HEALTHY, WEALTHY & WISE NOVEMBER 2025 Published exclusively for clients of Chet's Cleaning



Whether you are a new customer of Chet's Cleaning, or have been a client for years, we'd like to take this time to thank you for your business. We know we are not the only game in town when it comes to keeping your home clean and beautiful. To show our appreciation, we'd like to offer you a few quick tips to have a cleaner, healthier home and save you a few bucks too.

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. There are several things that you can do to keep your carpet looking cleaner and help it last longer.

Keep soils out by using walk off mats at entrances and keeping outdoor walkways, stairs and porches clean.

Use doormats at all entrances. Don't wear street See "THANKFUL" on next page



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shoes in the house. Avoid going barefoot because body oils get on the carpet and attract dirt.

Vacuum often, at least once a week. You should vacuum more often if there are pets or small children in the home, or if anyone suffers from asthma.

Promptly attend to any spots or spills. First, blot or scrape up as much of the spill as you can before it dries into the fibers. Then apply a mild spotting agent to the carpet and gently agitate it into the spot with the back of a spoon. Blot with a white towel to absorb the spot and the cleaner. Put a little clear water on the area, agitate again and then blot as dry as possible. If this process doesn't work, call us.

In addition to controlling soils, vacuuming often and being attentive to spots and spills, you should include professional

cleaning followed by application of a fiber protective treatment.

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.

Deep cleaning of your carpets assures your carpets are brought back to a fresh, healthy condition. This is good for your health as well as your wallet.

How so? Clean carpet has the ability to trap and hold airborne contaminants out of the breathing zone. In fact, studies have demonstrated that it takes ten times more wind force to dislodge the dry particulate soils

that can trigger allergic reactions from carpet than from hard floor surfaces. That's because carpet traps and holds contaminants until they are removed by vacuuming and cleaning.

Carpets that are regularly maintained will last much longer because it is the dry, gritty particulate soil and old oxidized stains that cause the permanent damage that makes old carpets look dull and dirty.

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. You and your family will breathe easier; your carpets will look better and last longer, and your home will remain healthier.

The Good Life



Good Clean Funnies

What animal needs to wear a wig? A bald eagle!

Why do bees have sticky hair? They use a honey comb.

Why can't a cheetah play hide and seek? Because he's always spotted

Why is a snake difficult to fool? You can't pull its leg!



This wonderful cheese ball is very easy to make and delicious. Whenever I make it for a holiday or work, it gets great reviews. Serve with an assortment of crackers.

Ingredients

- 2 (8 ounce) packages cream cheese, softened
- 3 1/2 cups shredded sharp Ch'eddar cheese
- 1 (1 ounce) package Ranch-style dressing mix
- 2 cups chopped pecans
- 4 pecan halves

Prep Time: 15 mins Additional Time: 2 hrs

Total Time: 2 hrs 15 mins

Servings:

Directions

Gather all ingredients.

Mix cream cheese, Cheddar cheese, and dressing mix together in a large bowl; form mixture into one large ball or two smaller balls.

Roll in chopped pecans to coat surface.

Decorate the top with pecan halves. Refrigerate for at least 2 hours, or overnight.



Recipe courtesy allrecipes.com

If you're unsure what screenings you need, or haven't seen a doctor in years, contact your health insurer to learn what doctors or clinics near you are covered by your plan, and what screenings are covered.

Top Reasons Americans AVOID Checkups

Did you know 90% of Americans put off check-ups or recommended screenings that could help identify and treat serious illness early? A recent survey reveals what's making Americans hesitate to get wellness exams - and who avoids them most.

If you or a loved one are delaying taking care of your health, you're not alone - but your inaction could result in increased costs, worse health outcomes, or even a shorter lifespan.

Barriers to care

Recent surveys have also found an alarming 94% of Americans face barriers to getting recommended screenings. Many people avoid appointments for practical reasons including cost, time and transportation, but emotional factors like fear of bad news or embarrassment also create obstacles.

