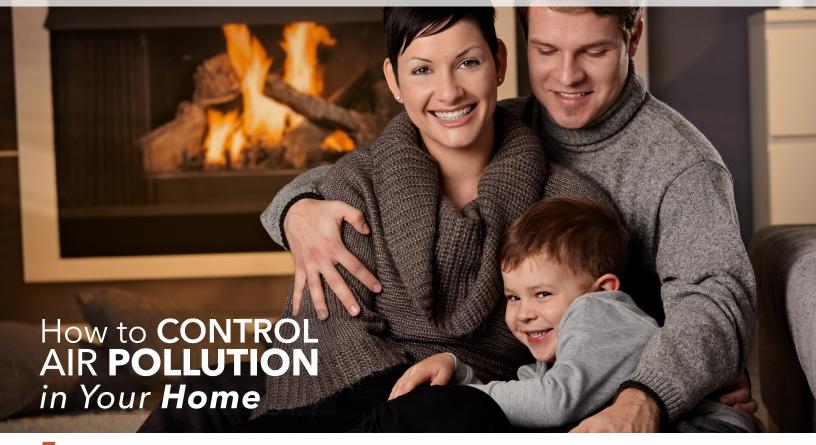
HEALTHY, WEALTHY & WISE

OCTOBER 2024

Published exclusively for clients of Chet's Cleaning



Fall allergy season in the United States typically runs from end of Summer through November, and is often caused by high levels of ragweed pollen and mold spores. Ragweed is a wild plant that blooms and releases pollen. It grows in many areas, but especially on the East Coast and in the Midwest, and its pollen can travel hundreds of miles. Mold growth can also increase in the fall due to summer warmth and humidity, and damp leaves provide an ideal environment for mold to grow.

What you can do to control indoor air pollution – We use the word "POLLUTION" to describe harmful or poisonous substances introduced into an environment. Water pollution, ground pollution, noise pollution, and air pollution are examples that we most commonly relate to the outdoor environment. So it may surprise you to find that the United States Environmental Protection Agency (EPA) published reports that indoor air is 2-5 and

even up to 100 times more polluted than outside.

Humidity Plays an Important Role in Indoor Air Quality – The American Society of Heating, Refrigeration and Air- conditioning Engineers (ASHRAE) recommends maintaining indoor relative humidity levels between 30% and 50% for human health and comfort. Higher humidity can create an environment where microbes can flourish and create an unsanitary condition.

See "Air POLLUTION in Your HOME" on next page



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Air POLLUTION in Your HOME... continued from page 1

In addition, higher humidity can result in condensation of water on surfaces. This can hold soils and organic matter, creating a perfect incubator for mold, which can exacerbate asthma and allergies.

Air Suspends Particles – Most airborne particles are harmless. However, others can cause problems, particularly for those with asthma, allergies or immune disorders. There are four keys to keeping your indoor air clean and healthy: exclude, capture, clean and control.

Exclude - Keep contaminants out

- Keeping contaminants out of the home is challenging because most airborne particles are tiny and can be everywhere. Pollen, carbon, mold spores, organic matter, insect matter, car exhaust, and plain old dirt enter the home, transported on air currents, clothing and shoes.

There are other contaminants that originate from within the home. Pet and human dander, food particles, dust mites and their feces, cooking gases, sprays, chemicals, cleaning agents and many other particulates combine to reduce overall indoor air

quality. Limiting entry can be done by keeping doors and windows shut, removing shoes when entering and immediately changing your clothing after dusty activities like yard work.

Capture – filter and contain everything that enters – When airborne particles enter your home, they remain suspended for a period of time. Those that are larger or denser drop out of the air and settle onto surfaces. Smaller, lighter particles remain suspended longer -some nearly indefinitely- and are best removed by air filtration devices and the filter on your home's HVAC system.

Pay attention to the filters you use. Use high quality pleated filters. Don't buy based on price alone. Get filters that are rated MERV 7 or 8. Higher MERV ratings may place excessive restriction on your ventilation system, requiring a change in configuration. Talk to an HVAC professional for more information on your particular system.

Clean – remove pollutants from surfaces – Eventually, particles settle on surfaces such as floors, furniture, counters, window sills, shelves and walls. Vacuuming and dusting remove most of the particles, but make sure that your vacuum cleaner has good filtration also.

Hard surfaces can be cleaned with electrostatic dusters or dust cloths that attract and hold particles, or by wiping hard surfaces with a damp cloth and wet mopping floors. Other surfaces such as carpet, area rugs and upholstery will require periodic professional cleaning to remove accumulated soils and pollutants.

Control – maintain equipment, humidity levels and filters – Proper maintenance is important. Ensure your vacuum cleaner, AC unit, range hood and other ventilation equipment are working properly. Clean or replace furnace filters at recommended intervals; usually monthly depending on the type of filter and environmental conditions.

Chet's Cleaning can help improve your indoor air quality with regularly scheduled professional carpet and upholstery cleaning. Call us today to set up your clean and healthy maintenance program.

The Good Life



Good Clean Funnies

Why can't you give Elsa a balloon? Because she will let it go!

Why couldn't the pirate learn the alphabet? Because he was always lost at C.

What gets wetter the more it dries? A towel!

Why was the broom late? It overswept.



