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# NewzBreak™

*The Workplace Newsletter That's Both Informative and Fun!*

## Hurricane Harvey Highlights Small Business Risk

The devastation left by Hurricane Harvey is a good reminder to small business owners that preparing for disaster is essential.

Catastrophic hurricanes claim close to 40 percent of small businesses, according to FEMA.

It can take years for even the most prosperous businesses to recover. Most Mom-and-Pop operations running on the edge never reopen.

According to a 2016 study by Harvard Business Review, small and young businesses, already taking big financial risks, are notably unprepared for a disaster such as a hurricane.

The study focused on small and young business recovery one year after Hurricane Sandy in 2012.

Among its findings:

- \* Many firms were uninsured. Nearly one-third of companies affected by Sandy had no insurance of any kind. Of firms less than five years old, about 60 percent were uninsured. Those that were insured found that their insurance covered none of their losses.

- \* Businesses increased their debt load when they could. More businesses applied for credit after Sandy than received insurance payments.

- \* Credit was often constrained. Firms unprepared for disaster found that their interest rates went up after Sandy.

Smaller firms were unable to secure credit because they did not meet the requirements, according to an informal survey by the New York Daily News.

- \* Community banks reduced lending. After Sandy, so many households and businesses were affected at once that small banks found loan defaults depleted capital. They were unable to lend.

The study concluded that risk analysis had to be made a strategic priority.

## Gluten-free Lifestyle May Not Boost Heart Health

If you don't have celiac disease, your heart won't get a boost from going gluten free, according to a new study.

The gluten-free lifestyle is crucial for people with celiac disease. For them eating wheat, barley, and rye triggers the body to attack the small intestine, causing inflammation and leading to malnutrition and gastrointestinal distress. The inflammation then increases heart disease risk. Eliminating gluten stops the attack on the small intestine and reduces inflammation.

What the May study in The BMJ asked is whether people without celiac disease would benefit from going gluten free.

The Harvard research team did not find much of a difference in risk of heart attacks between people who ate the most gluten and those who ate the least.

On the other hand, people who avoided nutritional whole grains had an increased risk of heart disease.

The lesson: If you don't have celiac disease, don't cut whole grains out of your diet and don't worry about going gluten free, according to the Harvard Health Letter.



## Nature's Annual Spectacle: Where to See the Leaves

Fall officially started in September but according to the Travel Channel, October is the prime time to see the best of America's fall foliage.

Early leaf watchers will want to start in the Northeast region to capture the first colorings of fall. Fodor's recommends the Green Mountain Byway in the state of Vermont to discover one of the most iconic displays of the area. The drive moves from Waterbury, the home base for Ben & Jerry's ice cream, to Stowe, which is known for its ski resort. Take advantage of the mountains in the area and stay in a place with a good view. Enjoy the view from afar or while experiencing one of the many hiking trails.

In the Pacific Northwest, Yahoo recommends the Willamette Valley in northwest Oregon. The area has many scenic routes connecting major cities in the state that were intended to show off the area's forests and rock lava formations. To keep eyes on the trees instead of the road, Oregon's Travel Department highlights the network of scenic train rides available across the best leafing country. There are also special stops to enjoy local crafters and photography destinations.

In the south, the Great Smoky Mountains region of North Carolina and Tennessee is a great place to visit until early November and, according to Fodor's, there are over 100 different varieties of trees on display. The National Park Service recommends seeking out less congested viewing spots, like the Roaring Fork Motor Nature Trail to avoid the crowds and move at a leisurely pace. Historic mills, breathtaking waterfalls, and hiking opportunities abound in this area.



## Do You Know...

... Someone that could use our services? Perhaps a colleague, friend, family member, or networking buddy?

... If you would think of 3 or 4 people that could use our services, then don't hesitate to call them and give them our name and phone number. Be sure to have them mention your name when they call so we can send you a referral bonus!

... We are always looking for reliable employees. If you know of anyone looking for a job have them call Jessica at extension 224.

Thanks in advance for your help and we look forward to sending cash your way!



## For a beautiful start in spring: You can store your tropical bulbs

The growing season might be over, but you don't have to say goodbye to your tropical plants. With a little effort, you can have twice as many next spring, and you won't have to spend a lot of money to do it. You can store the bulbs.

For those who have a special liking for elephant ears, cannas, gladioli, dahlias, begonias, caladium, and other exotics, here's how to save bulbs from the winter cold.

After foliage has dried back from the first light frost, trim the top growth, then gently dig up each bulb and brush off excess soil. Discard any that are dried out or rotted.

Spray each bulb with a protective fungicide such as Concern Copper Soap and allow to dry. Keep bulbs in a warm, dry area for a week to ease them into dormancy.

Store the bulbs in a cardboard box. Cover the bottom with newspaper and place the bulbs so they don't touch each other. Cover with peat moss, then make another layer.

Most bulbs prefer a 45 to 55-degree temperature range. Begonias, gladioli, and cannas prefer 50 to 60 degrees.



