

## MOLD... What's the BIG DEAL?



"Black Mold Forces Family to Move"... "The Hidden Dangers of Toxic Mold"... "Is Your House Making You Sick?" Headlines like these are used to shine a spotlight on the health risks associated with mold. Naturally, the more extreme stories get the most interest. But is mold really as bad as they say? Where does it come from? How can you prevent it?

In 2004, the Institute of Medicine found sufficient evidence to link indoor exposure to mold with upper respiratory tract symptoms including coughing, sneezing and wheezing in otherwise healthy individuals. People with asthma and allergies often see a marked increase in the incidence and severity of their symptoms. Those with compromised or underdeveloped

immune systems can suffer from serious infections caused by mold.

Mold needs 3 things to grow: The right environment, a food source, and moisture. High humidity is one contributing factor. A relative humidity (RH) range is between 30% and 50% is required for human health and comfort. Once the RH rises above 60%, mold growth

*See "MOLD" on next page*

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## MOLD continued from page 1

is encouraged. If RH remains high for extended periods of days, weeks or longer, some mold species can thrive on surfaces that are not even wet. Controlling humidity and ventilation in your bathroom, laundry area, basement or crawl space is the best way to prevent mold in these areas.

Indoor mold flourishes from 65°F to 85°F. Mold grows more easily where air is still or stagnant. That's why it is usually found behind cabinets, inside walls or in damp crawl spaces and basements.

Non-living organic matter like wood, paper, dust and lint, leather, many fabrics and even wool rugs can become a food source for mold. This can cause destructive damage to these materials as the mold uses enzymes to break down organic matter into simpler compounds it can digest.

But moisture is the primary catalyst for mold growth. Mold cannot grow unless humidity is extremely high or there is a supply of water available. Excessive moisture from flooding, broken pipes, condensation, roof leaks or foundation leaks is what causes the majority of problems.

Since we generally cannot remove the potential food sources or dramatically change the temperature or the amount of airflow in the places mold likes to hide, your most effective prevention is moisture control. A small plumbing leak, roof damage or foundation crack can provide all the moisture needed for mold growth. Don't delay making necessary repairs.

How do you know if you have mold? Mold usually gives off an unpleasant musty odor produced by decomposing organic matter.

Of course, another sign is if you see something that looks like mold.

Mold can be just about any color; don't just look for black or green discolorations. Check any areas where there is excessive moisture or humidity and stagnant air.

Remember any mold growing indoors should be carefully and completely removed. Caution must be exercised to avoid spreading the contamination to other areas. Of course the humidity or moisture situation that caused the mold should be corrected as soon as possible. Otherwise the mold will return to the same areas.

If you have questions or think you have a moisture or mold problem in your home, call **ServiceFirst Restoration** as soon as possible. We will help identify and correct the problem and avoid further property damage or health concerns.

## The Good Life



### Good Clean Funnies

**Why did the banana go to the doctor?** It wasn't peeling well.

**How can you tell that a tree is a dogwood tree?** By its bark!

**What goes up and down but does not move?** Stairs.

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



This mango shrimp ceviche, with crunchy cucumber, juicy tomatoes and mango, jalapeno, and lime juice, is the perfect summer dish.

## Mango SHRIMP Ceviche

### Directions

Combine shrimp, cucumber, tomatoes, jalapeno, mango, lime juice, cilantro, and Tajin seasoning in a large bowl. Taste; add more Tajin if needed.

For more flavor, cover and refrigerate for 1 hour (optional).

**Prep Time:** 20 mins

**Total Time:** 20 mins

**Servings:** 4

**Per Serving:** 274 Calories

This refreshing dish is light, full of flavor, and a great combination of sweet and heat.

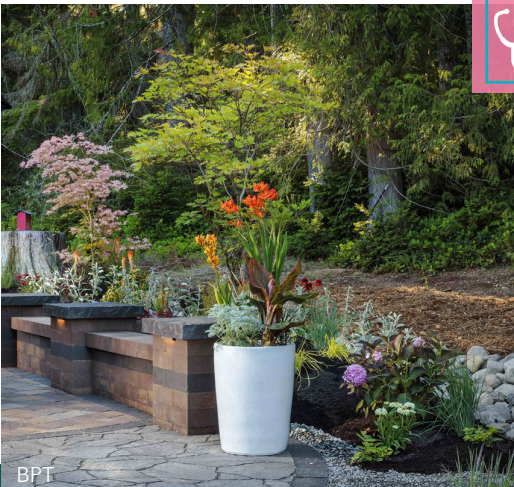


Recipe courtesy [allrecipes.com](http://allrecipes.com)

### Ingredients

- 1 pickle spears
- 1 pound cooked large shrimp, cut into bite-sized pieces
- 1 cucumber, cut into bite-sized pieces
- 1 pint cherry tomatoes, halved
- 1 jalapeno pepper, thinly sliced
- 1 fresh mango - peeled, pitted, and cut into bite-sized pieces
- 1 lime, juiced, or more to taste
- 2 tablespoons chopped fresh cilantro
- 1 tablespoon chili lime seasoning (such as Tajin®), or to taste

## 2025 Top Outdoor Trends for HEALTH and WELLNESS



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Decorative screen panels, pergolas, and built-in planters can add elements of both beauty and functionality that provide a sense of solitude, even in urban environments.

