

# HEALTHY, WEALTHY & WISE

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## PREVENTION is the BEST CURE

### *How to Avoid Expensive Plumbing FAILURES*

One of the services offered by **ServiceFirst Restoration** is water damage restoration. In the event of a water intrusion in your home or business, time is a key factor in minimizing damage. But there are things that you can do to prevent a water disaster from happening in the first place.

Plumbing system failures are by far the single largest cause of residential water damage insurance claims. Water begins to damage certain materials like drywall, baseboards, hardwood floors and furniture almost immediately.

The Insurance Institute for Business & Home Safety (IBHS) urges property owners to inspect interior plumbing components and complete preventive maintenance measures to reduce chances of interior water damage.

IBHS conducted a study of water damage insurance claims, identified five leading causes of damage, and developed the solutions featured below.

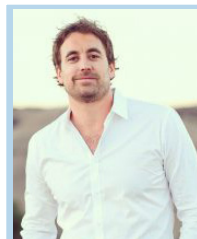
#### **1. Cause: PLUMBING SUPPLY SYSTEM FAILURE-**

The average cost of a plumbing supply system failure was more than \$5,000 after the insurance deductible was paid, according to the IBHS study.

**See "PREVENTION is the BEST..." on next page**



WATER | MOLD | FIRE | PLUMBING | REPAIRS



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### Prevention:

- Potential indicators of a plumbing problem include increasing water bills, banging pipes, rust stains, moisture on walls or floors, and signs of wet soil near the foundation. If you see any of these signs, or you suspect something is not right, call a plumber for a system inspection.
- Setting the thermostat 60 degrees or higher during winter freezes, letting faucets drip and insulating pipes are all ways to reduce the risk of frozen pipes.
- As a backup, install a house leak detection system.

**2. Cause: TOILET FAILURE**—One-third of all toilet failures in the study resulted from an overflowing or clogged toilet.

### Prevention:

- After you flush, wait for the valve to completely finish refilling the tank and bowl. If an overflow looks imminent, turn off the supply valve.
- Twice a year, inspect a toilet's components, such as the fill, supply and flush valves and the supply line.

- Consider upgrading the toilet's supply line to a sturdier braided steel hose.

### 3. Cause: WATER HEATER FAILURE—

The most common causes of water heater failures in the IBHS study were a slow leak or a sudden burst in the tank, followed by supply line failures.

### Prevention:

- Check the life expectancy and warranty for the water heater and replace accordingly.
- Proper maintenance, such as flushing sediments and inspecting the heater's anode rod, can increase life expectancy.
- Inspect valves to ensure proper operations, and use ball valves in place of gate valves whenever possible.

### 4. Cause: PLUMBING DRAIN SYSTEM FAILURE—

The IBHS study found more than half of plumbing system failures were the result of sewer backups.

### Prevention:

- If the home's sewer system is connected to the city's sewer system or if you are located downhill or below street level, contact a

plumbing professional to install a backflow prevention assembly into the home's sewer system.

- Plant trees away from lateral drain lines to prevent roots from damaging piping.
- Never pour grease down the drain.

### 5. Cause: WASHING MACHINE FAILURE—

One burst inlet hose, and your laundry room is flooded in a matter of minutes, with water quickly spreading to adjacent areas.

### Prevention:

- Replace rubber hoses every three years and consider upgrading to sturdier braided steel hoses.
- When leaving the house for an extended period of time, turn off the hot and cold water supply valve to reduce failure risks.
- Don't try to cut corners by overloading the machine, and use it only while someone is at home.

Pass this information along to your friends and neighbors and remember to call **ServiceFirst Restoration** immediately if you should ever have a water intrusion. Visit [disastersafety.org](http://disastersafety.org) for more information.

## The Good Life



### Good Clean Funnies

**What do you call a cold dog?**  
A chili dog.

**What do cakes and baseball have in common?**  
They both need a batter.

**What do you call an old snowman?**  
Water.

**What gets wetter the more it dries?**  
A towel.



Puff pastry pinwheels are a great appetizer especially during the Christmas season, you can arrange them to form a Christmas tree.

## Spinach & Ricotta Puff Pastry CHRISTMAS TREE

### Directions

Heat oil in a large pan over medium heat and saute onions until soft and translucent. Add spinach, salt, and pepper and briefly saute while stirring constantly, 2 to 3 minutes. Cover and cook until spinach is wilted, 5 to 7 minutes. Remove lid after 5 minutes and allow cooking liquid to evaporate. Remove from stove and cool completely.

Chop spinach mixture and combine with ricotta and Parmesan cheese in a bowl. Season with salt, pepper, and nutmeg.

Roll out puff pastry sheet and evenly cover with spinach and cheese mixture to within 1/2 inch of the edges. Tightly roll up sheet lengthwise and press edges tightly together. Wrap in plastic wrap and chill in the refrigerator for at least 1 hour.

Preheat the oven to 400°F. Cover a baking sheet with parchment paper.

Slice pastry log into 3/4-inch slices so you have 16 to 22 pinwheels. Lay puff pastry pinwheels in the shape of a Christmas tree. The lowest row should consist of 6 pinwheels the second row 5 pinwheels, etc. If you end up with 16 pinwheels, start with 5 pinwheels in the lowest row. Place the last wheel on the bottom to make the trunk. Brush with egg.

Bake in the preheated oven until wheels are lightly browned and puffed up, 20 to 25 minutes. Decorate with cherry tomatoes for Christmas tree ornaments.

