



AROUND THE HOUSE

APRIL 2015

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- Skylight Repair/Installation
- Insurance Claims

Inside This Issue:

- **Can You Get a Mortgage Without a Credit History?**
- **'Tis the Season to Inspect Your Trees**
- **Retirement Plans Could Be More Accessible in the Near Future!**

Do April Showers Really Bring May Flowers?

Turns out – not so much.

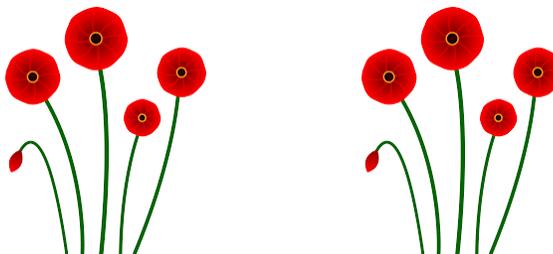
No more so than showers in May or September. Exactly which rainy period has the biggest effect on growth depends on whether you're looking at perennials or annuals. Perennials, which are plants whose roots stay alive even after the part above ground dies, usually pop up as the first proud trumpeters of spring. If you're in Maine or England, that's likely to be in May; farther south, it makes more sense to call them late-March and early-April flowers. (Some perennials like the *Cyclamen coum* have the audacity to show up and thrive as early as January.)

Regardless of when the perennials bloom, the rainfall of the previous month isn't that relevant. Plants such as tulips and daffodils, two common perennials, sprout from bulbs that have been in the ground since at least the previous autumn, which is when their buds were forming and roots were growing. So if there had been a severe drought in September, the tulips and daffodils may suffer months later. Once the foliage starts peeking through the soil in early spring, rainfall again becomes important. If there's a drought, the perennials won't grow as high, and they wither faster. But in most years, there's enough moisture in the soil from the winter's snow to sustain the spring flowers.

Whatever effect April's showers do have on May flowers tends to be negative. Too much rain while the plants are blossoming makes them more susceptible to diseases like Botrytis blight, which causes buds to shrivel before they open.

For annuals, which are the flowers that must be replanted every year, lifespan and growth are influenced by the rainfall in the months immediately after they're planted, not the month before. Summer annuals like petunias, marigolds, geraniums, tomatoes, and cucumbers go into the ground after the frost-free date, which varies by region but hovers around late April. Once planted, they must receive enough water during the next few months to stay healthy. (The exact amount depends on heat and wind, but a good rule of thumb is that if you stick a finger into the soil and feel some moisture, you're good.) Too much heavy rain can beat them down or, if the soil isn't draining properly, drown their roots and kill them. But April showers would have no effect on annuals planted in May.

The one place where April showers would truly bring May flowers is the desert. In arid regions like the Mojave, plants sit under the sand, sometimes for years, just waiting for enough water to send up shoots and leaves. A few weeks—or sometimes even days—after a heavy rainfall, the desert will explode with color.



**April is National Donate Life Month
Social Media Becomes a Medical Billboard**

Organ donation remains an urgent need worldwide, but efforts are getting a boost from an unexpected place: Social Media.

Currently, nearly 124,000 men, women, and children are awaiting organ transplants in the United States; about 1,900 are children.

Now come Facebook and social media, acting as a vast billboard, to publicize individual cases of patients who can receive donations from living people. One college professor received a kidney from a woman who lived in his same town, after the donor saw his story on Facebook.

This new era of social advertising for organs is a new wrinkle in the organ transplant world.

Until social media, most organ donations from deceased people were handled by the nonprofit organization, United Network for Organ Sharing. It uses a rigid algorithm to distribute organs. Recipients must be sick enough to require a transplant but still strong enough to survive the operation. The patient must show they will comply with a lifelong regimen of medications. This system utterly ignores a patient's appearance, achievements or lifestyle. Even jailed criminals can be on the list.

But this rigid fairness is not the case with social media. According to the New Yorker magazine, researchers are concerned that social media can subvert the process. A cute little 13-year-old girl or a Web-savvy marketer stands a better chance for a kidney than a grizzled old guy with a funny eye.

Observers hope that social media will evolve as a complimentary avenue in the life-saving process of organ donation.



Just for Fun

1. Humans - Porcupines - Books
2. Head - Goat - String
3. A Year - A Mattress - A Car
4. An Arm - A Race Track - An Olive
5. Ear - Steel - Kettle
6. Coffee - Layer - Spice
7. Duck - Mini - Venetian
8. Days - Seas - Continents
9. Yellow Brick - Dirt - Private
10. Bell - Red - Green

COMMONYMS

What's a commonym you ask?
A commonym is group of words that have a common trait in the three words/items listed. For example: A car - A tree - An elephant ... they all have trunks. These will make you think!

Answers on page 9



"I'm leaving now, Ms. Simpson. If anybody wants me, I'll be hopping down the Bunny Trail."

