

HEALTHY, WEALTHY & WISE

OCTOBER 2025

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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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CHECK OUT THE LINK BELOW FOR MORE INFO:

<https://chetscleaning.com/about-us/join-our-team/>

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.

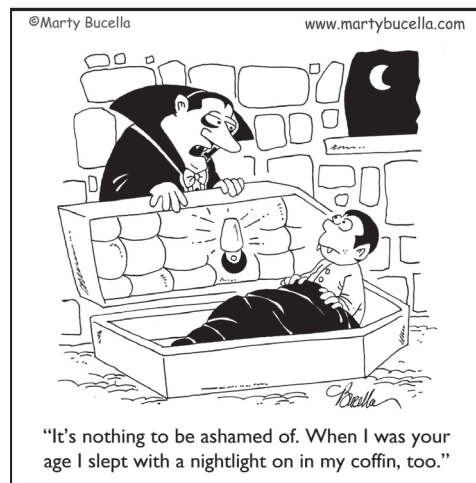
6. Save the big projects like carpet and upholstery cleaning for the pros.

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

How does a vampire start a letter?
Tomb it may concern!

What do you get from a pampered cow?
Spoiled milk!

How do you get an astronaut's baby to stop crying?
You rocket!

What are mummies' favorite lunches?
Wraps!



Looking for an easy Halloween idea for a Halloween party? Everyone will loves these delicious creepy spider deviled eggs.

Ingredients

- 6 eggs
- 1 tablespoon mayonnaise
- 1/4 teaspoon Dijon mustard
- Salt and freshly ground pepper to taste
- 12 olives (6 black, 6 green)
- 1 pinch paprika (Optional)

Prep Time: 30 mins

Cook Time: 5 mins

Additional Time: 15 mins

Total Time: 50 mins

Recipe courtesy allrecipes.com

SPOOKY Spider Deviled Eggs for Halloween

Directions

Place eggs in a saucepan and cover with water. Bring to a boil, remove from heat, and let eggs stand in hot water for 15 minutes. Remove eggs from hot water, cool under cold running water, and peel.

Cut each egg in half lengthwise, remove the yolks, and place the yolks in a bowl with the mayonnaise, mustard, salt, and pepper. Mash the yolks and stir the mixture until smooth and thoroughly combined.

Fill each egg half with the deviled yolk mixture using a spoon, piping bag, or a sturdy plastic bag with a corner cut off.

Cut olives in half and place 1 half on each filled egg as the spider body. Cut the other olive half into 4 strips. Cut each strip in half, so you end up with 8 thin olive pieces for the legs. Arrange 4 olive legs on each side of the spider body. Dust with paprika.



5 Ways to Support Your GUT Health for the Fall Season



Transitioning from the relaxed pace of summer to the structure of a new school and work schedule can take a toll on your digestive system.

Studies show that stress can affect health through its impact on gut bacteria. These simple, effective strategies will help keep your digestion on track so you can ease into autumn with confidence and comfort.

1. Boost digestion before breakfast. Start your morning with a warm glass of lemon water before eating anything, which helps rehydrate your body after a night's rest and gently wakes up your digestive system. The natural acidity of lemon helps break down food in your stomach and smoother digestion all day long

2. Get moving early. Incorporating a little movement to your morning routine can do wonders for your gut. Whether it's a quick walk, a gentle yoga flow or a few minutes of stretching, getting your body moving can promote regularity. This will also boost your energy levels throughout the day.

3. Take time to destress daily. Chronic stress can affect your mood and disrupt your gut microbiome. Set aside a few minutes each day to unwind with a calming ritual, like deep breathing, journaling or sipping a cup of herbal tea. These habits help lower cortisol, which supports a more resilient digestive system.

4. Be consistent with mealtime. Your digestive system thrives on routine. Stick to consistent mealtimes, even on the weekends. This helps "train" your gut to expect and process food more efficiently, reducing bloating and sluggishness.

5. Give your body time to digest Staying upright after meals avoids indigestion, especially if you're prone to acid reflux. Allow a few hours between your last meal and bedtime. This supports better digestion, promotes sleep, and won't interrupt your natural digestive flow.

What you NEED to Know about HOME EQUITY Loans



Home equity loans are frequently offered at lower interest rates than other loans, so they may be a great option for consolidating debt on higher interest credit cards, large home improvement projects or in some cases, medical expenses or family emergency funds.

The two most common types are:

Fixed-rate equity loan: This is a lump sum amount you'll draw from your home's equity, paying back monthly at a fixed interest rate for the life of the loan.

Home equity line of credit (HELOC): This is a line of credit secured by the home, which lets you borrow funds if and when needed, up to a set maximum credit limit.

The best use of a home equity loan or HELOC is to increase your home's value via renovations or repairs, as this continues building the equity you're borrowing against.

When **NOT** to use a home equity loan or HELOC

A car purchase: An auto loan is usually a better choice for purchasing a new or used vehicle and usually require little paperwork and fewer fees.

Vacations: It's better to save up for near-term wants like vacations or large-screen TVs.

College: Consider all options - including federal student loans, scholarships, grants and private student loans.

Starting a business: Your best bet for launching a business is a business loan through a financial institution or the U.S. Small Business Administration (SBA).

Recurring expenses: Since your home is your collateral to cover your every day bills, missed payments could lead to foreclosure.



A home equity loan is money you're borrowing using your home as collateral. The equity in your home equals how much of your home's value you actually own (not counting the mortgage you're still paying off).



FOOD Allergies – How to STAY SAFE in the Classroom



1 in 13 children - roughly two per classroom - are affected by food allergies. Of those, 42% have experienced at least one severe allergic reaction, known as anaphylaxis.

10 tips for a safe school year with Food Allergies: Awareness and education are key!

Schedule a school health checkup. Obtain updated medication forms, prescriptions and an emergency care plan.

Meet with school staff. Discuss food allergy accommodations in the cafeteria and classroom. Review the emergency plan.

Teach your child how to stay safe. Help your child recognize signs of an allergic reaction and understand when and how to ask for help.

Be ready for the first day of school. Submit all required school health forms, drop off your child's epinephrine and share a copy of the emergency care plan.

Pack allergy-safe meals and snacks. Make sure your child only eats what is safe based on his or her dietary restrictions.

Plan for snacks and special events.

Confirm school policies for snack times and meals during field trips. Encourage no sharing of food.

Ensure epinephrine is easy to access. Find out if the school stocks epinephrine, where it's stored, and if the staff is trained to administer it in an emergency. Remember, your child is permitted by law to self-carry an epinephrine.

Address bullying or exclusion. Talk with your child about speaking up if they are being excluded, teased or bullied due to food allergies.

Check in with your child. Make it a habit to ask your child how things are going at school, including if there's any difficulty managing food allergies.

Communication between home and school is key. Keep teachers, school nurses and staff informed of any changes in your child's health or needs.





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