Advantages of check-ups and screenings

Annual checkups with a primary care physician offer several benefits. They give your provider a baseline so changes can help identify health issues early, when they're much more treatable. Information from trained, experienced health care providers is more reliable and accurate than what you may find online about your concerns.

Waiting until you have a health crisis, then relying on urgent care or the emergency room, is also more costly than preventive care and timely management of health conditions.

Timely health screenings can detect signs of illness, before you need to seek urgent care. Finding and treating cancer and other diseases early is your best bet for improved health outcomes, and could actually save your life.

Americans Don't Know How MUCH to Spend on Gifts (

Six in 10 people (60%) say gifting culture has gotten "out of hand" and nearly half (48%) report "gift fatigue." In fact, many are taking a pause altogether, with 33% adopting a "no gifts" policy this year, asking others not to spend money on them at all. Still, the vast majority (86%) agree that gifts can be meaningful without being expensive.

Here is how Americans define the average "going rate" for many of life's special occasions:

Birthday gift: \$55.65 for adults, \$83.03 for kids; **Holiday gift:** \$64.10 per person; **Teacher or coach gifts:** \$15.00; **Wedding gift:** \$85.18; Valentine's Day gift: \$50.69; Mother's Day vs. Father's Day: \$55.25 vs. \$38.48

Adults say the average "going rate" for children's allowances and milestones like visits from the Tooth Fairy add up as follows:

Weekly allowance: \$36.52 per child;

Tooth Fairy payouts: \$14.87 per child.

Tipping today - Consumers are also navigating an evolving landscape of tipping, where norms vary widely depending on the situation. Tipping culture has moved beyond sit-down dining, with the majority of consumers now tipping for takeout, delivery, and rideshares Here is what Americans say they're leaving:

In-restaurant dining: 20% median tip; **Takeout dining:** 16% median; **Food delivery:** 11% median; **Beauty services:** 14% median; Rideshare services: 10% median.

Many Americans see gifting as less about dollars spent and more about shared experiences. Some 44% say they'd rather give the "gift of time" than money or material items - and say their presence is the real gift. Eight in 10 say cash and gift cards are more acceptable today than in the past.



We are introducing a new kind of measure: the Going Rate. How we give, tip, and celebrate offers another lens into the economy alongside traditional data points.

$rac{\mathcal{H}}{\mathcal{H}}$ How to Protect Your Home from Hail Damage



Hailstones are solid balls of ice that form when rainwater meets freezing high-altitude air temperatures, ranging in size from a quarter inch (similar to a pea) to 4 inches or more (similar to a softball).

Smart, simple steps can help homeowners avoid expensive repairs this hail season.

As hailstorms grow more frequent and severe across many parts of the country, homeowners are looking for ways to better protect their properties. Insurance experts are sharing practical, affordable tips to help people safeguard their homes and avoid the high cost of hail-related damage.

With decades of experience insuring homes in high-risk regions, insurance experts are committed to helping homeowners stay prepared - before the first hailstone falls.

Hail protection checklist for your home: **Inspect and reinforce your roof:** Check for missing or damaged shingles. If you live in a hail-prone area, consider upgrading to impact-resistant roofing materials.

Consider a FORTIFIED Roof upgrade:

These roofs use sealed decks, stronger nailing patterns, and high-impact shingles to better withstand storms.

Install hail-resistant window film or shutters: This can minimize the chance of breakage and reduce damage from flying debris.

Trim nearby trees: Remove weak branches and keep trees maintained to prevent falling limbs during a storm.

Protect your car: Park vehicles in a garage or under cover when hail is in the forecast.

Why It Matters: According to the National Oceanic and Atmospheric Administration (NOAA), hail causes billions in property damage every year. Experts encourages homeowners to review their insurance policies in advance and make sure they fully understand their coverage and deductibles.







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