

HEALTHY, WEALTHY & WISE

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Flood Insurance... Are YOU Covered?

Believe it or not, everyone lives in a potential flood zone. You don't have to be near a river, lake or ocean to be flooded. Floods can be caused by storms, melting snow, hurricanes, water backup due to inadequate or overloaded storm drains, as well as broken water mains.

For the purposes of insurance, the term "flood" means:

- "A general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of 2 or more properties (at least 1 of which is the policyholder's property) from: overflow of inland or tidal waters; or unusual and rapid accumulation or runoff of surface waters from any source; or mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above." (source FEMA National Flood Insurance Program)

You may be surprised to find out that flood damage is not covered by most

homeowners' insurance policies. Sadly, this can lead to devastating losses, both financial and emotional.

You should consider protecting your home, business, and belongings with flood insurance from the National Flood Insurance Program (NFIP) whether your flood risk is high or low. With very few exceptions, anyone in a community that participates in the NFIP can buy building and/or contents coverage.

It is a good idea to buy even in lower risk areas because 25 to 30 percent of flood insurance claims occur in low and moderate risk areas.

Flood insurance is very affordable. The low-cost Preferred Risk Policy is ideal for homes and businesses in low-to-moderate-risk areas. Homeowners can insure buildings and contents for as little as \$119 per year and renters can insure contents for as little as \$39 per year.

About 90 private insurance companies nationally offer affordable flood insurance backed by the federal government. Policies are available to homeowners, renters, and



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Garlic Shrimp Linguine

Ingredients:

- 1 pound uncooked linguine
- 1 tablespoon butter
- 3 tablespoons white wine
- 2 teaspoons grated Parmesan cheese
- 3 cloves garlic, minced
- 1 teaspoon chopped fresh parsley
- 1 pinch salt and pepper to taste
- 1 pound medium shrimp, peeled and deveined

Directions:

1. Bring a large pot of lightly salted water to a boil. Add pasta and cook for 8 to 10 minutes or until al dente; drain.
2. In a medium saucepan, melt butter over medium low heat; add wine, cheese, garlic, parsley and salt and pepper to taste. Simmer over low heat for 3 to 5 minutes, stirring frequently.
3. Increase heat to medium high and add shrimp to saucepan; cook for about 3 to 4 minutes or until shrimp begins to turn pink. Do not overcook.
4. Divide pasta into portions and spoon sauce on top; garnish with Parmesan cheese and fresh parsley, if desired.

* If you want to add more greens to this dish, add 5 ounces of baby spinach after you start cooking the shrimp. Then remove the pan from the heat so the spinach wilts and the shrimp don't overcook.

recipe courtesy allrecipes.com

Flood Insurance *(continued from cover)*

business owners alike.

Flood insurance is easy to get through private insurance companies and independent insurance agents. You can even purchase flood insurance with a credit card.

Contents coverage is separate, so renters can also insure their belongings. Up to \$100,000 contents coverage is available for homeowners and renters. If you own your home or business, make sure to ask your insurance agent about contents coverage. It is not included with the building coverage.

There is usually a 30-day waiting period before coverage goes into effect. Plan ahead so you are not caught without insurance if a flood threatens your home or business.

But doesn't the federal government help people who have suffered a

flood? Federal disaster assistance is only available if the President declares a disaster. And in many cases, the assistance is a loan that must be paid back with interest. Flood insurance pays even if a disaster is not declared. And of course, you never have to pay it back.

Unfortunately, the possibility of flooding is an unpredictable fact of life for property owners. Dealing with the aftermath of even a small flood can be overwhelming.

We hope you never have to go through flooding in your home. But if you do, call Professional Carpet Systems as quickly as possible. We will work directly with your insurance provider to help minimize the damage and restore your home.

For more information about the NFIP and flood insurance, visit floodsmart.gov, call 1-800-427-4661, or contact your insurance provider.

It Pays to Clean Gutters in the Spring

Usually you think about your gutters in fall. But plenty of debris can accumulate there in the six months since you last cleaned them.

It's easy to miss leaves from trees that don't go bare until late fall. They're probably still up there. Storm-blown sticks aren't going anywhere by themselves. Many trees drop spring buds and flowers, and then there are the clouds of white cottony stuff blowing from the cottonwoods. By the middle of April, it's time to clean the gutters again. Here are a few safety tips.