## North America Treat Mystifies Europeans

October through December are prime months for pumpkin pies -- a uniquely North American treat that mainly puzzles Europeans.

In fact, expats routinely complain that finding cans of pumpkin in October and November is nearly impossible on the continent. According to *The Guardian*, Brits never really understood a vegetable-based pudding and pumpkin has



never caught on. In fact, in Europe, most expats end up substituting butternut squash or sweet potatoes for pumpkin.

Nonetheless, North Americans love their pumpkins and it does more than satisfy the taste buds. It wins big time for its nutritional values. A slice of pumpkin pie has up to three times the recommended daily value of beta-carotene plus the phytonutrients lutein and zeaxanthin.

The carotenoids in pumpkin neutralize harmful free radical molecules, while lutein and zeaxanthin are potent free radical scavengers, according to Rutgers University in Brunswick, N.J. A diet that includes these antioxidants can help prevent many of the diseases associated with aging, including heart disease and cancer.

Lutein and zeaxanthin are naturally found in the lenses of the eyes. Studies suggest that eating foods high in these compounds help block formation of cataracts and decrease the risk of macular degeneration.

Canned pumpkin has virtually the same nutritional value as fresh, and it's far less work to prepare.

You can make a nutritious pumpkin pie from a can of pumpkin pie mix or two pies from a 16-ounce can of pumpkin (just add your own eggs, sugar, and spices. The recipe is on the can.)

Some tips about pie made from canned pumpkin: If you find your pie cracks in the center or doesn't hold together well enough, your eggs are probably too small. Use three eggs instead of two.

To reduce the fat content of your pie, (pumpkin itself has no fat) use fat-free canned milk.

If you will use whipped cream as a topping, select fat-free whipped cream at the supermarket for a flavor that's still very good.

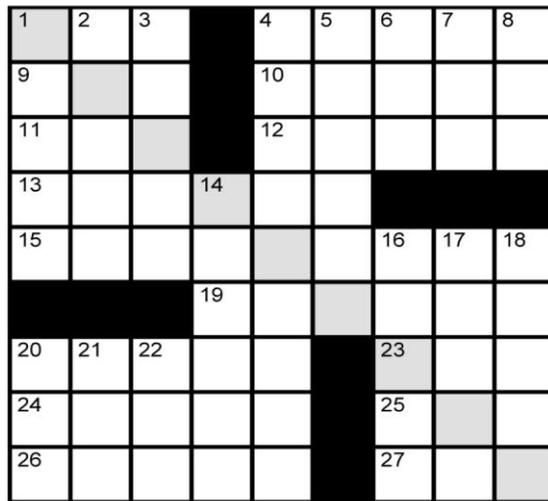
For more intense flavor from pumpkin pie mix, add a bit of extra spice and a tablespoon of brown sugar.

For more daring pie, put in three tablespoons of rum.

## French soldier of sword and gun

Across

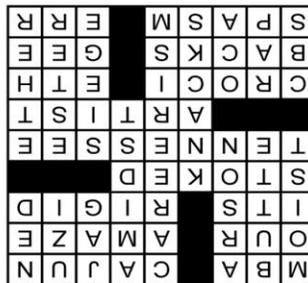
1. Wharton deg.
4. Spicy cuisine
9. "Days of \_\_\_ Lives"
10. Astound
11. "\_\_\_ De-Lovely"
12. Set
13. All fired up
15. Monopoly avenue
19. Painter or sculptor
20. Early spring bloomers
23. Biblical verb ending
24. Pigskin carriers
25. "Fancy that!"
26. Twinge
27. Slip up



Down

1. Damp
2. Montana city
3. Possible fire cause
4. Advancement at any cost
5. During
6. Bender
7. Action film staple
8. Homer's neighbor

14. Special talents
16. Prolonged attack
17. Aromatic compound
18. Early anesthetic
20. "60 Minutes" network
21. Hip-hop
22. Wood sorrel



The headline is a clue to the answer in the diagonal.

## Do over: When First Impressions are Bad

You don't always get a do-over in life but, with a little effort, people can help erase bad first impressions.

Remember that a bad first impression isn't always your fault.

According to author Heidi Grant Halvorson, author of *No One Understands You and What to Do About It*, impressions are based in biased thought patterns. People see what they expect to see (confirmation bias) and they tend to notice just a few things that may influence them later.

But, a bad impression might be your fault, even though it might not tell the whole story.

Say, for example, on your first day in a new city you are delayed by traffic and end up being late for a meeting. That performance could make a bad impression but now you know what traffic can be like. Be early for meetings for the rest of your career.

Stay patient.

You might poke fun at your blunder: Well! Now I know what traffic is like in XYZ city.

You can also point out common bonds with people: Sports teams you both like or music.

## Trivia Teaser – Not Thinking Straight

1. Which duo had a hit in the 1960s with "Deadman's Curve"? a-Chad and Jeremy, b-Jan and Dean, c-Simon and Garfunkel, d-The Everly Brothers.

