

HEALTHY, WEALTHY & WISE

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Electrical SAFETY MONTH

Electricity is an important part of our lives. It's not until we lose power that we realize how much we rely on electricity. From lighting the way once darkness falls to keeping our perishables fresh for our consumption, electricity is there for us when we're charging our phones, typing on our computers, watching the news, and washing our clothing.

Relying on the sun to see and on a cooler of ice to keep our food leads to our appreciation for electricity during blackouts. While electricity is at times essential and at other times comforting and convenient, it can also be a hazard when not properly harnessed.

We take for granted that electricity is safe. If you've ever suffered an electric shock, you've felt the power of electricity. Even in our natural world, electricity is a factor. That's why we should head for cover at the first sign of

lightning. And yet this potential hazard runs freely through our homes, and yet we think nothing of flipping a switch on the wall or clicking on a lamp next to the couch. The more we know of the potential hazards that electricity can bring into our lives, the better we can safeguard our families and our homes against these hazards.

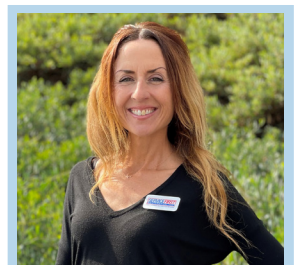
The third leading cause of home fires, electrical system fires result in more than 500 deaths, 1,400 injuries, and \$1.3 billion in damage to property every year, according



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to the EFSI. 65% of those deaths result from fires in homes without a working smoke detector. There are an estimated 51,000 home electrical fires every year with arcing faults responsible for 28,000 of those home fires, causing deaths, injuries, and \$700 million in property damage. 5,300 fires involve electrical receptacles every year, according to the U.S. Consumer Product Safety Commission (CPSC), causing 40 deaths and more than 100 injuries.

NFPA recommends you hire only a qualified electrician to do all electrical work in your home, including general inspections when buying or selling your home. You can protect your family and your home from electrical fires, one of the top causes of home fires. Because electrical fires can happen anywhere in your home, inspect the electrical system in your home, and pay attention to the following items:

Install smoke detectors outside every sleeping area, and on every level of your home. Test smoke detectors on a monthly basis.

Cover the electrical receptacles with safety plugs if you have young children in the home. Replace missing or broken wall plates that cover wiring.

Hire a certified electrician to install additional electrical receptacles if your home relies on extension cords, which should only be used on a temporary basis.

Loose-fitting outlets can cause a shock or fire risk. If a cord cannot be plugged securely into the outlet, it should be replaced.

Hold a plug securely when pulling it from the wall. Pulling from the cord or yanking the plug can cause wear on the cord, which increases the risk of a short circuit, an electric shock, or a fire.

Discard cords or plugs that are cracked, frayed, or worn.

Do not run electrical cords beneath high-traffic areas of carpeting or rugs.

Keep electrical cords away from sources of heat and water.

Replace two-pronged (non-grounding) electrical receptacles with three-pronged (grounding) receptacles. This may require hiring an electrician to replace non-grounded wiring.

Do not staple electrical cords to floors, walls, or other objects. Ensure light bulb wattage matches the fixture requirements. Securely screw in light bulbs to prevent overheating.

Install Ground Fault Circuit Interrupters (GFCIs) in your kitchen, bathrooms, laundry room, basement, garage, and outdoor receptacles. Test your GFCIs on a monthly basis.

Call **ServiceFirst Restoration** for more tips and recommendations.

The Good Life



Good Clean Funnies

Why did the computer go to the dentist?

It had a blue tooth.

What did one wall say to the other wall?

I'll meet you at the corner!

Where do polar bears keep their money?

A snow bank.



Fantastic crowd pleasing brunch dish we have made for everything from Christmas morning to Mother's Day brunch with mimosas.

Wine and Cheese STRATA

Directions

Grease a 9x13-inch baking dish.

Arrange bread pieces in the prepared baking dish; drizzle with melted butter. Top with Swiss cheese, Monterey Jack cheese, and ham.

Whisk milk, eggs, green onions, sherry, mustard, black pepper, and cayenne pepper together in a bowl until foamy; pour over bread mixture. Cover dish tightly with aluminum foil and refrigerate for 24 hours.

Remove dish from refrigerator 30 minutes before baking.

Preheat oven to 325°F.

Bake strata in the preheated oven for 1 hour. Remove aluminum foil and top with sour cream and Parmesan cheese. Bake, uncovered, until a knife inserted in the strata comes out clean, about 10 more minutes.

Serves 12.

