

HEALTHY, WEALTHY & WISE

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Leak Stopped: Now What?

If you think the only time property damage occurs is from a major storm or flooding, think again. As many as 1 in 4 families will suffer some type of property damage from plumbing failures and accidents in the next 10 years.

Such damage can come from defective plumbing, frozen pipes, malfunctioning appliances or accidentally leaving the water running, but one way or another chances are good that you or someone you know will be living with the pain of water damage in the not-too-distant future. Such water damage can leave you with a messy carpet, moldy furniture and more if you are not prepared.

The 3 Factors in Water Intrusion -

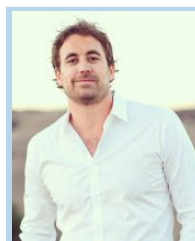
Regardless of where the water originates, water intrusion can cause significant property damage, so it is important to act fast to minimize the damage. When you call a reputable cleaning company after a flood they will take 3 major factors into consideration to develop the appropriate cleaning plan:

See "Leak STOPPED: Now What?" on next page



WATER | MOLD | FIRE | PLUMBING | REPAIRS

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An experienced cleaning company will look at the amount of damage, considering how much of the structure has been damaged. This is determined during a detailed inspection by a professional restoration technician because water migrates to inaccessible areas within the structure, requiring specialized knowledge and equipment to find out where the water is. Failure to locate hidden pockets of moisture can lead to further structural damage and the potential for lingering odors and mold growth.

A good company will consider the level of contamination, that is where the water came from, how it might be contaminated and how long it sat. Category 1- Clean water comes from a source such as a broken water pipe, water heater or a sink overflow. Category 2- Unsanitary water contains a significant amount of contamination such as soil, household chemicals, or organic material that can provide nourishment for bacteria and fungi. Sources include washing machine or dishwasher

overflow, fish tanks, etc. Category 3- Grossly unsanitary water contains contamination that can cause disease. The most common source of Category 3 water is backflow from sewer or septic systems, or any water that passes over the ground due to fungi, bacteria, animal waste, pesticides, fertilizers and other potential contaminants.

A reputable company will also look at the depth of penetration, considering how deep water has penetrated into structural materials. Depth of penetration depends on the permeance of affected materials and the length of time the water remained in contact with those materials. Permeance is the ability of water to absorb into or pass through a material. Drywall is highly permeable, absorbing water easily, while hardwood floors are low-permeance (minimally absorbent). The permeance factor, exposure time and level of contamination in the water determines what materials can be saved. For example, if drywall is saturated for a short time with clean water, it can

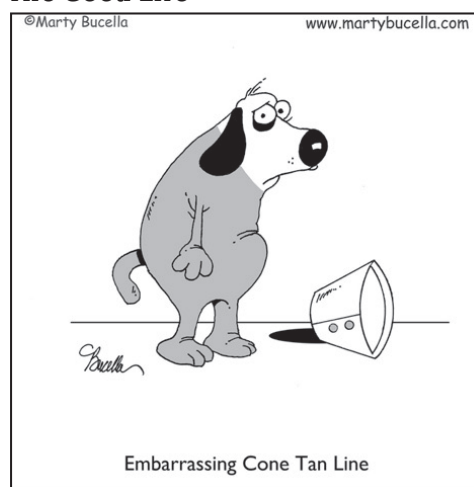
usually be saved. However, if drywall is saturated with water from a sewage backflow, it should be removed and replaced. There are different requirements for various materials and levels of contamination.

Water Damage must be Cleaned Right

- If you consider all of the materials in your home - hardwoods, plywood, drywall, insulation, carpet, structural wood, vinyl, particle board, tile, concrete - as well as your furnishings, it's easy to see why water intrusion means that you should call in experts at assessing the damage and tailoring a restoration program to your unique situation. You need technicians who are trained to minimize the damage and protect the health and safety of your family and who will act quickly and efficiently to get your home or business dry and clean, so you can get back to normal quickly.

Contact **ServiceFirst Restoration** today if you need help with a water leak, have any questions, or to schedule an appointment.

The Good Life



Good Clean Funnies

What did the Dalmatian say after lunch?

That hit the spot.

What did the limestone say to the geologist?

Don't take me for granite.

What goes up but never comes down?

Your age.



GREEK-Style Garlic Chicken Breasts

Directions

Cut three slits in each chicken breast to allow marinade to penetrate. Place chicken into a large bowl.

Whisk oil, lemon juice, garlic, pepper, salt, and paprika together for about 30 seconds. Pour over chicken; use your hands to work marinade into chicken. Cover and refrigerate, 8 hours to overnight.

Preheat an outdoor grill for medium heat and lightly oil the grate.

Cook chicken on the preheated grill until meat is no longer pink and juices run clear, 10 to 12 minutes, flipping halfway through. An instant-read thermometer inserted into the center should read at least 165°F.

Recipe courtesy allrecipes.com

Ingredients

- 4 skinless, boneless chicken breast halves
- 1 cup extra virgin olive oil
- 1 cloves garlic, minced
- 2 teaspoons crushed garlic
- 1 1/2 teaspoons black pepper
- 1 teaspoon salt
- 1/3 teaspoon paprika

Prep Time: 10 mins

Cook Time: 10 mins

Additional Time: 8 hrs

Total Time: 8 hrs 20 mins





Protein Power: Unleash the SUPERHERO of Nutrition



BPT

Move over, Hollywood's biggest and brightest ... And if you think protein is strictly for fueling up athletes and gym bros, let's put those rumors to rest now.

