

HEALTHY, WEALTHY & WISE

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Clean Your House LIKE A PRO

As we move into fall and winter, there will be plenty of opportunities to get together with loved ones. Whether it's a family dinner, a football game, holiday dinners or a friendly brunch, you may find yourself hosting multiple events during the rest of the year. Now is the time to clean your home, so you're prepared to host the important events in your life.

Cleaning can be a dreaded chore for many, but it doesn't have to be. Check out these six tips, and you'll be ready for an event.

1. Designate cleaning zones

To make cleaning easy and manageable, break up your home into cleaning zones and tackle them one at a time. You can define these zones by individual

rooms or adjoining spaces. For example, if you have a guest room, you can think of the bedroom and connecting bath as one zone.

Once you've designated these zones, choose one and get to work. Start by decluttering the zone so you can see all surfaces, then break out the cleaning supplies and get to work.

See "Like a PRO" on next page



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2. Make a cleaning schedule

According to a survey by the American Cleaning Institute (ACI), the average American spends six hours a week cleaning, which increases to seven hours a week if you're a parent. It can be overwhelming if you leave all that cleaning for one day.

Professional cleaners keep to a schedule and you should too. It may seem counterintuitive, but a cleaning schedule allows you to spend less time cleaning, and it will keep your home looking clean on a daily basis. Use the zones you've created and assign a zone to a different day of the week. Make a schedule that fits your lifestyle and that you're likely to follow.

3. Learn tricks of the trade

Over time, cleaning professionals pick up tips and tricks that give better results. For example, when you clean your windows, do it on a cloudy day. If you clean your windows when it's hot outside, the liquid cleaner will evaporate quickly, leading to streaks and marks.

If you have stainless steel appliances, try wiping toward the grain to prevent

grime and residue from sticking to the grain. Wiping with the grain also results in a brighter shine!

4. Consider a light and deep clean

In a recent study 74% of Americans were found to do light cleaning (a surface-level clean) more often than deep cleaning (a thorough clean of the entire house, including floors and furniture).

Both types of cleaning have their uses. Light cleaning should be done daily, while a deep clean can be done less frequently. To ensure you're consistently doing both, schedule daily light cleaning of your zones and weekly or biweekly deep cleans.

If you're using a timer, double or triple the time you would spend light cleaning a zone, so you do a thorough job. If you keep up with frequent light cleaning, you may spend less time during your deep cleaning sessions.

5. Use what the pros use

There are plenty of household cleaning supplies you can choose from, but consider buying tried-and-true cleaners used by professionals when you want to clean quickly and efficiently.

If your home has several glass surfaces, a professional glass cleaner will allow you to clean and polish glass surfaces fast without streaks. For your kitchen, use a professional stainless steel cleaner to clean up any cooking mishaps before your guests arrive. Consider products that use foaming action. They require less wiping than other products for easy and faster cleaning.

6. Save the big projects like carpet and upholstery cleaning for the pros.

Call **Chet's Cleaning** for these. Your home will look, feel and smell fresh. An added benefit? Just knowing that we are coming to clean will give you the incentive to start on other winter and holiday cleaning projects that you may be putting off.

Clean smarter, not harder. Use these six tips to keep your home looking professionally clean from top to bottom with minimal stress.

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

Why did the skeleton go to the dance alone?

He had no body to go with him!

What do you get when you cross a snowman with a vampire?

Frostbite!

What did you learn in school today?

Not enough! I have to go back tomorrow.



With the slightly sweet, somewhat salty, and subtly smoky flavor of the ham, this hearty soup is the ideal fall or winter soup -- a great one for lunches, or as a starter for dinner.

HAM and SPLIT PEA Soup

Directions

Place the butter in a large soup pot over medium-low heat. Stir in onion, celery, and sliced garlic. Cook slowly until the onions are translucent but not brown, 5 to 8 minutes.

Mix in ham, bay leaf, and split peas. Pour in chicken stock and water. Stir to combine, and simmer slowly until the peas are tender and the soup is thick, about 1 hour and 15 minutes. Stir occasionally. Season with salt and black pepper to serve.

Serves 8.