### Ingredients

- 1 teaspoon of vegetable oil for frying
- 2 red onions, chopped
- 8 cups of fresh spinach
- Salt and freshly ground black pepper
- 1 pinch of ground nutmeg
- 9 ounces fresh ricotta cheese
- 1 tablespoon grated Parmesan cheese
- 1 sheet frozen puff pastry, thawed
- 1 egg, beaten
- 4 multi-colored cherry tomatoes, halved, or more to taste

Recipe courtesy [allrecipes.com](http://allrecipes.com)

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## 5 Tips for Tackling STINKY Workout Clothes



**You've smelled it:** Clothes from yesterday's workout, your kids' ball games, your spouse's gym bag. Few things are tougher to tackle than stinky, sweaty clothes.

When bacteria that naturally occurs on your skin mixes with sweat, it can cause unpleasant odors. Your feet have over 250,000 sweat glands, which is why socks are among the worst smell offenders.

That odor-causing bacteria grows in damp, warm conditions - so the longer the clothes sit inside a hamper or a duffel bag, the bacteria continues to grow and the smell gets worse.

Here are 5 tips to get the stinkiest loads smelling fresh.

**1. Wash the stinkiest clothes as soon as you can.** The longer that odor-causing bacteria sits in the clothing, the more time it will have to grow - and smell even worse.

**2. Give them some air.** If you can't wash workout clothes or athletic gear immediately, air them out in your laundry room instead of leaving them in a gym bag, basket or hamper.

**3. Consider a pre-soak.** If you can't wash smelly clothes right away, soak them in a solution of white vinegar and cold water (1 part vinegar to 4 parts water), or in a sink with one-half cup of baking soda mixed with cold water.

**4. Use a laundry sanitizer.** A quick, easy and effective way to get clothes smelling fresh is to add a laundry sanitizer to your laundry load. Liquid laundry additives are specially formulated to kill as much as 99.9% of odor-causing bacteria when added to your laundry routine (be sure to read the label and use as directed).

**5. Give smelly clothes the cold shoulder.** Hot temps in your washer - and dryer - can help the bad smells set into your clothes, so be sure to wash the stinkiest items in cold water, and use the lowest dryer setting rather than drying with high heat.

## What You DON'T Do CAN Cost You

Here are some top maintenance tasks you should be aware of to help protect the largest investment you have - your home.

**1. Check your smoke detectors** - Studies have estimated that if every home had working smoke alarms, deaths from U.S. residential fires could drop 36%. Primarily smoke detectors fail because of missing or dead batteries. Smoke detector batteries need to be replaced at least annually, not just when they chirp!

**2. Trim your trees** - You are responsible for the damage if a tree on your property falls on a neighbor's house. For peace of mind, trim the trees or have them trimmed by an arborist on your property every fall or early winter.

**3. Check washing machine hoses** - A washing machine hose holds 70 lbs of pressure and can spray 650 gallons of water per hour into your home (or a 20-foot by 40-foot in-ground pool's

worth of water). Inspect the hot and cold washing machine supply lines monthly, looking for blisters, worn tubing, cracks or loose connections. They should be replaced every 3-5 years.

**4. Conduct a generator safety check** - Always unplug and turn off all power to the generator. Clear debris away from the AC wiring and alternator. Inspect the air intake system and replace the air filter. Generator oil needs to be changed every 25 hours of running, or one year unused. Generators exhaust can cause serious injury or death if used indoors, in a garage (including with open doors) or even on a porch.

**5. Maintain your HVAC** - Regular maintenance helps keep the system in working order, extending the life of the system and saving on energy costs. Change air filters monthly and schedule regular maintenance checks (spring/fall) from your local HVAC professional.



**While home maintenance may seem pricey, being proactive can save you more money by preventing expensive repair or replacement costs, as well as damage to your home.**



**It's about a major misconception that takes place where the rubber meets the road. Most drivers have no idea that there are 3 kinds of tires - and what they don't know might be hurting them.**



## Did You Know Cars Actually DRIVE on 3 TIRES?

It's vital to understand all 3 tire varieties, so you can choose the right fit for your weather and lifestyles. With that in mind, here's an overview of all three: all-season, winter and a hybrid of the two - all-weather tires.

**The tires everyone knows - All-season tires** are the most common tire produced and driven in North America, and usually come on your car from the dealership. They are produced for durability with harder rubber compounds so they last longer. These compounds become harder once temps drop below 45°F. Drivers in the Sun Belt can often get away with using them year-round. But in many areas of North America, all-season tires are more like three-season tires.

**A four-season solution- All-weather tires** are certified for use in winter weather. They are intended to be a true four-season option with good performance in rain and heat, but they still

don't replace winter tires in strong winter conditions. Those who live in southern locales may use them as protection against the half-dozen snowy or slushy days each year.

**True north demands a true winter tire** - While all-weather tires are a clear upgrade over all-seasons, **winter tires** are the only tires designed to deal with severe snow and ice. Drivers who see regular winter conditions should remove their all-season tires when temperatures fall in the mid 40s.

Winter tires have much softer compounds that retain grip in frigid temps, as well as tread patterns that are geared toward maintaining traction on slick surfaces. These tires are only meant for winter, their soft compounds deteriorate in sustained heat.

It may be surprising that there are 3 types of tires, but it's valuable knowledge for staying safe on the road.





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# Need a HERO?

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## Why ServiceFirst?

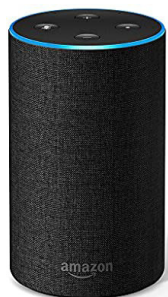
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