

HEALTHY, WEALTHY & WISE

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FIRE SAFETY Can Save Your LIFE

The Fourth of July is one of the busiest days of the year for house fires. Sure, it's a celebration and, yes, fireworks are traditional and they can be used safely. Nonetheless, nearly 20,000 fires annually are blamed on fireworks, according to the National Fire Protection Association. Even the most common fireworks, such as a sparkler, can start a fire.

With America's birthday fast approaching, we'd like to offer a friendly safety reminder about July being National Fireworks Safety Month. The National Safety Council advises fireworks start an average of 18,500 fires each year, including 1,300 home and structure fires.

You may think it will never happen to you, but taking the right steps in the event of a house fire could save your home and even your life. The most important thing you can do is to have working smoke detectors on every level of your home. An early warning is your best defense against a house fire.

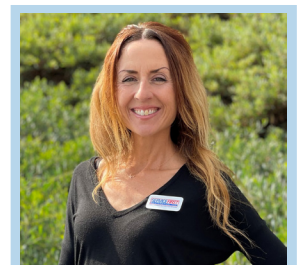
See "Fire SAFETY" on next page



WATER | MOLD | FIRE | PLUMBING | REPAIRS



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Make sure that all adults and older children understand how to RACE and PASS if there is a fire. This doesn't mean RACE around the house in a panic and PASS your spouse on your way out the door! RACE and PASS are simply memory aids for what you should do in case of a fire.

R.A.C.E.

R is for Remove. Remove all occupants from the area of the fire.

A is for Alert. Alert the authorities; call 911.

C is for Contain. Close windows and doors to contain and smother the fire.

E is for Extinguish or Evacuate. Which one? That depends on the stage of the fire.

A house fire goes through 4 stages:

Stage 1: Incipient. The fire is just starting and there is a good chance of extinguishing it.

Stage 2: Growth. The fire spreads to other combustible materials. You should evacuate.

Stage 3: Developed. The hottest, most deadly stage; evacuation is your primary objective.

Stage 4: Decay. The fire is running out of fuel or oxygen but still smolders; a deadly backdraft is possible.

If the fire is beyond the incipient stage and spreading rapidly, you should evacuate and let the fire department handle it. If you are confident that you can safely extinguish the fire, do so only after you have gotten people out of the area, called 911 and contained the fire if possible.

Make sure you have an escape route. Then use a portable fire extinguisher to put out the fire using the PASS method.

P.A.S.S.

P is for Pull. Pull the pin out of the handle.

A is for Aim. Aim the nozzle at the base of the fire.

S is for Squeeze. Squeeze the handle to discharge the fire extinguisher.

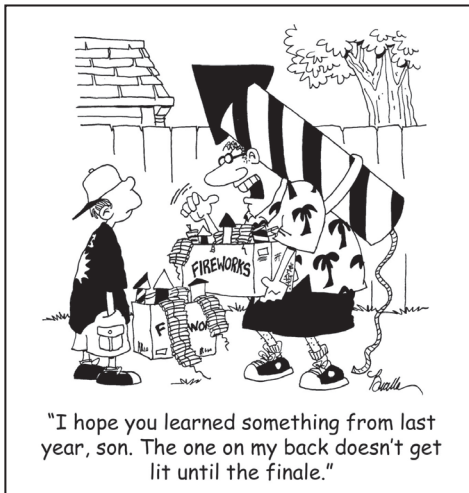
S is for Sweep. Sweep from side to side at the base of the fire.

Keep portable fire extinguishers in strategic locations of your home such as the kitchen, utility areas, garage and storage rooms.

After a home has suffered even a small fire, proper cleanup needs to be done. There may be fire extinguisher residue, charred materials and smoke residue to clean up. Water-damaged contents, floors, walls and structural materials need to be dried and cleaned. Strong, lingering odors often require a combination of techniques for successful treatment.

ServiceFirst Restoration will work directly with your insurance company to make sure your house is clean, dry and odor-free. We hope you never have to make that call, but if you do, we'll be there with you to help every step of the way.

The Good Life



Good Clean Funnies

What do you get when you cross a turtle with a porcupine?
A slowpoke.

What do you call an alligator in a vest?
An investigator!

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



A summer holiday dump cake that is easy to make, delicious to eat, and there is only one pan to clean! Perfect for the 4th of July!

Red, White, and Blue DUMP Cake

Directions

Preheat the oven to 325°F.

Dump the strawberry pie filling into a 9x12-inch baking dish. Sprinkle with blueberries. Pour cake mix on top of blueberries. Drizzle melted butter on top.

Bake in the preheated oven until the top is a light golden brown, about 45 minutes. Serve warm.

Serve with whipped topping.

Yield: One 9x12-inch cake

Servings: 12

Recipe courtesy allrecipes.com

Ingredients

- 1 (21 oz) can strawberry pie filling
- 1 cup frozen blueberries
- 1 (18.25 oz) package white cake mix (such as Betty Crocker® Super Moist Vanilla)
- 1/2 cup butter, melted
- whipped topping (Cool Whip)

Prep: 5 mins

Cook: 45 mins

Total: 50 mins



TOP 8 Ways to Improve Heart HEALTH



Maintaining optimal heart health is essential to living a long, healthy life. Yet, in the United States, heart disease is the leading cause of death.

1) Go for daily walks - A moderate, quick 15-minute walk daily is enough to contribute to a healthy heart and body.

2) Get enough sleep - Poor sleep can interrupt our body's natural recovery processes, causing changes in blood vessels, slowing metabolism, and putting stress on our immune system.

