors. A small amount of liquid on a hard floor can create a major hazard. Not so with carpet.

Carpet is also more forgiving when cellphones, glassware and other fragile items are dropped, resulting in less chance of breakage. Besides, where would you want your baby to try to take her precious first steps? On carpet or hard oak?

**Carpet offers WARMTH.** Carpets help keep warmth in heated buildings in winter and heat out of air-conditioned buildings in summer. Installing carpet and pad in a properly insulated space can result in more than a 20% improvement in heat retention.

Carpeted rooms also feel warmer than rooms with a resilient floor due to the effect of heat loss from the body by radiation and contact. There is approximately an 80-90% reduction in heat loss through the feet when standing on carpet instead of a hard floor.

Studies show that in order to achieve the same level of comfort, the temperature in a non-carpeted area must be increased by 60-80°F. This can mean an increase in fuel costs of 10-15%. Besides, nothing feels nicer on a chilly morning than warm, fluffy carpet.

**Carpet is QUIET.** Homes are getting noisier. Computers, stereos, televisions, cell phones, video games and speaker phones all contribute to a noisier environment. Carpet creates a quieter environment in 3 ways:

- Carpet absorbs sound. This is important because in recent years, homes tend to have larger combined living areas. These larger areas create greater amounts of ambient noise. Carpet absorbs much of the noise, rather than bouncing it back into the living area.
- Carpet with cushion reduces much of the sound of traffic

within the home. Imagine kids playing with toy cars, the hollow sound of footsteps on stairs or in a hallway, or a big, friendly Labrador Retriever running around on a wood floor and you get the picture.

- Carpet insulates noise between floors, reducing vibrations and transmitted sound between levels. This includes voices, stereos, TV's and other noise.

**Carpet is available at a LOW COST!** Typically, carpet costs significantly less than other types of flooring like tile, marble or hardwood. Even with professional installation, carpet tends to cost much less than other types of flooring options.

For more information, questions or to schedule your next cleaning service, call **Chet's Cleaning**. We are always happy to help!

### The Good Life



### Good Clean Funnies

**What do you call a cold dog?**

A chili dog!

**How did the cell phone propose to his girlfriend?**

He gave her a ring.

**What has a head and tail but no body?**

A coin!

**What kind of bow can't be tied?**

A rainbow.



## Slow COOKER Chili

### Directions

Place beef in a skillet over medium heat and cook until evenly brown, 8 to 10 minutes. Drain grease.

Transfer beef to a slow cooker and mix in onion, celery, bell pepper, garlic, tomato puree, kidney beans, and cannellini beans. Season with chili powder, salt, basil, oregano, parsley, black pepper, and hot pepper sauce.

Cover and cook on Low for 8 hours.

**Prep Time:** 15 minutes

**Cook Time:** 8 hrs 10 minutes

**Total Time:** 8 hrs 25 minutes

**Servings:** 8

### Ingredients

- 1 pound of ground beef
- 3/4 cup diced onion
- 3/4 cup diced celery
- 3/4 cup diced green bell pepper
- 2 cloves garlic, minced
- 2 (10.75 oz) cans tomato puree
- 1 (15 oz) can kidney beans with liquid
- 1 (15 oz) can kidney beans with drained
- 1 (15 oz) can cannellini beans with liquid
- 1/2 tablespoon chili powder
- 1 cup diced red bell pepper
- 3/4 teaspoon dried basil
- 3/4 teaspoon dried oregano
- 1/2 teaspoon dried parsley
- 1/4 teaspoon ground black pepper
- 1/8 teaspoon hot pepper sauce

Recipe courtesy allrecipes.com



## More Than Just FRESH AIR



Whether you're taking a stroll in a local park or ambitiously hiking a new trail, being outdoors helps you feel more grounded and connected to nature.

You may not realize the numerous physical and mental benefits that time spent outdoors has on the human body.

Mother Nature has a profound positive impact on people of all ages, but especially kids. Children's natural curiosity makes the outdoors a place with endless possibilities. It's where imaginations can take flight, they can observe biodiversity and learn more about their world around them, not to mention, move their bodies and breathe in some fresh air.