These Halloween hot dogs use crescent rolls to make a spooky twist on pigs in a blanket. And, they are an easy snack for a holiday

Ingredients

- 1 (8 ounce) can refrigerated crescent rolls
- 8 hot dogs
- 2 tablespoons ketchup, or to taste

Prep Time: 20 mins

Cook Time: 15 mins

Total Time: 35 mins

Servings: 8 spider dogs

Directions

Preheat the oven to 375°F.

Unroll crescent dough. Pinch or press the perforation between the triangles to get four rectangular pieces. Cut rectangles in half lengthwise, making eight narrow strips.

Make a 2-inch slice through the center of one end of a hot dog. Cut two more 2-inch slices on either side of that slice, so the "legs" are about the same thickness. Repeat on other end. Cut "legs" into remaining hot dogs.

Roll a crescent strip around center of each dog. Place spider dogs on an ungreased baking sheet.

Bake in the preheated oven until golden brown, about 11 minutes. Dip a chopstick into some ketchup and dot "eyes" onto each spider. Serve with remaining ketchup.

Recipe courtesy allrecipes.com





Specifical Productivity and Create a Comfortable WORKSPACE

How's your office working for you? According to a recent survey most people think their workspace as impact their happiness - which makes an organized office at home or at work essential to keeping a positive mood.

If you're setting up your workday in different spots at home throughout the day, it might be time to revamp your workspace to an ergonomic, organized and functional area. Your overall health, well-being, and productivity will thank you.

Here are a few simple ways to create a comfortable, ergonomic home office.

Desk. Start with the basics, a work surface big enough for your laptop or monitor, or both, where you can comfortably type with your arms at a 90-degree angle. If you prefer a standing desk, you can find models for under \$50 that are adjustable and portable.

Chair. A supportive, ergonomic chair is half the battle, so make it work for you. Remember, you can transform the chair you already have with inexpensive back supports and cushions. **Screens.** To avoid eye strain, you should position your monitor or laptop at eye level. You may need a monitor stand. Remember the 20-20-20 rule - every 20 minutes, look at an object 20 feet away for 20 seconds. This gives your eyes a reset from all of that screen time.

Foot rest. An ergonomic foot rest helps you maintain correct posture and reduces the strain on your back and legs, alleviating swelling in your ankles and feet.

Cables Wrangle all of those tangled cords with a cable tray under your desk, a cable management snake, or ties and clips to keep them under control and out of your line of sight.

Storage. A wheeled storage cart with drawers will keep your office supplies available to you. You can pop your office supplies like printer paper, notepads, pens, and whatever else you use into the drawers.

RENTERS Insurance is ESSENTIAL for College Students

Here are six reasons why renter's insurance is a good idea for college students.

Theft is out there. According to recent reports, an average of 24,000 crime and safety incidents are reported every year on college campuses nationwide. Even if dorms provide a layer of security, there is always the possibility your student will get back to their dorm room after class to find their bike was stolen. Or return to their study table in the library to find their laptop has walked out the door.

College life needs liability insurance ...
Imagine life in a typical college dorm room-kids throwing the football around and hitting the sprinkler head causing it to discharge. That water can damage belongings, electronics and even the dorm room itself.... but insurance with liability coverage can also protect students from other events in which they may be found liable

for damage to the property of others.

Renter's insurance is surprisingly affordable. Some start with an affordable \$100 deductible. And... do your research. Some policies are not confined to the dorm room, campus or even the country. Studying abroad? Covered. Home for the weekend? Covered. Traveling for a school project? Covered.

Many parents take out renter's insurance for their kids who are away at college. But the right renter's policy is affordable, the deductibles is low, you can choose monthly or annual plans, and there is no credit score requirement. Sit down and have a conversation about the importance of insurance now, while they're in college, and into the future. Try to let them do it on their own. These good habits will last a lifetime.

With renter's Insurance, college students can focus on what they're in school to do: learn.



When you consider what a college student brings to school - a laptop, backpack, gaming console, bike, mini-fridge, ear buds, smartphone, expensive sneakers, clothes and accessories, even a TV and other technology, it all adds up to a hefty price!

Tips to Make Pet Adoption a PERFECT MATCH

BPT

Bringing a pet into your home is one of the best decisions you can make, with three quarters of pet parents reporting mental health improvements from pet ownership. According to a recent study, 40% of adopted pets are returned to shelters within the first year. Here are five things to consider to help you find a companion that is the perfect match:

1. Compatibility with your Lifestyle:
Consider your lifestyle and choose a pet that fits.
Are you looking for a couch potato or a running partner? Do you work from home or in the office? Do you have young kids or teenagers?
All should be considered when choosing a new pet.

2. Preparing for Expenses: Budgeting for pet care is the best way to make sure you're not surprised by the expenses necessary to keep your new family member healthy and happy. Think about vet visits, yearly vaccinations, food, day care, dental cleanings, grooming and more.

3. Puppy or Kitten vs. Adult Pet: If you work outside of the home, a puppy or kitten can

be challenging. Young animals need a lot of supervision, training and attention to help them grow into well-mannered adults. If you don't have that time, consider adopting an adult pet that's already house trained, crate trained, leash ready or can manage being alone. Be sure to ask these questions when you are looking for your new pet.

4. Allergies in Your Household: If someone in your home is allergic to dogs or cats, careful consideration should be made. However, there are certain breeds that are hypoallergenic that might be the ideal fit.

5. Living Situation: Do you live in an apartment? What floor is it on? Is there access to outdoor spaces or a dog park? Does your yard have a fence? What are the rules for pets if you rent? Consider all of these things when adding a pet to your life and living space.



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