Sure, protein is far from new, and the research continues to support an abundance of health benefits supplied by a high-protein diet.

Here's the science: Protein consists of amino acids and serves as a building block that is essential to virtually every part of your body from muscle growth and bone health to glowing skin and hair. Ensuring you have enough of it is key.

Say goodbye to the crash - 3 p.m. slump? While carb-filled foods can cause blood sugar spikes and subsequent falls, protein has staying power that keeps you feeling full and satisfied for longer. Protein helps balance blood glucose levels to combat mid-day crashes that lead to irritability, brain fog and hunger pangs.

Support a superhero immune system - Protein is a vital nutrient that supports a strong immune system, fighting off germs and killing

harmful cells before they can cause infection in your body. Amino acids in protein compounds help important cells in your immune system like T cells, B cells and antibodies to keep you feeling healthy and balanced.

Not all heroes wear capes - At mealtime, protein swoops in like a cape-less crusader to balance your blood glucose levels and save you from those pesky hunger pangs. One of the most convenient ways to boost protein at mealtime is to stock up on low-prep, high-protein meals.

Eat your way to a better sleep - Protein contains the amino acid tryptophan, which is a precursor of cerebral serotonin, which acts as a sleeping pill," according to recent studies on sleep quality.

With these simple ideas, you can increase your protein intake to seize the day and conquer your to-do list like a certified superhero.

Does a Home REMODEL Make Financial SENSE



Before you start calling contractors, ask yourself: Does remodeling make financial sense for me?

Here are three tips to help you decide if a home renovation benefits your home and your finances.

Identify your wants vs. needs - How necessary are the improvements you want? Some home projects may end up costing you more than the value they provide. That doesn't mean certain projects aren't worthwhile.

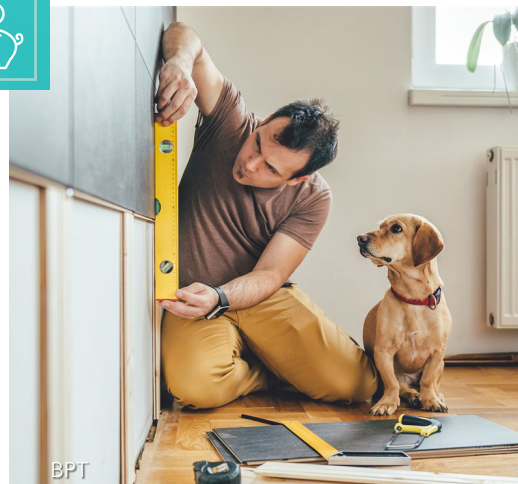
Know your budget - Consider creating a chart with all of your cost estimates, and include columns for high-, medium- and low-cost options. Don't forget supplies for do-it-yourself projects and always allocate a certain percentage for unexpected expenses.

Also be sure to get estimates from different contractors and compare them. Carefully check references and business licenses.

Explore financing options - Ideally, you've already established a home improvement savings plan. But if you're planning to borrow, explore your financing options through your trusted bank or credit union.

For example, your bank or credit union may offer various options for funding home improvement projects, such as home equity loans, home equity line of credit or personal expense loans.

Home renovations of any size - large or small - can be overwhelming. Consider these tips to help make it easier and more affordable in the long run.



BPT

There comes a time when every homeowner looks around at their house and ponders a few upgrades. Your ideas may turn into full-on renovations as you reimagine your space to better meet your lifestyle.



Nourish Your Skin This SUMMER



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While there are near endless possibilities for outdoor activities in the summer, this season can also have a big impact on your skin's health.

Scorching temps, changing humidity and harmful UV rays can take a toll, so it's important to be mindful and proactive in your approach to skincare from head to toe.

Here are four simple tips to maintain healthy, hydrated skin this summer:

1. Block the burn - The American Academy of Dermatology recommends using sunscreen that is SPF 30 or higher, water resistant and has broad-spectrum protection (meaning it protects against UVA and UVB rays). Apply to all skin exposed to the sun - not just your face, and reapply approximately every two hours when outdoors.

2. Cleanse and nourish - You may shower more frequently during the summer months, so it's important to use a hydrating body wash that doesn't strip the skin. A great option is a body wash that is formulated with

premium skin care ingredients like Vitamin B3 Complex that help renew thirsty skin from within, resulting in long-lasting hydration and healthier-looking skin.

3. Seal the deal - After you shower with a hydrating body wash, lock in that moisture with a nourishing body lotion. Choose a lotion that is nutrient-rich, fast-absorbing, and lightweight, which is ideal for summer.

4. Get that H2O glow - Water intake is essential to look and feel your best any time of year, but it's especially important during warm weather. As temperatures rise and you're active outdoors, your body dehydrates faster. Drink plenty of water throughout the day to make up for this loss and strengthen cell membranes, including those in the skin, helping to maintain skin health and overall wellness.





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Need a HERO?

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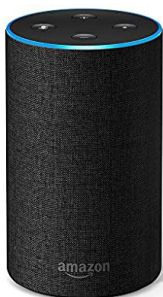
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every month!

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Kerwin Walters Farmers Insurance
Joe Ceja, VMS Inc.



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