Recipe courtesy allrecipes.com

Crust: Ingredients

- 1/2 loaf dry French bread, broken into pieces
- 3 tablespoons melted butter
- 8 lemon drop candies, finely crushed, divided
- 4 egg yolks
- 1 (1/4 inch thick) ham slice, coarsely chopped
- 1 3/4 cups milk
- 2 tablespoons white sugar
- 9 eggs
- 4 green onions, minced
- 1/4 cup sherry
- 1 1/2 tablespoons Dijon mustard
- 1/4 teaspoon ground black pepper
- 1/8 teaspoon cayenne pepper
- 3/4 cup sour cream
- 1/2 cup grated Parmesan cheese



Breathe Easier and Enjoy SPRING



Along with taking your history and conducting an exam, allergists conduct tests to identify your specific allergens to help you take control of your life.

Spring is a stunning season full of life as plants grow, flowers bloom and the sun shines. The downside of this abundance of beauty is seasonal allergens. Pollen from all those growing plants and blooming flowers spreads via warm breezes and can make you feel awful.

Allergists can help identify what is causing you problems so you can take appropriate action based on your individual needs. Here are some tips to feel your best during allergy season:

1) Start medications before symptoms begin: Allergy symptoms can begin earlier than the start of spring. To lessen the impact, start taking your allergy medications two to three weeks before your symptoms usually begin..

2) Take measures to keep pollen at bay: Close your car and home windows. Take off

shoes and consider putting clothes in the wash when you get home. Finally, shower and shampoo at night before bed to prevent spreading pollen from your hair to your bed.

3) Be cautious of pollen counts: Be aware of pollen counts, particularly if you plan to be outdoors for long stretches even though there might not be a strong concentration of the pollens that cause your symptoms, better to be safe than sorry. .

4) Consider immunotherapy: Immunotherapy is designed to target your exact triggers through a shot or tablet and can greatly reduce the severity of your symptoms. It can also prevent the development of asthma in some children with seasonal allergies.

5) Talk to your allergist: Allergists are trained to help you take control of your allergies and asthma, so you can live your best life no matter the season.

6 Smart Ways to Save Money for KIDS



When it comes to saving for your kids, the sooner the better. To help you get started, consider these smart ways to save wisely for your kids.

1. Open a college savings account: If higher education is in your child's future, consider a 529 savings plan. This is a tax-advantaged investment plan that can be opened as soon as your child is born. The money grows tax free and can be withdrawn without taxes. Be sure to consult a tax advisor to assist with you.

2. Invest in a home: Purchasing a home can be one of the most secure and highest-return investments you can make for your children. A home can be passed down through generations or sold when the value has increased.

3. Use Roth IRA contributions: If you have a Roth IRA account, you can use some of the funds to pay for qualifying education expenses. If your account is five years old, you can

withdraw your original contribution amount. Again, be sure to consult a tax advisor.

4. Allow kids to use debit cards: Consider teaching your kids money management skills early by allowing them to use a debit card co-owned by you. If you have teenagers who earn an income, this is a great tool for learning how to deposit checks, set aside money for savings and more.

5. Open a high-yield savings account: A high-yield savings account is a great place to stash birthday and gift money and watch it grow. This type of account can be co-owned and managed by parents until your child is responsible enough to manage it on their own.

6. Set aside money in a trust fund: Trust accounts allow you as parents to create exact rules around how you want the funds dispersed to your children.



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While there are many ways to set your kids up for a successful future, money in the bank is one of the most powerful financial tools you can pass along.



5 Ways to Practice GRATITUDE with Your Child



Throughout the year, it's important to find opportunities to reflect and think of ways to relieve the stress of today's world and infuse gratitude and thankfulness into your family members' lives.

Try one of the following five ways to help you practice gratitude with your children and family:

1. Head offline - Dedicate some time during the week to spend offline - no electronics. Spending time together making memories is what brings long-term happiness. As a family, share the things that make each other feel happy and loved.

2. You've got mail - Have everyone in the family write a thank-you letter to someone they care about. It can even be a note to a friend you're thankful for who lives far away. Be prepared with stationary or greeting cards and stamps. Then, take a family walk to the mailbox or a trip to the post office to mail them together.

3. Create a gratitude jar - Invite your family to jot down things they're grateful for on slips of paper and put them in a jar. Then, go

around the table picking them out and taking turns reading them. Make sure to write the year of when you created the jar - year over year, you can look back on past jars.

4. Home is where the heart is - Help someone in your community you know is struggling. Find a local organization that can help you make an impact and engage your child in the critical life lesson of giving back to those in need.

5. The grand finale - dinnertime - Prepare your meals as a family! Bond. The act of preparing food with your family is great for your well-being and teaches children to be thankful and appreciative. It also provides a time to reconnect and focus on what is important in your lives.

With some resilience and a grateful attitude, you may create a new gratitude habit that will help your child's character development.



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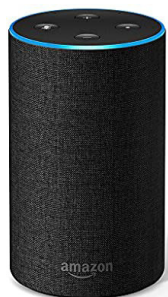
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