

THE BUZZ...News You Can Use

AUGUST 2024

Published by your Restoration Hero!

The BENEFIT of CONTENT RESTORATION SERVICES — *after a Disaster*

Disaster-related damage has costs businesses and homeowners up to \$2.850 trillion. When a disaster hits your home, it doesn't leave the interior untouched. Recovering from a disaster extends beyond the structural aspects of a property. Personal belongings hold immense sentimental value and are an integral part of your family's lives. Therefore, it is crucial to ensure that these items are restored to their pre-loss condition.

Extreme weather impacts everything inside your home, including appliances, furniture, and important documents. This leaves you with the overwhelming task of cleaning, sorting, and replacing damaged items. Contents restoration not only helps you recover your cherished possessions but also provides a much-needed sense of normalcy and stability

during the recovery process. If you are wondering how beneficial this service is read on to discover the benefits of content restoration services.

RESTORE ITEMS

Disaster outcomes can have devastating effects on not only your home but also your bank account.

See "CONTENT Restoration" on next page

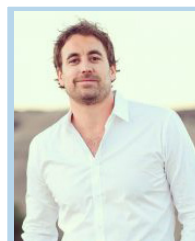
Need a HERO?

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We are your Restoration Heros!



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We are the #1 Restoration HERO
servicing your Industry!

CONTENT Restoration... continued from page 1

Fortunately, it is possible to get your some of your belongings back.

Restoration services can help you restore heirlooms, electronics, and furniture.

However, keep in mind that the process will depend on the severity of the disaster, the item, material, and time.

To restore valuable items, contact your local restoration company. Prolonging the issue can worsen the condition and cause more damage.

REDUCE COSTS

As a property owner facing thousands of dollars in damages, cleaning, repairing, and restoring items allows you to return them to pre-loss condition. It reduces the cost of your loss by preventing you from buying new items to replace them.

Also, during content pack out, the professionals categorize your items into salvageable and non-salvageable.

Experts pack and move restorable items into a facility for content cleaning. Your non-salvageable

belongings will be documented and photographed, which is invaluable when filing your claim with the insurance company to receive payment for your losses.

RECEIVING HELP FROM THE PROFESSIONALS

Another benefit of hiring content restoration services is having them help you clean up. Aside from restoring items, the professionals give a hand in clearing out the property.

In the content pack out, you can focus on cleaning the surroundings. For instance, a fire broke out and burned a part of your home or business. Instead of having to move the items out, you can sweep the floors, wipe surfaces, or work on removing odor. You can leave categorizing, packing, and moving to the pros.

GET YOUR LIFE BACK FAST

When a disaster happens, the damage can range from mild to severe. If you experience the latter, opting for content restoration is the quickest way to getting your life back on track.

Upon arrival, the professionals begin their operation with the pack out, moving all restorable items to a facility where they have expert equipment to meticulously clean and repair your belongings. Then, the servicing company packs and stores them.

Depending on the damage and number of items to be restored, content cleaning can take a few days to months. The company will deliver your items once they have completed the restoration process.

WHY DO YOU NEED CONTENT RESTORATION SERVICES?

Working with a content restoration company allows you to focus on other issues, such as getting your insurance claim started and getting your life back to normal.

When it comes to content cleaning, you can rely on **Service-First, Your Restoration Hero**. We offer reliable restoration services, ensuring a stress-free physical recovery. Contact us today for more tips, help or to schedule an appointment.

The Good Life



Good Clean Funnies

What kind of room doesn't have doors? A mushroom!

Why did the melons choose not to get married? Because they cantaloupe!

Why did two 4s skip dinner? Because they already 8!

What has more letters than the alphabet? The post office!



Amazing layered salad with a super creamy sour cream dressing. Loved making this salad! I had not made this since the 80s. Delicious with a bit of nostalgia thrown in!

