

HEALTHY, WEALTHY & WISE

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Personal Details

Name

Date of Birth

Address

Phone



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Is Flood Insurance Really Worth the Investment?

Many people are surprised to find out that flood damage, which includes almost any damage due to rising water entering your home from outdoors, is not covered by most homeowners' insurance policies. Generally speaking, if the damage arises from sudden failure of a portion of your house, such as plumbing or the roof, homeowner's insurance will usually cover it. But if the water comes in from outside, it may not be covered.

Nationwide, floods are caused by storms, melting snow, hurricanes, overloaded storm drain systems, as well as broken water mains. Most of these are excluded from basic homeowner's insurance.

Sadly, water damage can lead to devastating losses, both financial and emotional. Flood water can damage furniture, personal belongings, your treasured heirlooms, photographs, drywall, carpeting, wood floors, building structure and so much more – and without flood insurance you would be

left to repair and replace everything on your own.

You Need Flood Insurance

You should protect your home, business, and belongings with flood insurance from the National Flood Insurance Program (NFIP) whether your flood risk is high or low. Almost anyone who is in a community that participates in the NFIP can buy building and/or contents coverage, with very few exceptions. It is a good idea to buy even in lower risk areas because 25 to 30 percent of flood insurance claims come from low-to-moderate risk areas.

The Cost of Flood Insurance

Fortunately, 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 sometimes for less than \$100 per year, and renters (yes, renters need it too) can do it for less than \$50, depending on where you live and how much coverage you choose. Even in

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Luscious Eggnog

Ingredients:

- 3 eggs, lightly beaten
- 1/3 cup white sugar
- salt to taste
- 2 1/2 cups milk
- 1 teaspoon vanilla extract
- 1 cup heavy cream
- 2 tablespoons confectioners' sugar
- 1/2 teaspoon vanilla extract
- 1/2 cup rum (optional)
- 2 drops yellow food coloring (optional)
- 1 pinch ground nutmeg

Directions:

1. In a heavy saucepan, combine eggs, white sugar, and salt; gradually stir in milk. Stirring constantly, cook for 10 to 15 minutes over medium heat, until mixture just coats a metal spoon. Remove from heat, and stir in 1 teaspoon vanilla extract. Place saucepan over ice water until custard cools, and then refrigerate until chilled.
2. In a chilled bowl, combine heavy cream, confectioners' sugar, and 1/2 teaspoon vanilla extract. Beat until stiff peaks form. Stir in rum and yellow food coloring. Fold whipped cream mixture into the cooled custard. Pour into serving bowl, and sprinkle with nutmeg. Serve immediately.

recipe courtesy allrecipes.com

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higher risk areas, flood insurance is usually about 20% the cost of your full homeowners' policy.

Purchasing Flood Insurance

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

When you buy flood insurance you can choose building and contents coverage separately, so renters can insure just their belongings. Generally, 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 as it is not necessarily included with the building coverage.

Don't Rely on Disaster Assistance

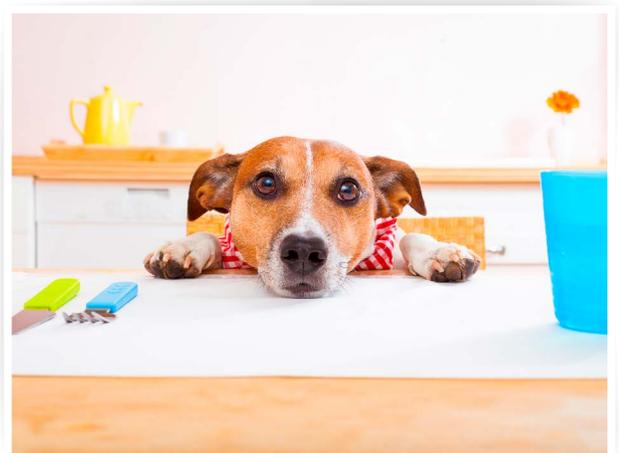
You might wonder, doesn't the federal government help people who have suffered a flood? Federal disaster assistance is only available if the President declares a disaster in a given area, so this is not something you can depend on. And, in many cases, any assistance you are given is a loan that must be paid back with interest. Flood insurance, on the other hand, 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. Hopefully you never have to go through flooding in your home. But if you do it is important to minimize the damage immediately by calling Professional Carpet Systems as soon as possible to get your home back to normal fast. Waiting simply increases the damage and prolongs the restoration process.

