

HEALTHY, WEALTHY & WISE

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silent SMALL Leaks Cause BIG PROBLEMS

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It may seem like a minor thing, but the small, slow, silent leak can result in severe damage to your home by the time it's discovered. Because they can go unnoticed for so long, such leaks can result in serious mold problems in addition to considerable structural damage. And improperly drying out such damage can multiply your mold problem by spreading it to other areas of your home, including your air conditioner and the ac air ducts.

Over time, a seemingly insignificant leak can cause expensive damage and provide a breeding ground for mold. In addition, certain pests such as ants, roaches and termites are attracted to these reliable water sources and may choose to set up housekeeping by building nests and raising their young inside your walls, above your ceilings and under your floors.

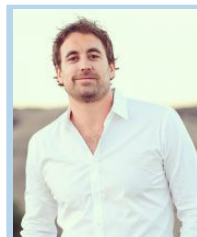
The problem is that these leaks can be hard to spot.

And even if you see evidence of them, finding the actual source can be nearly impossible. The average home has over 300 feet of plumbing pipes, including supply lines, drains, sewer lines and vent pipes. A single small drip from one of these pipes can go undetected for years. When you finally see a visible sign, it may be nowhere near the actual leak. Water follows the path of least resistance, making leak location a tricky proposition.

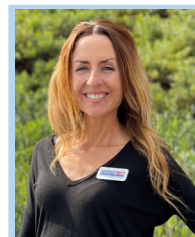
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Water can also enter your home through the foundation. As a house settles, small cracks can develop in the concrete slab, block foundation and brick mortar.

Think about the appliances like your ice maker, water heater, washing machine, dishwasher, garbage disposal, and the water dispenser on your refrigerator. All of those connections, drains and pumps represent potential leaks.

Then there are the gutters and downspouts. They are designed to take large amounts of water from the roof and divert it away from the house and foundation. Clogged downspouts can cause water to overrun the gutters allowing water to enter the home at the eaves.

With all these potential leak sources, there is a good chance you have an undetected leak, water damage or even mold in your home. What should you do?

First, take a good look around. The most common sign of a leak is discolored wood, drywall or flooring. A musty, damp odor is also an indication of unwanted moisture and should be investigated.

If you see mold growing on any surface inside or outside your home, don't ignore it. It is a sign of prolonged exposure to moisture or high humidity.

If you have an attic, inspect the roof decking. Dark spots, mold or musty odors indicate there is a leak. Where pipes, vents and chimneys penetrate the roof, look for daylight, which is a sign the flashing or boots need to be sealed, caulked or replaced. If you suspect a leak, contact a qualified roofing contractor for an inspection.

One way to check for plumbing leaks is to turn off all faucets and water-consuming appliances like your ice-maker. Then go to the water meter and take a picture of the reading. Go run some errands for an hour or two,

making sure that no one uses any water in the home. Check the meter when you get back. If you have a leak, the meter will show that water was consumed.

Look around the perimeter of your house – inside and out – for swollen or warped baseboards, deteriorated paint and rotted wood. Carefully check around windows and doors, both inside and out, for cracks, decayed wood and missing caulk.

Also remember the damage is usually worse than it appears. A small amount of mold on a wall surface may be the only clue there is a major mold problem inside the wall cavity.

ServiceFirst Restoration is here to help correct any moisture or mold related problems in your home or business. If you suspect you have a problem, call us. We use special inspection equipment that makes it much easier for us to pinpoint the problem and propose a solution. Don't wait until that tiny leak becomes a major headache.

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

Recipe courtesy allrecipes.com



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.



BPT

Without consumer participation, recycling programs can't function. But to truly make sure valuable recyclable materials are kept out of landfills, it is important to prevent wishcycling.



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Need a HERO?

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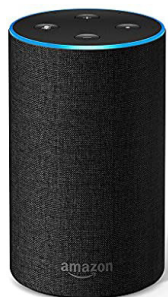
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