

HEALTHY, WEALTHY & WISE

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In Case of Fire, **RACE** and **PASS!**

You think it will never happen to you, but there are over 300,000 house fires in the United States every year. It makes sense to be prepared. The most important thing you can do is to have working smoke detectors on every level of your home. An early warning is your best defense against a house fire.

Taking the right steps in the event of a house fire could save your home and even your life. Make sure that all adults and older children understand how to RACE and PASS if there is a fire. This doesn't mean RACE around the house in a panic and PASS your spouse on your way out the door! RACE and PASS are simply memory aids for what you should do in case of a fire.

R.A.C.E.

R is for Remove. Remove all occupants from the area of the fire.

A is for Alert. Alert the authorities; call 911.

C is for Contain. Close windows and doors to contain and smother the fire.

E is for Extinguish or Evacuate. Which one? That depends on the stage of the fire.

A house fire goes through 4 stages:

Stage 1: Incipient. The fire is just starting and there is a good chance of extinguishing it.

Stage 2: Growth. The fire spreads to other combustible materials. You should evacuate.

Stage 3: Developed. The hottest, most deadly stage; evacuation is your primary objective.

Stage 4: Decay. The fire is running out of fuel or oxygen but still smolders; a deadly backdraft is possible.

If the fire is beyond the incipient stage and spreading rapidly, you should evacuate and let the fire department handle it. A deadly flashover is imminent! If you are confident that you can safely extinguish the fire, do so only after you have gotten people out of the area, sounded the alert, called 911 and contained the fire if possible. Make sure you have an escape route. Then use a portable fire extinguisher to put out the fire using the PASS method.

P.A.S.S.

P is for Pull. Pull the pin out of the handle.

A is for Aim. Aim the nozzle at the base of the fire.



from all of us at
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Lemony Shrimp over Brown Rice

Ingredients:

- 1 cup brown rice
- 1 2/3 cups water
- 3 tablespoons butter
- 3 tablespoons olive oil
- 2 cloves garlic, minced
- 1/2 cup white wine
- 2 tablespoons fresh lemon juice
- 1 1/2 pounds medium shrimp - peeled and deveined
- 1/4 cup chopped fresh flat-leaf parsley
- 1/2 teaspoon cornstarch

Directions:

1. Combine the brown rice and water in a small saucepan. Bring to a boil, reduce heat to low and cook until all the water is absorbed, about 25 minutes.
2. Melt the butter with the olive oil in a skillet over medium heat; cook the garlic in the butter and oil until fragrant, 1 to 2 minutes. Pour in the wine and lemon juice; reduce heat to medium-low and simmer. Stir in the shrimp and cook until the shrimp turns pink, stirring regularly, 5 to 7 minutes. Sprinkle the parsley over the shrimp and cook another 2 minutes. Add the cornstarch to the liquid and stir until it thickens, about 1 minute more. Serve hot over the brown rice.

recipe courtesy allrecipes.com

In Case of Fire, Race and Pass *(continued from cover)*

S is for Squeeze. Squeeze the handle to discharge the extinguisher.

S is for Sweep. Sweep from side to side at the base of the fire.

Remember, portable fire extinguishers are designed for use during the incipient stage when the likelihood of successfully extinguishing the fire is greatest. During the growth stage of a fire, a portable extinguisher can be useful for escape.

Keep portable fire extinguishers in strategic locations of your home such as the kitchen, utility areas, garage and storage rooms. Contact your local fire department for recommendations about the type, size and number of fire extinguishers needed in your home. Familiarize yourself with how your fire extinguishers work.

Making Road Trips More Fun for Everyone

Do your summer plans include a road trip? Not only can you save money, but you will also be able to create some great memories of your family time spent together. These tips will help make your road trip a time that everyone can enjoy.

- ▶ Hand out several maps. Everyone likes to know where he or she is headed. This will also cure some of those “Are we there yet?” headaches.
- ▶ If you are traveling with children, try to leave before they wake up in the morning. You will get some quiet driving time and they will be on their best behavior. Schedule lots of breaks at rest stops that include running around time. Try to get to your destination for the day in the late afternoon. This gives the kids time to unwind by playing or swimming before bed. If the weather is rainy, try visiting a local indoor mall.
- ▶ To save even more money, avoid restaurants by picnicking for

The fire is out. Now what?

This is where Professional Carpet Systems can help, so make us your first call. After a home has suffered even a small fire, proper cleanup needs to be done. There may be fire extinguisher residue, charred materials and smoke residue to clean up. Water-damaged contents, floors, walls and structural materials need to be dried and cleaned. Strong, lingering odors often require a combination of techniques for successful treatment.

Professional Carpet Systems will work directly with your insurance company to make sure your house is clean, dry and odor-free. We hope you never have to make that call, but if you do, we'll be there to help.