With an increasing number of popular TV shows focusing on different aspects of being outdoors - from travel spotlights to survival skills - more children than ever are inspired to get outside and explore.

Here are some outdoor ideas that you can do any time of year with your family:

1. Visit a hiking trail you've never been to before, or try an evening hike with flashlights.
2. Explore free outdoor programs in your community at parks and nature centers.
3. Learn about astronomy and head outdoors at night to observe the stars.
4. Try your hand at geocaching, where you use a free app on your mobile device to find hidden spots.
5. Go outside and talk about how nature impacts the different senses - How does it feel, taste, sound, etc.?
6. Try a new outdoor activity you haven't done yet, especially in the winter months, like skating, snowshoeing or skiing.
7. Have an outdoor picnic and organize a game of backyard flashlight tag with family, friends and neighbors for extra fun.

## Not Investing? NO Worries: 5 Tips to GET Started



If you're unsure of how to start planning for your financial future through investing, you're far from alone. While many feel they lack the funds, others are intimidated or simply don't know how to get started. Fortunately, investing doesn't have to be complicated, and it's never too late to learn. With that in mind, here are simple suggestions for getting started.

**It's safer to invest money you won't need for your monthly bills and necessities.** Instead, use the funds available after everything is paid, whether it's \$10 or \$100. That will let you plan for the future without jeopardizing your everyday financial well-being.

**Understand you can start investing with just \$1.** This allows you to learn by doing versus feeling like you can't start investing at all. Until recently, the only way you could buy stock was by having the funds to buy an entire share, plus transaction fees. With the new investing app Plynk, you can invest in a stock (or exchange-trad-

ed fund or mutual fund) with as little as \$1 by buying a "fractional share."

**Invest manageable amounts on a regular basis, whether that is \$20 a week or \$100 a month.** Arrange for recurring investments if you can to make it easier.

**Don't try to time the market.** Remember successful investors tune out short-term "noise" and stay focused on their long-term goals. Choose investments you believe in - then stick to your plan.

**Be patient with yourself.** If your investing schedule gets off, get ready to regroup tomorrow. Understand that any progress adds up over time, no matter how small the increments.

You don't need to be a financial expert to begin investing. Thanks to Plynk, the new, no-experience-required investment app for novices, you can begin with as little as \$1. Find more info at [plynkinvest.com](http://plynkinvest.com).



Over 80 million Americans are interested in investing but don't know where to begin, and over 50% of millennials have less than \$5,000 of their money in investments.



## 3 TIPS on How to Talk to Your Children about BULLYING



When you hear the term bullying, the thought of children heckling a student on a playground or in the classroom comes to mind. However, with the age of social media, bullying can extend far beyond the classroom.

Bullying is defined by three core elements: Unwanted aggressive behavior, a power imbalance, and repetition or high likelihood of repetition of bullying behaviors.

While some people may argue, bullying is a serious problem. Bullied kids are more likely to experience depression, anxiety, health issues and decreased academic achievement, which often follows them into adulthood. As for the bullies, they're more likely to abuse substances and engage in violence and other risky behavior as they grow up. While you can't prevent bullying, you can spread awareness by talking with your children.

Frank Viscuso, author of "Sprinkles the Fire Dog" a children's book about bullying, has offered three tips for discussing the subject with your children.

**1. Talk early and talk often** - Talk with your children about bullying before they ever see it, experience it or bully someone else. If there is a book like "Sprinkles the Fire Dog" or a TV show or movie they like that has an example of bullying, use this instance as a teaching moment.

Always ask your kids about their day and how they're feeling. By providing a safe space at home for them to express themselves, your child will have more opportunities and are more likely to confide in you when they see or experience bullying.

**2. Prepare responses** - If your child does experience or witness bullying, they may be hesitant to stand up for themselves or others. Help your child develop responses ahead of time so they feel confident to respond in the moment. This is also a good opportunity to discuss who are safe peers and school staff they can confide in if the bullying occurs at school.

**3. Share your experiences** - It may be uncomfortable to relive your own bullying, but by doing so, you are creating a positive example for your child. Whether you were bullied, were the bully or simply a bystander, your experience is invaluable. These moments will help you grow closer to your child and in turn, they will likely feel safe to share their own experiences with you.



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