3) Stay hydrated - Dehydration reduces blood circulation. Keeping our bodies hydrated helps the heart pump blood through the vessels to the muscles allowing them to work more efficiently.

4) Limit your salt intake - Most Americans consume over 3,400 mg of salt a day. The recommended daily intake is 1,500 to 2,300 mg. Reducing your daily salt intake will lower your blood pressure significantly.

5) Cut out fried foods - Eating fried foods increases your risk of heart disease and stroke. Reduce - or even eliminate them.

6) Consume probiotics - Fortifying your digestive capacity with probiotic-rich foods and supplements will help maintain great heart and whole-body health.

7) Eat more beetroot - Beetroot raises nitric oxide levels in the body. Nitric oxide is a chemical produced by the body to widen arteries. It can help lower blood pressure, promote healthy circulation, and increases energy.

8) Take fiber and vitamin supplements - Adding heart healthy supplements can be the most effective way to promote heart and brain health, maintain appropriate weight levels, and encourage healthy circulation.

3 Ways to Get the MOST out of your Credit Card

Credit cards are much more than just a safe and convenient payment method. They also help consumers develop budgeting habits and build their credit, allowing future big-ticket purchases like houses and cars. Here are three tips everyone should know to get the most value out of their credit cards.

1.) Tap into valuable rewards

Credit card rewards programs are not new to American consumers. In fact, 87% of cardholders owned a rewards credit card. If you like to travel, choose a program that earns airline miles, hotel stays or rental car points. If you have a large family, choose a rewards program that offers increased cashback at bulk retail or grocery stores like Costco or Sam's Club.

2.) Set alerts to manage your spending

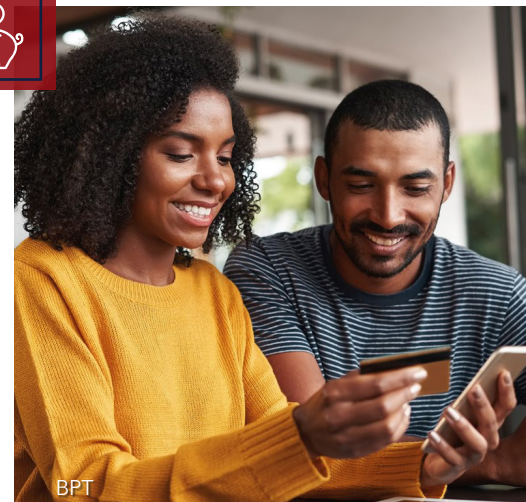
Many credit card companies provide online trackers and balance alerts.

Utilizing real-time information, online trackers can show cardholders exactly how much they've spent in one period and how close they are to their limit. Balance alerts notify cardholders when they've exceeded a certain balance via text or email, and these tools are often completely customizable.

3.) Analyze your spending to build better financial habits

Most credit card companies will provide a detailed summary and analysis of a cardholder's monthly spending. Cardholders can efficiently set budgets and monitor their purchases, gaining deeper insight into their own spending habits.

As you can see, credit cards provide their users with a variety of tools and resources to make their money work for them! So, what are you waiting for? Start using your card today.



Americans love their credit cards, in fact the vast majority own at least one card. Despite this card craze, many people don't use their credit cards to their fullest potential.



5 Tips for Maximizing LEFTOVERS

Whether you're pro-leftovers or need some convincing, follow the tips below for a more sustainable approach to mealtime joy.

1. Keep an organized fridge - Label and date your leftovers, and store them in airtight, glass containers. Glass storage containers are not only reusable and sustainable, but also allow you to see what's inside.

2. Cook meals that you already know will make great leftovers - Many Americans choose their meals based on whether or not they will make good leftovers for future meals. Rather than making that egg frittata for your at-home brunch, consider sweet potato hash browns or cheesy pasta bake so you can enjoy them for days to come.

3. Treat "extras" as a foundation for new meals - Toss extra carrots, onions, etc. in a gallon zip-top bag in the freezer. If you pre-

pare twice the vegetables you'll need for a meal, you'll have a starting point for a soup or pasta salad later in the week.

4. Maximize freshness with the right products and appliances - Choose a refrigerator that features freshness technology specifically designed to prolong the shelf life of your food. Freeze your leftovers if you want to extend their life for a longer period of time. Freeze your leftover soup or sauce in muffin tins or ice cube trays for small portions to easily use for other meals.

5. Reheat your leftovers like a pro - Microwaves can give your leftovers an undesirable consistency, whereas cooking on the stovetop on low heat maintains its original taste and texture. Steam cooking is another great way to reheat leftovers, as it retains nutrients, moisture and the original integrity of your food.



An organized fridge is key to making the most of your leftovers and limiting food waste. Develop a system that works for your family.





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Need a HERO?

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Why ServiceFirst?

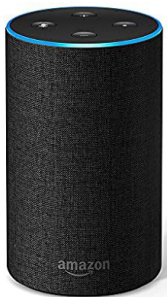
- One-Stop-Shop
- 24/7 Availability
- Same Day Attention
- Free Evaluations
- Mitigation Focused
- Financing Available

Referral Rewards

DID YOU KNOW?

Win An amazon echo

Take home an Amazon Echo, plus a **\$50.00 DONATION** to your favorite charity.



Winners announced every month!

Congratulations to our recent winners:

Bob Garrett,
State Farm Insurance

Kristopher Kubota, VMS Inc.

You can track your projects through your *website portal!*

- 24/7 access to job status
- Real time, notes and photos
- Fewer emails and phone calls
- Increased transparency and certainty

Ask your account manager for details.

Filing an Insurance Claim

With ServiceFirst, you will not pay a **PENNY** over your deductible on covered claim items!