2. Who introduced the model of the atom that showed electrons circling the nucleus in defined orbits? a-Niels Bohr, b-Albert Einstein, c-Enrico Fermi, d-Werner Heisenberg.

3. Which star of the 1991 movie "Curly Sue" was a champion on "The Voice" in 2016? a-Danielle Brisebois, b-Stephanie Mills, c-Andrea McArdle, d-Alisan Porter.

4. Which U.S. President had a White House inner circle called the "Ohio gang"? a-William Howard Taft, b-Andrew Jackson, c-Warren G. Harding, d-Herbert Hoover.

5. "Tara Road" and "Circle of Friends" are among the best-selling novels of which Irish writer? a-Edna O'Brien, b-Deirdre Purcell, c-Danielle Steel, d-Maev Binchy.

6. Which medical term refers to the lack of symmetry in the curve of the cornea in the eye? a-Strabismus, b-Ectasia, c-Astigmatism, d-Nystagmus.

7. Who played the daughter of Clint Eastwood in the 2012 movie "Trouble with the Curve"? a-Amy Adams, b-Melanie Griffith, c-Kate Hudson, d-Kim Dickens.

8. "Bad Boys" performed by the reggae group Inner Circle is the theme song for which TV reality series? a-"Cops," b-"Road Rules," c-"Survivor," d-"The Contender."

9. Which singer hit the top 10 in the 1980s with the songs "I Get Weak," "Mad About You," and "Circle in the Sand"? a-Debbie Gibson, b-Bonnie Tyler, c-Belinda Carlisle, d-Cyndi Lauper.

10. Which Greek word for a curve in a liquid surface is also used for the cartilage in a human joint? a-Patella, b-Meniscus, c-Olecranon, d-Scapula.

- |                    |                        |
|--------------------|------------------------|
| 1-b, Jan and Dean  | 5-d, Maev Binchy       |
| 2-a, Niels Bohr    | 4-c, Warren G. Harding |
| 3-d, Alisan Porter | 9-c, Belinda Carlisle  |
| 7-a, Amy Adams     | 8-a, "Cops"            |
| 6-c, Astigmatism   | 10-b, Meniscus         |

Answers to "Not Thinking Straight"



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### About Our Company

Celebrity Cleaning Inc. is a full service commercial cleaning company that serves the greater Lehigh Valley.

Services include but are not limited to general cleaning, carpet cleaning, and all types of hard floor care.

Owners, Wally Myers and Kevin Brown, have a combined 50 years of experience in the cleaning industry, and they feel it's important to provide cleaning services that place the utmost importance on the health and safety of their clients and employees. For that reason, they are active participants in industry associations ISSA (International Sanitary Supply Association) and BSCAI (Building Service Contractors Association International).

### "Cyberspace" Coined: Neuromancer Published in October 1984

According to Vice, this month marks the anniversary of William Gibson's coining of the term "cyberspace" in his cult classic book Neuromancer. Released in 1984, his book was written during a period in which computers were not yet affordable or useful for the mainstream. Gibson envisioned a world in which hackers run rampant through a digital world offering visual hallucinations and a connected society that has only recently emerged in the real world. To a young generation of computer fanatics, he has been considered a prophet for his work.



*Keep your fears to yourself but share your courage with others.*  
 ~Robert Louis Stevenson

### Small Business Risk: Fire ranks high

Going into business is heavy with financial risk but, once in business, natural disasters or unforeseen problems can create catastrophe.

Fire ranks high as a potentially devastating risk for business.

More than 75 percent of companies that experience a serious fire go out of business within three years of reopening, according to Phoenix Fire Protection.

Proper insurance can cushion destruction of assets and business interruption costs, but it won't stem loss of customers, employees and data.

Of these three risks, data loss may be the easiest to mitigate.

\* Daily off-site backups are key. On-site backups may seem sufficient unless a fire begins on the weekend or a holiday.

\* Check backups regularly.

\* Make sure at least two people know how to retrieve backups.

Make a pre-fire or disaster plan: Some of the questions you can ask:

\* How can you protect IT equipment from fire or other disasters? If you can't protect equipment, how will you replace it after the emergency?

\* How will you retrieve data? Who will do it?

\* Where will you operate? Will you need a generator for electricity? If so, where will you get the fuel to power the generator?

\* What are the steps you will take to replace inventory? Is it necessary or possible to insure inventory? What is the worst-case scenario if it isn't insured?

### October Birthdays and Company

#### Anniversaries

#### Birthdays

16<sup>th</sup> – Dennis Wieand

21<sup>st</sup> – Glenn Leh

22<sup>nd</sup> – Denise Rivera

24<sup>th</sup> – Andrea Motsko

26<sup>th</sup> – John Piger

#### Anniversaries

19 years – David Moore

12 years – Gail Zwickle

1 year – Miguel Cruz

