

HEALTHY, WEALTHY & WISE

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What To Do in a FLOOD

Floods happen, everywhere in the country. Water can come from a storm surge, broken pipes, poor landscaping and so much more, and you needn't live near a dam to be in danger. How you handle a water intrusion usually has to do with the rate at which water enters a structure, the amount of water, the source of the water, and what areas are affected.

In short term water management, slip fall hazards, possible electric shock, biological or toxic contamination and other potential dangers must be considered before you take any action. In cases when there is a large quantity of standing water it is usually safest to turn off the electricity and gas to the structure before you begin any cleanup.

Once you have determined that it is safe to proceed, identify the source of the water, and stop the water intrusion, if possible. If it is from rainwater or other sources beyond your control, take steps to reduce the rate at which it is spreading. You can do this by placing towels to absorb the water, using a shop vac to extract the water, or even using a push

See "FLOOD" on next page

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The PCS 200% Cleaning Guarantee

We pledge that you will be satisfied that our work is complete and done to the highest professional standards.

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If we cannot please you, then we will give your money back for those area(s) and pay another company of your choice to redo them.

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broom or squeegee to push the water outside. If you have them, sandbags can help keep water out as well.

The services of a professional restoration company will usually be needed when the water has saturated building materials such as carpet and pad.

It is nearly impossible for a homeowner to remove water and dry a structure in a safe and efficient manner. This is because cleaning companies have the fans, heaters, other equipment and experience to dry water quickly.

Often, homeowner attempts at saving money end up costing thousands of dollars later in mold contamination and permanent damage to the structure.

Many items in the home that could have been saved by quick response from a professional may

have to be discarded, or undergo expensive restoration.

Your best course of action in the event of a substantial water intrusion is to ensure the safety of yourself and other inhabitants of the structure. Then, determine the source of the water, try to stop or slow the entry of water, move furnishings out of the water and call a professional restoration contractor to handle the extraction of water and structural drying.

Homeowners' insurance may or may not cover the damages caused from water intrusion. It depends on your policy and how the water entered. Many policies do not cover "rising water" from flood conditions unless you have specific flood coverage.

Yet, they will usually cover the damage from rainwater that enters the structure from above, as from a hole in the roof. You can get

additional insurance to cover flood and other water hazards. Double check your insurance policy or talk to your insurance provider to see what's covered.

No matter your policy type, most insurance companies will require you to act fast and contact a professional restoration company to minimize damage and reduce the cost of the claim. That's why, if water intrusion occurs, you should call a trusted restoration company immediately. Fast response and having the right equipment are both critical in getting your home back to a pre-loss condition as quickly as possible.

Our trained and educated team at **Professional Carpet Systems** are here to help you when the unthinkable happens. Trust the professionals to help you when floods happen.

The Good Life



Good Clean Funnies

**What do you call a line of rabbits walking backwards?
A receding hareline.**

Why is everyone so tired on April 1? Because they've just finished a long, 31 day March!



This bright and flavorful vegetable dish makes a great side to any Easter or spring menu.

Ingredients

- 1 pinch white sugar
- 1 pound fresh green beans, trimmed
- 2 tablespoons butter
- 2 teaspoons olive oil
- 3 cloves garlic, minced
- 1 tablespoon lemon zest
- 1/4 cup chopped fresh parsley
- salt and pepper to taste
- 1 lemon, cut into wedges

Recipe courtesy allrecipes.com



Lemon Parsley Green Beans

Directions

Bring a large pot of salted water to a boil over high heat: add sugar, and beans. Cook until beans are bright green and tender, 3 to 5 minutes. Drain, and place in a large bowl of ice water to stop cooking.

Combine the butter and olive oil in a large skillet over medium-high heat; cook until butter melts.

Stir in the garlic; cook until pale beige and fragrant. Stir in the beans; cook until wilted, and garlic is dark brown, about 4 minutes.

Toss beans with parsley and lemon zest, and cook 1 to 2 minutes more. Season to taste with salt and pepper. Transfer beans to a serving dish, and garnish with lemon wedges.



303.403.1900 (main) or 303.548.5946 (emergency)



Make Your HEARING Last for Life



One in every 10 Americans has some degree of hearing loss. That includes teenagers, children, and adults.

Though age can be a factor, hearing loss isn't a definite condition of advancing years. By protecting your hearing, you could have excellent hearing throughout your retirement years. The main cause of hearing loss is on the rise: loud noise.