Ingredients

- 1/2 head leaf lettuce, torn
- 1/2 bunch fresh spinach, torn
- 1 cup sliced celery
- 1 cup sliced fresh mushrooms
- 5 hard-cooked eggs, sliced
- 2 cup peas
- 1/2 green bell pepper, chopped
- 5 green onions, sliced
- 2 (8 oz) cans sliced water chestnuts, drained
- 1 cup mayonnaise
- 1 cup sour cream
- 2 tablespoons white sugar
- 1 1/2 cups shredded sharp Cheddar cheese
- 1/4 cup crumbled cooked bacon



24 HOUR Layered Salad

Directions

Toss together the lettuce, spinach, celery, mushrooms, eggs, peas, bell pepper, green onions, and water chestnuts in a 9x13 inch dish. Mix the mayonnaise, sour cream, and sugar in a bowl, and spread evenly over the salad to the edges of the dish. Sprinkle with Cheddar cheese, and top with bacon. Cover and refrigerate 24 hours before serving.



- Prep Time:** 20 mins
- Additional Time:** 1 day
- Total Time:** 1 day 20 mins
- Servings:** 12

Recipe courtesy allrecipes.com



Outdoor PLAY Helps Keep the SCREENS Away



Evidence suggests that even television shows claiming to be stimulating and educational are not as effective for infants and toddlers as face-to-face interactions with a caregiver. Too much screen time has also been linked to poor sleep, delays in language and social skills, obesity, behavior problems and more.

According to experts, outdoor play is essential for the healthy development of children. Not only does outdoor play promote physical health but it also helps children make connections to the real world and develops their STEM skills. Plus, fresh air and exposure to sunlight have numerous health benefits for children, including stress reduction and better sleep.

Set a timer for screen time, letting them know that it is time to play outside. Let them pick out their shoes and give them two choices of activity so they feel empowered.

Infants can enjoy several outdoor activities like tummy time on a blanket in the park, wiggling their toes in the grass.

Toddlers benefit from going on nature walks and discovering items like pine cones and leaves and helping their caregivers plant flowers, fruits and vegetables.

For active preschoolers and older children, make an obstacle course challenge with chalk and other items like tactile discs, hula hoops, pool noodles and more. Older children also enjoy searching for bugs and creating art from things found in nature.

Unstructured outdoor play, like spending time on a playground, gives children of all ages the opportunity to explore independently. Parents should feel free to sit back and observe, making sure their children are safe while allowing them to discover the magic of outdoor play.

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It's difficult to distance ourselves from screens; but parents need to make sure their children are experiencing a well-rounded mix of free play, both inside and outside, along with technology usage.

How to Buy a HOME in a High Interest Environment



What many renters who want to become homeowners may not realize is that mortgage rates are only one aspect of affordability, which should be viewed as a three-legged stool: home price, mortgage interest rate, and down payment.

In some markets, high interest rates have cooled the trajectory of home price appreciation; with home sales dropping 18.7% from 2022 to 2023 and the national median home price increasing less than 1% in 2023, compared to increases of 20% or 30% in prior years.

So how much cash will you need for a down payment? You may think it is 20%, but the truth is, you can qualify for a mortgage with as little as 3% down.

According to U.S. Mortgage Insurers, private MI has helped nearly 39 million borrowers access homeownership with low down payments. Further, private MI helped nearly 800,000

homeowners purchase a home or refinance a mortgage in 2023, with nearly 35% having incomes below \$75,000 and more than 64% of those loans going to first-time buyers. In addition, the most common form of private MI, paid monthly by the borrower, helps homeowners begin building equity sooner and is also only a temporary cost that can be cancelled after 20% equity is established. Importantly, once private MI is cancelled, the monthly mortgage payment goes down, unlike loans backed by the Federal Housing Administration (FHA), a government program featuring monthly MI premiums that are generally not cancellable.

There is a saying, "date the rate, marry the home." Borrowers should stay within their budget, but those who purchase a home now with a low down payment can start building equity, avoid other borrower's competition, and may be able to refinance later when rates decrease.

