

HEALTHY, WEALTHY & WISE

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**Keep
Your Family
HEALTHIER**

A United States Environmental Protection Agency (EPA) study revealed that carpet actually helps to clean out air in our homes and offices. The carpet acts as a filter, trapping soils, gases and pollutants such as pet and human dander, pollen, and even air pollution. This is great news since nearly every home in America has wall to wall carpet installed in one or more areas.

Despite this study, some people still believe that carpet is bad for indoor air quality and causes health problems like allergies and asthma. The truth is that properly maintained carpets actually improve indoor air quality. The key to keeping the air in your home healthy is to have a maintenance routine for your carpet.

Periodic professional cleaning is a major part of an effective carpet and air quality maintenance routine, eliminating the contaminants that build up over time. Of course, every household has its own unique combination of factors such as environment, number of occupants, children, pets, and smoking or non-smoking, etc.

See "Keep" on next page



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Keep continued from page 1

So how often should you have your carpets cleaned?

Fortunately, the EPA is there to help with some basic guidelines for a total carpet maintenance plan based on the kind of use that your carpet receives, as follow:

In a home with two people who do not smoke the EPA recommends that you have your carpets cleaned every 6-12 months, more often if you have a particularly dusty outside environment or an extremely humid or cold environment.

If you smoke, the carpets should be cleaned at least every four months.

If you have kids or pets these numbers cut in half. In fact, a home with 2 adults, a child and pets should be cleaned at least every 3-6 months, but every month if you live in a very contaminated or dusty area.

Offices and restaurants, nursing homes and daycare centers should

be cleaned once a month or even more frequently.

"Wait a minute!" you may say. "It seems a little extreme to clean my carpet that often." But think about the source of these recommendations. This is the Environmental Protection Agency, created to help assure the health and safety of living things in a variety of environments, including outdoors and inside homes and buildings. So these recommendations are based on cleaning for health, not simply appearance.

Carpet is designed to hide soil, so it can hold a lot of dirt before it begins to look "dirty." Unseen contaminants build up in the carpet over time to the point where they may have a negative effect on the occupants of the structure, especially those with underdeveloped, sensitive or compromised immune systems. The key is to avoid letting the carpet get to the point where this happens.

Are we saying that if you don't get all of your carpets cleaned according to these EPA guidelines that you and your family will get sick? Not necessarily. These guidelines are just that, a guide. There are things that you can do to reduce the frequency of professional cleaning. First, make sure that you vacuum often; the more the better. Also, be prompt about cleaning up spots and spills. Use doormats at all entrances. Don't wear street shoes in the house. Finally, avoid going barefoot because body oils get on the carpet and attract dirt.

Regardless of how neat and tidy you are, there comes a time when you need professional carpet cleaning. Call **Chet's Cleaning** to schedule your next cleaning or to help choose a cleaning program that fits your lifestyle. You and your family will breathe easier; your carpets will look better and last longer.

The Good Life



Good Clean Funnies

Why aren't there any knock-knock jokes about the U.S.A.? Because freedom rings.

I stayed up all night wondering where the sun went. Then it dawned on me.



Fresh, in-season peaches and light angel food cake make this a delicious and light summer dessert.

Ingredients

- 6 large ripe peaches (peeled, pitted and sliced)
- 1 tablespoon fresh lemon juice
- 2 (8 ounce) containers vanilla yogurt
- 1 teaspoon lemon zest
- 1 (10 inch) prepared angel food cake

Recipe courtesy allrecipes.com



Fresh Peach Trifle

Directions

Place peaches in a large bowl, and gently toss with lemon juice.

Place 1 cup of peaches in a blender, set aside remaining slices, and blend until smooth.

Place yogurt into a bowl; stir in the peach puree and lemon zest until well blended.

Cut the angel food cake into squares and place half in the bottom of a glass dish. Spoon half of the peach slices over the cake. Cover with half of the yogurt mixture.

Place remaining cake squares over the yogurt. Top with peaches, reserving 5 or 6 slices for garnish.

Cover with remaining yogurt mixture. Garnish with peach slices. Refrigerate until ready to serve.





QUICK Workouts for Better Health



If your work schedule interferes with fitness, try turning coffee breaks into exercise breaks.

For those who are out of shape or out of time, 30-minute exercise sessions can be daunting.

If your muscles and your schedule aren't up to it all, three or four ten-minute sessions will do beginning exercisers just about as much good.

In one test by Stanford University, overweight people were divided into two groups. One group exercised for 40 minutes a day, 5 days a week. The other exercised in 10-minute sessions four times a day, 5 days a week. After 20 weeks, both groups boosted their

aerobic capacity and experienced similar weight loss (15 to 20 pounds).

But those assigned to short periods stuck to their schedule better than the other group. This suggests that beginning exercisers may find it easier to break up their workouts into small, manageable segments.

Try 10 minutes of brisk walking before work, 10 minutes of stair-climbing or a quick run at noon, and 10 minutes of cycling in the evening, or any other schedule or activity that suits your time and preferences.

STRATEGIES for Financial Crises



The current stock market is volatile. If you are worried about the financial crisis, here are some helpful strategies:

Don't look. If you have 30 years to go before retirement, don't look at your 401(k) numbers. Keep contributing. You have years for the market to rise and it will. Don't look. Don't sell. Keep putting money in.

Breathe deeply and peek. If you are a couple years from retirement, take it easy. Even in your 60s, you are still a long-term investor. However, you might want to rebalance your assets.

As you near retirement, maybe fewer stocks are best along with other more secure investments.

What you can do before retirement, is make sure you don't have credit card debt, but do have an emergency fund.

Breathe, peek, and maybe put off that vacation. If you are retired in the current crisis, you've seen that fat load of earnings of the last two years circle the drain. Everyone has. It is not just you. Don't panic. Talk to your investment advisor about risk and rebalancing. But, it is not a good time to sell.



Don't make any hasty moves. Talk to a financial advisor.



BENEFITS of Doing Chores



Lists of age appropriate chores and responsibilities can be found on many helpful websites.

There's no question that working parents need all the help they can get when it comes to keeping up their homes. That means kids help too. But as they do their chores, are they helping themselves as well?

New research conducted at the University of Toronto indicates the answer is an emphatic "yes".

The study of children ages 9 to 14 shows that those with regular responsibilities showed greater sensitivity to the needs of others, were more responsible in other areas, and were more likely to

spontaneously pitch in, both at home and at school.

The key to making kids more responsible was having them do tasks that benefited the entire family.

Doing things that benefit all gets kids in the habit of thinking of others. They were more likely to become responsible and considerate adults.

What if your kids don't want to do chores? Give them a number of choices and let them decide which ones to take on. They'll be more likely to help out without complaining.





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