1. You'll be climbing a ladder, so don't wear loose clothes that could trip you up or catch on the ladder or the gutter. Wear shoes that easily grip each rung of the ladder.
2. Wear safety glasses to protect your eyes and wear work gloves so you won't be cut by something sharp, which could also startle you and make you fall.



Don't forget your gutters when doing your spring cleaning.

3. Always work with a partner who can hold the ladder and help move it to the next work spot, and who can call for help if you fall or are injured.
4. Use a trowel instead of your hands, even if you are wearing gloves.
5. Dump debris into a garbage can below. If you miss it, you can sweep up when you're finished. Never carry a trash bucket up the ladder.

You may not look forward to the project, but gutters are needed to carry water away from the foundation and basement. And they can prevent wall damage on the inside of a home.

Doctors Debate Value of Chemotherapy

The breast cancer trifecta was once indisputable: Surgery, radiation, chemotherapy. This combination has led to great numbers of cancer survivors, but is it all necessary?

According to a 2015 paper published in the *New England Journal of Medicine*, a study of more than 10,000 women found very low rates of cancer recurrence in women who had early-stage breast cancer with no lymph node involvement and who were treated with hormonal therapy alone.

This study and others are leading oncologists to ask if, in early-stage treatment, chemotherapy is overprescribed.

Cancer mortality rates have been much improved since the 1980s, with a nearly 40 percent decrease in deaths, and credit for that win goes generally to chemotherapy. But chemo is a dramatic chemical attack



Chemotherapy... is it necessary?

that comes with its own problems. With new advances in genomic testing and tumor biology, some oncologists are asking if it is always necessary.

In fact, use of chemotherapy to treat early breast cancer has been declining. In a study of about 3,000 early-stage tumor patients, use of chemotherapy declined to 21 percent from 34 percent.

But cancer experts warn that withholding chemo is justified in only a fraction of cases. Focusing on the bad side effects of chemotherapy misses the point, some doctors say, stating it has saved the lives of hundreds of thousands of people.

Don't Retire... Refire!

When Ken Blanchard, author of *The One Minute Manager*, happened to meet up with his old friend psychologist Morton Shaevitz, they talked about how people approach getting older.

Blanchard, 75, said he used the term "refire" to describe the attitude of approaching life with gusto. He and Shaevitz, 79, agreed that refire is a way of seeing each day as an opportunity.

Together they wrote *Refire! Don't Retire: Make the Rest of Your Life the Best of Your Life*. It tells about a fictional couple who worked with others to evaluate different aspects of their lives, emotionally, physically and spiritually. Shaevitz says people who are going toward something have the opportunity to live fuller lives. In the book, Blanchard used a fictional couple because, "When you tell a story, people can suspend their inner critic and watch what happens to the characters in a detached way."

Quoted in *USA Today*, Blanchard's best advice is, "Get out of your comfort zone. Take a class at a local college, which will put you into a new setting with different people."

The two of them have formed The Last Minute Gang, an informal group of a dozen friends or couples, people who have agreed that, at the last minute, if someone calls and invites you to do something, unless you're previously committed, you'll say yes.



Let your retirement be a new beginning to the best of your life.

Good Clean Funnies

Great Writer

A teacher asked a young student what he wanted to do with his life.

Without hesitation he said he wanted to be a great writer.

The teacher asked him to further define what 'great' meant.

The student replied: "I want to write stuff that the whole world will read, stuff that people will react to on a truly emotional level. Stuff that will make them scream, cry, howl in pain and anger!"

He now works for Microsoft writing error messages.



Moneywise

Put Retirement Before Future College Funding

It is more important to securely fund retirement accounts than to save heavily for a child's college education, according to *USA Today*. This might sound selfish to those who think preparing their kids for the future is a more noble goal. But, in fact, it is wise. While children can take out student loans to pay for college, it is unlikely that parents can finance their way through retirement.

College students have many options to pay for their education and having a fully funded savings account might tempt the family to place less importance on free grants and scholarships that will often require more work up front but don't have to be paid back.

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Win a \$25 Restaurant Gift Card!

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

Which of the following is true:

- a. Flood damage isn't usually covered by homeowners insurance.
- b. Flood insurance is extremely expensive.
- c. Only people in high-risk areas need flood insurance.
- d. The federal government covers all flood damage through FEMA.

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 restaurant gift card!

Contest Expires 4/30/2018.



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