Much of the damage is from sound systems in movie theaters, cars, and home theaters. Also, power devices like leaf blowers and snow blowers can be extremely harmful.

There are many things you can do to preserve your hearing. Don't blast

the music. Use earplugs or insulated ear muffs when operating loud power equipment. Learn to recognize the signs of hearing loss, and have your hearing checked.

Early treatment of infection or disease affecting your ears is a proven way to make the most of the hearing you have.

Unfortunately, while the damage cannot be cured or reversed, the progression of hearing loss can be prevented by protecting the ears from further high-noise exposure.

Pay DOWN Student Loans

Part of the Secure Act, signed in December 2019, the new use for college loans went into full effect on Jan. 1, 2020.

A 529 college savings plan allows families to save after-tax dollars for college costs. Contributions grow tax free and you can use money in the account for qualified educational and college expenses.

A total of 34 states and Washington D.C., also offer a state income tax deduction or credit for the money you put in a 529 plan.

However, the expanded use of 529 funds for loan paydown, may not apply in every state. Some states limit uses of 529 plans to such things as tuition, fees, textbooks and supplies only at a post-secondary school.

Do your research first. It's possible that some states will actually hit savers with penalties if they use their 529 savings to pay down their student loans.

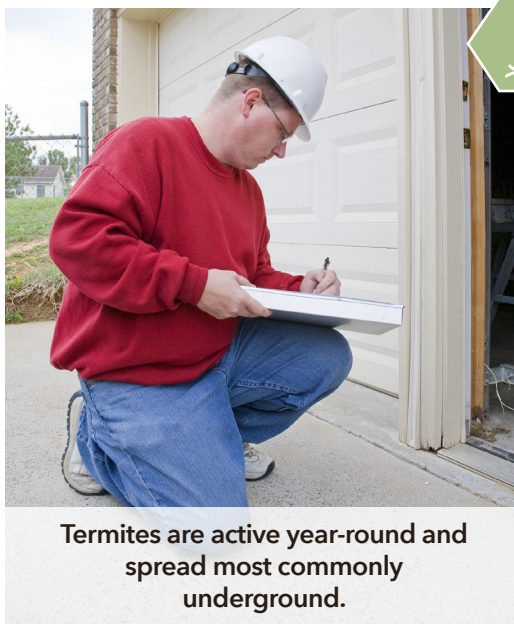
Check with an accountant about the process, especially if you live in New York or California.



The federal government has expanded the use of the 529 college savings plan to pay down college loans up to \$10,000.



PROTECT Against Termites



Termites are active year-round and spread most commonly underground.

Termite damage is not always covered under homeowner's insurance. That's why it's essential to get periodic home inspections and treatment.

In addition, here are some key ways to prevent infestations of all termite types.

Keep home foundations dry: Don't regularly spray water on foundations. Slope gutters so that they drain away from the house.

Be careful with mulch. Don't mulch around foundations. Keep wood mulch as far away as possible from the house. Also, remove any scrap wood and

wooden debris. Quickly dispose of any fallen branches from around your house.

Avoid using timbers or railroad ties as edging around your house. Metal, plastic or brick edging is a better choice for plantings.

Build decks and stairs on concrete pads. Regularly treat the area around posts and pads.

Cut clinging vines so they do not grow on the wall of the house. Termites love these.

Keep crawl spaces as dry as possible and sealed, if feasible.



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Check out our new service Crawlspace Cleanup!

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WIN \$25 FOR YOUR FAVORITE CHARITY!

Read this edition of Healthy, Wealthy & Wise to find the answer to the following trivia question:

Many insurance policies do not cover.....as a source of flooding unless you have specific coverage.

- a. overflowing pipes
- b. rising water or water intrusions
- c. roof leaks from rain water
- d. water balloon fights

Once you've found the correct answer, email it to anna@pcssuperior.com. At the end of the month we will draw from the correct answers and someone will win a \$25.00 donation to a charity of their choice. PCS will contact your charity and process the payment. Contest Expires 4/30/2020.



**Need help with your wood floors and not sure where to turn?
Professional Carpet Systems has your answer!**

We are fully trained and ready to offer residential wood floor deep cleaning and a rejuvenation recoat service. Minimal cure times and long-lasting results.
Bring back that clean floor shine that your home has been missing.