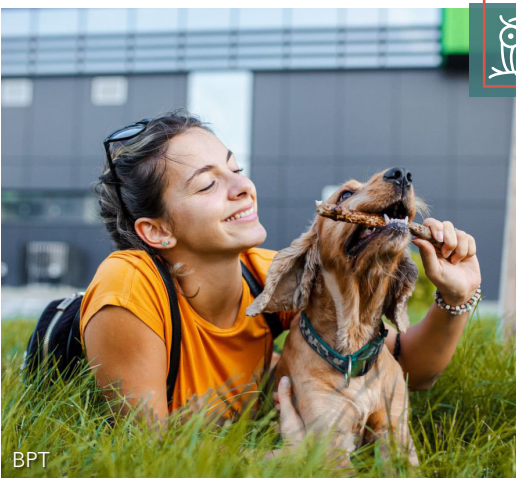


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Following years of low mortgage interest rates, 2023 and early 2024 saw rates fluctuate between 6% and 8%, complicating some home buyers plans, particularly those looking to purchase their first home.



Not Just the DOG – Protect Yourself from TICKS



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Pets are well taken care of, since 85% of dog or cat owners take action to safeguard pets from ticks in some way, such as a tick collar.

Did you know pet owners are nearly three times as likely to protect their pets from ticks than to protect themselves? Most Americans know ticks typically live in wooded areas, yet only half know ticks can live in suburban backyards! Here are tips to help you keep these pests at bay.

Snap a pic of the tick - If you encounter a tick, take a picture of it and check online to find out if that bug transmits a pathogen in your area. For example, Lyme disease-carrying ticks are most prevalent in the Northeast and Upper Midwest. While not all ticks carry illnesses, remember they can cause irritation, discomfort and skin damage.

Choose the right "PREtection" - Be proactive and add "PREtection". No matter your lifestyle or where you're heading, brands like OFF!® recommend various repellent options to

keep you protected. Read the label of the product and choose what works for your family!

Consider your clothing - Ticks are active in 45°F or higher. Wearing long-sleeved shirts and long pants tucked in socks adds protection. Light-colored clothes makes it easier to see ticks.

Set up outdoor defenses - Ticks cannot jump or fly. They are carried by animals and birds. Physical barrier, like stone walls, makes it harder for ticks and their hosts to get to your favorite outdoor hangouts.

Check for ticks when coming inside - check everyone - not just the dog - for ticks. Ticks migrate to dark and humid areas like waistbands, scalps and ears. If you find a tick, remove it immediately with tweezers, then clean the bite area. Ticks can also be carried inside on clothing. To eliminate them, dry clothes on high heat for 10 minutes or wash them in hot water.



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Upcoming Events... *Don't miss out!*

ServiceFirst Restoration, Inc.
23192 Verdugo Dr., Suite D
Laguna Hills, CA 92653

ENDLESS SUMMER VIRTUAL BINGO

September 17th from 12-1 pm
www.callservicefirst.com/events

NFL Pick'em POOL is now up...
get ready for to win some **CASH!**
more info @ www.callservicefirst.com/NFL

BEHIND THE SCENES WEBINAR

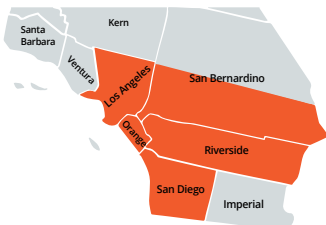
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- Servicing OC, LA, SD and IE



TRANSPARENCY

Our Transparency Promise is one of our most unique and powerful benefits.

Our password protected job portals allow you instant access to job status, notes, photos and more.

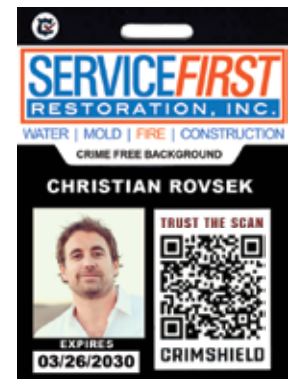


- 24/7 Instant access
- Transparency & certainty
- Increased workflow & efficiency
- Fewer phone calls & emails

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