What is the difference between a crazy bunny and a counterfeit banknote?

Answer on page 9

Precision Roof Crafters, Inc.

April Is:

- **Keep America Beautiful Month**
- **Lawn and Garden Month**
- **National Humor Month**
- **National Poetry Month**
- **National Pecan Month**
- **Sexual Assault Awareness Month**
- **Stress Awareness Month**
- **International Guitar Month**
- **National Welding Month**

Make an Easter Egg Tree

An old tradition again popularized in recent years in Germany, the Easter egg tree, has caught on worldwide as a particularly colorful craft of the Easter season.

One of the most well-known tree is by the Volker Kraft family in Saalfeld, Thuringia, Germany. The tree started with 18 eggs in 1965 and had grown to over 10,000 by 2012.

It is not the biggest egg tree, though. According to the Guinness Book of World Records, the Rostock Zoo in Germany held the record for the most eggs on a tree, a red oak with 79,596 blown and painted eggs.

If you want to try one, start small. Begin with a simple table or hearth arrangement of branches in an appropriately sized vase or urn as the base. If you'd rather not decorate real eggshells, use the plastic ones available in any craft store. Using a fine-point permanent marker in white or silver to create tiny dots will elevate them to something special.

When your eggs are decorated, cut 10-inch lengths of very narrow ribbon in pastel colors to make the hanging loop; tie the ends together in a small bow. Use a glue gun or a dab of Elmer's glue to the egg tips and attach to the bow ends. When dry, drape the hoops over the branch tips.

How the No-Credit Crowd Gets a Mortgage

The no-credit movement is gaining steam, with the simple philosophy that credit is bad, and cash is king.

Still, when it comes to buying a house, even the cash-only crowd sometimes wants a mortgage. Problem is, if you have no credit accounts, you have no credit history.

What happens, then, if they want a mortgage?

Manual underwriting that can offer a person with no credit score, or a bad credit history, a chance to successfully negotiate a mortgage. The process is time-consuming but can offer hope to people rebuilding their credit or to those who reject credit on principle.

Without a credit report, lenders must have some way to see if an applicant is reliable and has enough income to afford a mortgage.

It is up to the borrower to prove the case.

One way is to show payments on non-traditional credit accounts. An applicant will have to prove that, for at least 12 months, he or she has made on-time payments on non-traditional credit accounts. Accounts like these are not typically included in a credit report: rent, utilities, cell phones, insurance, cable television and internet access. He or she will have to show check stubs or bank statements. The lender may even call the landlord or other third parties to verify the information.

New online services, such as ecredible.com, offer to track these non-traditional payments to set up an alternative credit report and can be an asset to a borrower.

An applicant must also show job stability (even a statement from an employer can help). The longer in a position, the better. Even the company they are with counts. An underwriter will consider employment at a large firm a better bet than a smaller firm.

Next, the applicant must show financial resources such as a savings account, and a detailed explanation of all income sources.

Finally, the applicant has to answer the lender's main question: Does the applicant have the money to make the monthly mortgage payments? That means the applicant must detail all the payments he or she makes now and demonstrate that he can make a mortgage payment. An applicant who has no credit history by choice will probably be able to show that he or she can make the mortgage payments since they have no other credit accounts. But an applicant who does have a credit account, such as a car payment, will have to show that the mortgage will not strain his or her current finances.

A cash down payment of at least 3.5 percent is necessary but on a manual underwrite, 10 percent gives the applicant the best chance.

If an applicant in a manual underwriting situation has any stain (bankruptcy or loan defaults) on his or her credit report, they will be asked to write an explanation of it. A very detailed explanation in writing can help here. Be sure to address every aspect of the debt.

						1		7
	6	4	1					9
				9		4		
			9	4			6	
8			3		6			4
	3			8	7			
		8		5				
1					8	2	7	
5		7						

To solve a sudoku, you only need logic and patience. No math is required.
Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance of the numbers 1 through 9.

The difficulty rating on this puzzle is easy.

WE WELCOME THIS MONTH'S NEW CLIENTS TO THE "PRECISION ROOF CRAFTERS" FAMILY

Here are some of our new clients that became members of the "Precision Roof Crafters' Family" this past month. I'd like to welcome you and wish you all the best!