**Privacy and spaces of solitude** - As property footprints continue to shrink year over year, homeowners are looking for aesthetically pleasing ways to incorporate more privacy from neighbors or their surroundings.

**Convenience in design** - As outdoor spaces are now a must-have for homeowners, they must be convenient to access and offer the same amenities as the home's indoor spaces. Homeowners are looking for their outdoor space to transition easily from the home to the outside area.

**Health and wellness** - Using outdoor spaces to improve your well-being is a top focus today. Americans are looking to be more balanced and in harmony with their environment, using native plants and sustainable materials like permeable pavers, promoting better water drainage and reducing environmental impact.

Gardening is also a popular hobby that helps improve people's feeling of well-being, so some are opting for raised garden beds or planters to pursue their growing goals in their outdoor spaces.

**Value-added features** - In every metro area, property sizes are smaller than ever. With this shift plus budget considerations, homeowners want to maximize small spaces through modular components that serve multiple purposes, like built-in seat walls, fire features, water features and planters that seamlessly blend into a living space.

These strategic investments not only increase the functionality and enjoyment of outdoor areas but also significantly boost curb appeal and the home's property value, making them a smart choice for homeowners looking to maximize their limited space.

## SMART Strategies to SAVE with INTENTION

Set a goal to be more intentional with your savings by getting clear on your savings goals, ensuring your savings earn a competitive return and putting excess cash to work for your long-term financial goals. At the same time, leaving too much of your money uninvested can jeopardize long-term financial goals like retirement.

**Set savings goals** - To determine your personal savings goals, consider your ability to withstand savings shocks and potential income loss, as well as any short-term spending goals such as buying a car or taking a vacation.

**Step 1:** Start by ensuring you have a buffer for unexpected expenses. Aim to have at least \$2,000 or about half a month's household expenses, whichever is greater, set aside in a cash savings account. If you've navigated any changes in the last year that impact your income or spending, it's also worthwhile to revisit that

emergency savings goal.

**Step 2:** You might also have additional short-term financial goals. Perhaps you're planning a home renovation or saving up for a wedding. Money to fund these goals that are a year or two away probably shouldn't be exposed to much risk of loss and may be best kept in a cash savings account.

**Step 3:** Think about building a more substantial financial safety net that can cover 3-to-6 months of living expenses. This fund will help you manage financial disruptions, such as job loss or other longer-term income interruptions. This fund might also be used to help with longer-term goals like retirement savings, but, however it is invested, it should be easily accessible if needed to bridge periods of income loss. A 401(k) or traditional IRA with limited ability for early withdrawals likely are not the best options.



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Savings can help meet unexpected expenses, fund short-term spending goals and protect against unanticipated life events.



## 3 Ways BOREDOM Can Help Your Child Develop

**Boredom expands imagination and creativity** - When children are left to explore in their downtime, their minds can get to work, allowing them to use their imagination to find creative ways to entertain themselves.

**Being bored builds resilience and tolerance** - Children can often have big feelings about not having something to do. This is a parent's opportunity to validate and empower their child. They can say something like, "It's okay to be bored. Sometimes I feel the same way, but now is your chance to explore and learn what you like to do!"

A little downtime can be used as an opportunity to build patience and tolerance by encouraging your child to move through their feelings while understanding that waiting isn't easy, but a necessary part of life. Remind them of things they like to do when they're being patient, like singing or playing with a small toy.

**Independence and social skills excel through unstructured time** - When children - even those who don't know each other - are put in close proximity without planned activities, they often engage with each other by inventing games. The skills children develop when they're free playing with others include things like cooperation, communication and kindness, all of which are essential for long-term socialization.

At the same time, children who have to play by themselves often become more independent. When it's up to them to provide their own entertainment, they engage in a unique kind of problem solving and creative expression.

Teaching children to embrace unstructured moments when they are without entertainment is crucial to their maturing psyches. When parents support their child in this process, they are sure to see them turn into more capable and self-sufficient human beings as a result.





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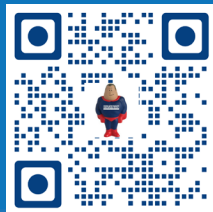
## VIRTUAL PASSWORD GAME

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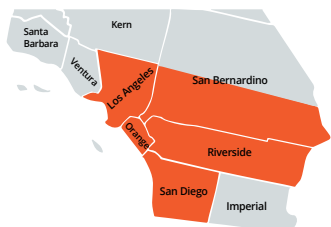
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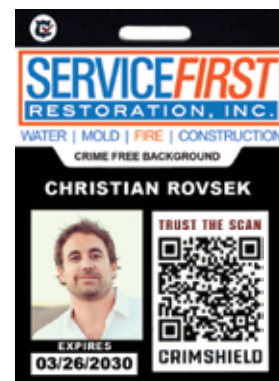


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