Sharing Your Table with Fido

Many pet owners think one of the nicer things they can do for their pets is to feed them human food, often scraps from their own table. This actually can pose a significant health risk to your pet, however. Experts recommend that dogs and cats should not eat any human food. There are some foods, however, that are more of a threat than others. These foods should never be given to your companion animal:

- Alcoholic beverages
- Caffeine
- Chocolate
- Fat trimmings
- Raisins
- Grapes
- Chicken and turkey bones
- Onions
- Garlic
- Macadamia nuts
- Mushrooms
- Raw eggs
- Salt
- Sugar



Home for the Holidays

Whether you are planning on hosting a crowd for your holiday get-together or you are anticipating a quiet holiday with family and friends, it is nice to have a clean and organized home for the holidays. Get a jump start on your pre-holiday housework and the task will seem more manageable. These tips will help you stay on top of your work, leaving you more time to enjoy the holidays.

Tackle the big tasks first

Launder and press your holiday table linens. Clean your oven and refrigerator well. Do a thorough dusting of your home, wash your windows, and do a general tidying of all the clutter. Spot clean your carpet. Clean bathrooms well.

Move on to the smaller things

Gather together the china and silverware you will be using. Plan your holiday menu and prepare any dishes that can be cooked ahead of time. Wash out trash cans as necessary. Sweep and mop floors.



Don't forget the little details

On the day your guests are due to arrive, walk through your home and remove any remaining clutter. Set the table. Clean mirrors in the bathrooms and polish the faucets. Empty trash from wastebaskets. Put clean towels in the bathrooms and kitchen. Straighten toss pillows. Put on some holiday music.

Essential Nutrients for Healthy Brains

A recent study published in the journal *Neurology* has shown that seniors who include more certain essential nutrients in their diets were less likely to have brain shrinkage associated with Alzheimer's disease. They were also more likely to score better on tests of mental performance.

What are those essential nutrients? They include omega-3 fatty acids, B and D vitamins, and antioxidants C and E. Omega-3 fatty acids and vitamin D are found in fish and some plant and nut oils. Vitamins B, C, and E are primarily found in fruits and vegetables. The essential nutrient B12 comes from animal products and fortified breakfast cereals.



Talk with your doctor about including more of these nutrients in your diet. You can get a blood test to check the levels of these chemicals in your body. To increase your intake, eat a healthy diet rich in fruits, vegetables, and fish. Before supplementing, speak to your doctor about safely increasing your intake of these nutrients.

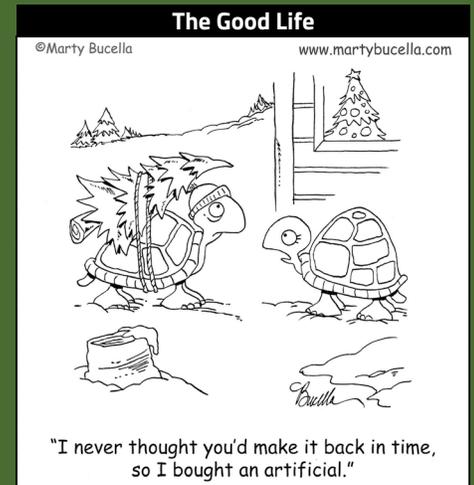
Good Clean Funnies

He Knows If You've Been Bad or Good

A mother was putting her children to bed on Christmas Eve and helped them set out cookies and milk for Santa. She accidentally dropped one of the cookies, but picked it up and replaced it on the small plate. Her youngest son said, "Hey, you can't do that. It fell on the floor!"

The mother replied, "Oh don't worry, Santa won't know!"

The little boy gave his mother a stern look and said, "You mean to tell me that Santa knows when I am good and when I am bad, but he doesn't know that the cookie fell on the floor?"



Quick Tips

Healthy Living Tip

Sleep apnea affects more than 18 million Americans and can cause serious, life-threatening complications. In one of the first studies of its kind, researchers have found that people with sleep apnea who lose just 10 percent of their weight can significantly improve their symptoms and potentially rid themselves of the disorder.

Car Tip

Before installing a baby car seat into your vehicle, place a sheet of heavy plastic and a towel on the seat. The towel will help absorb spills and the plastic will help prevent stains. Change the plastic and towel periodically.

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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 12/31/2016

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.