Ingredients

- 2 tablespoons butter
- 1/2 onion, diced
- 2 ribs celery, diced
- 3 cloves garlic, sliced
- 1 pound of ham, diced
- 1 bay leaf
- 1 pound of dried split peas
- 1 quart of chicken stock
- 2 1/2 cups water
- Salt and ground black pepper to taste



3 Ways to KEEP your Bones Healthy and STRONG

Your body reaches its maximum bone mass by age 30. 1 in 3 women and 1 in 5 men over age 50 will break a bone due to osteoporosis. Taking stock of your bone health now along with the right nutrition and exercise could help increase your bone strength and reduce your risk of fracture. Here are 3 tips that will help.

1. Get plenty of vitamin K - Vitamin K is an essential nutrient for bone health. Several bone proteins rely on this vitamin to regulate bone metabolism, mineralization and formation. Prunes are high in vitamin K and provide minerals like copper and boron, also important to bone health.

Studies have shown daily prune consumption preserves bone mineral density (BMD) in postmenopausal women.

2. Check your calcium and vitamin D intake - 98% of the body's calcium is stored in the

bones. Too little calcium lowers bone mass and may cause osteoporosis.

Dairy foods, dark, leafy greens (like broccoli and kale), edamame, pinto beans, and almonds are excellent sources of calcium.

Sunshine is essential to properly absorb and use calcium and Vitamin D. Vitamin D is found in fatty fish, egg yolks, milk fortified with vitamin D and most plant milks.

How much you need depends on your age and sex. Talk to your doctor or registered dietitian. They may also recommend taking supplements.

3. Hit the weights - Weight-bearing and resistance training helps build muscle and strong bones. Resistance bands are an easy and approachable alternative, if you are not ready for free weights. Best of all, you can use them in the comfort of your own home.

5 Things to Know About Your Credit SCORE



1. Understand the basics about your score

- 90% of the top U.S. lenders use FICO Scores to help them make lending decisions. To get a score, you need at least one credit account opened for six months or more and at least one account that is reporting to the credit bureaus in the last six months (Those criteria can be met with the same account.).

If you have zero credit history, you can consider applying for a credit-builder loan or a secured credit card.

2. Take advantage of new ways to establish credit - More lenders are using newer scores that tap into alternative data sources, such as telecom, utilities and checking account data. To help establish credit history, consider opportunities with reputable lenders and the credit bureaus to proactively share your personal, responsible financial information (such as on-time rent payments).

3. Actively monitor your score

- Research has shown that consumers who frequently check their credit score are more likely to have a higher overall score. FICO works with over 200 institutions to provide FICO Scores free to consumers. You can check your monthly credit card statement, your online banking or go to myFICO.com.

4. Demonstrate responsible borrowing and stay the course - Your FICO Score is dynamic; it changes with your credit behavior. Plan and stay the course with positive borrower behaviors that will be reflected in your credit file. Stay up to date on your bills, keep balances low and only apply for the credit you need.

5. Empower yourself with knowledge

- There are many educational resources available, including free workshops supported by FICO where you can learn about your credit score directly from the experts. Visit www.scoreabetterfuture.com to learn more.



Many people have financial goals - maybe it's to get an education, buy a car, purchase a home, or start a business - that require access to credit. If you are new to credit, trying to build a credit history can be daunting.



Can I RECYCLE This? Prevent WISHCYCLING

Wishful recycling (or wishcycling) is tossing something in your recycling bin hoping it's recyclable. While many programs have recycling equipment to sort items, some non-recyclable materials can cause the machines to jam or break, causing delays and contaminating the recyclable items.

To prevent wishcycling, know what is and is not recyclable. The first thing to do is check the packaging. If you find a recycling icon on the package, it often means it's a recyclable item. However, what is and is not recyclable can change over time and based on location. Check with your local recycling program from time to time to see what is accepted in your area.

One recyclable material that still confuses many people is food and beverage cartons, like those made by Tetra Pak. From milk and juice to broth, soups and more, you likely have more than a few items in your kitchen

that come in cartons. Because of how common they are, it's essential to learn how to recycle cartons so they don't end up in a landfill.

Once you've determined what materials can be recycled in your area, you'll need to learn how they should be recycled. One popular myth is that Tetra Pak® cartons must be flattened before placing them in the bin. However, that's not the case in the U.S. and Canada. To properly recycle a carton, simply empty it, replace the cap or push the straw back in the pack, then place it in the recycling bin in its original form.

Recycling doesn't have to be complicated or mysterious. Familiarize yourself with your local recycling program guidelines so you can do your part to keep valuable items out of the garbage. To learn more about carton recycling, visit RecycleCartons.com/Learn or TetraPakUSA.com.





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