Make your summer road trip one you'll remember for a lifetime.

lunch every day of your road trip. Children and adults alike will enjoy the freedom of being able to move around after spending time in the car.

- ▶ There is a wide selection of audio books for adults and children. Visit your library before your trip and get several titles for free. Having individual audio players for everyone is a must if you don't all want to listen to “Green Eggs and Ham” over and over again.
- ▶ Pack wisely. Bring several goodie bags for the kids to open up when they begin to get bored. Keep water and non-messy snacks in the car for everyone. Pack all of your children's bags on top of other items for easy access anytime you stop.

Marriage Equals More Happiness

More people are choosing to live together rather than marry, but a recent study found that long-term happiness comes from “I do.”

A recent study published in the Journal of Happiness Studies has found that getting married has a big impact on a couple’s long-term happiness. Economists John Halliwell and Shawn Grover analyzed the findings of two longitudinal studies to answer the questions of whether the happiness after marriage is short-lived; whether it’s marriage itself that causes happiness; or whether happy people were the ones more likely to get and stay married in the first place.

The pair first looked at data from a British Institute survey of 30,000 people over an 18-year period. People of varying ages were asked the same questions from 1991 to 2009 about their lifestyles and moods, allowing researchers to gather information on their levels of happiness before and after marriage.

Halliwell and Grover then looked at data from a much bigger UK survey of 300,000 people between 2011 and

Debt and Retirement Equals a Serious Problem

Debt is more acceptable these days, but it is becoming a drag on retirement, especially when the unexpected happens.

According to new research by Employee Benefit Research, more households headed by someone 75 or older are in debt. The number for whom debt is excessive – more than 40 percent of income – has increased 25 percent in the last 10 years. In fact, 50 percent of 75-plus households have debt in housing or credit cards, up from 31 percent in 2007.

Newly retired people or those nearing retirement are more likely to have debt than retirees in the 1990s,



Say yes to marriage, and say yes to happiness.

2013 related to anxieties, social lives, and happiness.

It turns out, the happiness effect of marriage is far from short-lived. Married people are 10 percent more satisfied than single people. Cohabiting couples are only 75 percent as happy as marrieds. They also found that marriage appears to be of the greatest importance in middle age, when many people experience diminished well-being.

The quality of the marriage has a big part to play. The foundation of a married couple’s happiness appears to be the bond they share and, say the researchers, those who cited their spouse as their best friend experienced twice as much happiness as those who didn’t.



Retirement years will be a much happier time if they’re spent debt free.

even though debt payments as a percentage of income have declined.

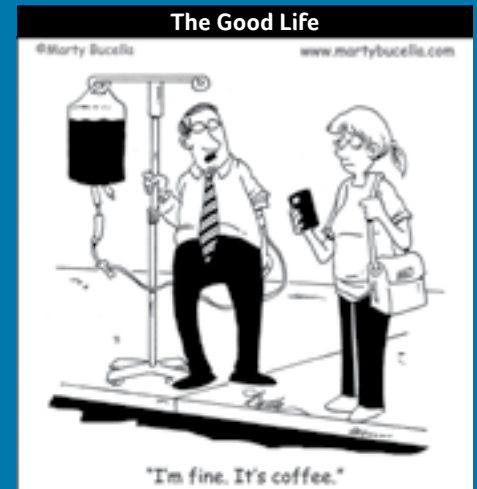
According to Forbes, it is important to get debt paid off when approaching retirement. Unexpected problems can cause serious financial woes for new retirees. Health problems after retirement or a job loss before retirement can send people burdened with debt into bankruptcy.

Good Clean Funnies

Dad on the scales

A man stood on the bathroom scale sucking in his gut. His wife saw him and asked him how that was going to help him weigh.

The man replied, it had already helped him weigh because now he could see the numbers.



Moneywise

Can credit card companies lower your limit?

Credit card companies routinely offer limit increases to entice more spending among good customers but they are just as likely to decrease the limit when their creditworthiness suffers, according to The Simple Dollar. When a person applies for a credit card, the issuer must ask permission to check that person’s credit to make a decision. Many people might not realize, however, that The Fair Credit Reporting Act allows them to continue to monitor that credit into the future.

If a customer falls behind on the credit card payments or even has issues with other lenders that show up on a credit report, the bank may choose to mitigate the increased risk by lowering the amount of money the customer is allowed to borrow on credit. In addition to cutting your access to more credit, a reduced limit can have a further negative impact on your credit score by raising your credit utilization ratio if the balance stays the same.

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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:

In a house fire, the acronym R.A.C.E. stands for:

- a. Run, Alarm, Cover, Emergency
- b. Reusable Automated Chemical Extinguisher
- c. Remove, Alert, Contain, Evacuate
- d. Rescue Antiques, Computers and Electronics

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 6/30/2018.



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

We are now 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.