John L., Houston
Denise M., Houston
Madhavi J., Bellaire
Monica F., Tomball
Navi C., Houston
Barry G., Houston
Julianne B., The Woodlands
Roy J., Stafford
Hailee R., Houston
Brian V., Houston
Ian S., Spring
Gary M., Magnolia
Dana W., Houston
Jill W., Houston
Wolfgang P., Houston
Sheena T., Houston
Orawan A., Houston
Dan J., Houston
Earl M., Houston
Edwin D., Houston
Xianping S., Houston
Mike S., Friendswood
Jewel K., Houston
Debra D., Fresno
Sandy G., Houston
Denise B., Pasadena
Ziad N., Houston
Chen-Wei L., Houston
Walter H., Webster
Janet B., Houston
Jessica M., Houston
Lela D., Houston
Irene Z., Sugar Land
Gary H., Katy
Nancy E., Houston
Daryl K., Katy
Wayne A., Kemah

Patricia P., Houston
Cynthia L., Kingwood
Paul C., Seabrook
Sean D., Houston
Damon H., Houston
Charles R., League City
Devin B., Houston
Dinara L., Sugar Land
Kristin C., Porter
Alisa B., Houston
Greg M., Houston
Rose M., Friendswood
Kory S., Seabrook
Paul M., Seabrook
Josh L., Houston
Michael S., Houston
Jason M., Houston
Scott L., Houston
Anand G., Bellaire
Eka K., Houston
Matt W., Houston
Blake R., The Woodlands
Charles C., Katy
Ed J., Houston
Eve B., Houston
Nina T., Sugar Land
Shirley T., Bellaire
Angie K., League City
John W., Houston
Fred B., Galveston
Evan M., Houston
Dimas D., Houston
Sara B., Houston
Susan L., The Woodlands
Edwin K., Houston
Erik H., Houston
Annie G., Houston

We are giving recognition to our new clients and our superb friends who are kind enough to refer their neighbors and relatives to us.

Inspect Your Trees

High-wind storms, and in some locales, low temperatures, have wreaked havoc on trees this year.

Spring is the time to inspect trees, especially those growing close to structures and driveways.

Check the roots, the trunk and lower branches first. Pay special attention to those that have lost large branches.

If the roots leading to the trunk have begun to pull out, it could cause the tree to fall with the next storm. Newly exposed roots can mean you might lose the tree, and you'll want to cut it down before it causes damage.

Mushrooms or fungus at the base of the trunk is a sign of dead or decaying roots.

A tight V-shaped fork at the point where two trunks or two large limbs meet increases the likelihood of the tree splitting. Look for cracks.

If the diameter of a large broken limb is more than one-third of the diameter of the tree trunk, or if there are cracks in the trunk, the tree needs professional trimming or might need to be taken down.

Dead or dying limbs have no leaves or brown leaves in the Spring. If more than 25 percent of large branches are dead, the tree won't get well.

With any of these problems, it's time to have that tree removed before it can fall on a person, a pet, a car or a house.

More Accessible Retirement Plans on the Horizon?

A survey by bankrate.com shows that 26 percent of workers age 50 to 64 report that they aren't saving for retirement. Nearly a third of those age 30 to 49 haven't saved for retirement, and 69 percent of workers 18 to 29 aren't saving at all, according to USA Today.

In another study, 75 percent of part-time workers don't have access to workplace retirement plans.

Individual states are working to include more workers in retirement plans. California, Illinois, Massachusetts and Oregon passed legislation last year that will go into effect in 2017.

Sen. Susan Collins, R-Maine, chairman of the Senate Special Committee on Aging, will introduce bipartisan legislation to encourage small employers to offer retirement plans and provide incentives for employees to save more for retirement. The Collins-Nelson Retirement Security Act of 2015 is co-sponsored by Bill Nelson, D-Fla.

The Illinois Secure Choice Savings Program goes into effect in 2017 and will act like a 401(k). It will establish accounts for 2.5 million Illinois workers not covered by retirement accounts. Employers don't have to contribute and administration will be done by an investment company to be hired by the state.

According the AARP, other states are considering similar legislation, including Vermont, Connecticut and Minnesota. The plans, called Work and Save, offer payroll deduction. Companies don't have to pay for administration.

AARP says that right now, about half of Americans don't have a way to save for retirement at work, which is why they have only \$3,000 saved. AARP is also asking companies to include part-time workers in their 401(k) plans.

The organization says small companies could offer coverage by joining a large plan, bringing down costs.

In the past people who worked at home often didn't take the home office-deduction on their income return. They thought the rules were too complex or worried that taking it would be an invitation to get audited. Now, there's a simple calculation you can use.

Multiply the square feet of the home used for your office, up to 300 square feet. You can claim \$5 a square foot, not to exceed \$1,500. Easy!

Easter Pie

Ingredients

- 2 recipes pastry for a 9 inch double crust pie
- ¾ pound Italian sausage links
- 6 hard cooked eggs, diced
- 1 cup diced cheddar cheese
- ½ cup diced provolone cheese
- 1 ½ cups whole milk ricotta cheese
- ½ bunch fresh parsley, chopped
- Salt and pepper to taste
- 1 egg
- ¼ cup butter, melted



Directions

- Preheat oven to 350 degrees F (175 degrees C). Roll out pastry to fit a 9 inch pie plate. Place bottom crusts in 2 pie plates. Roll out top crusts and set aside.
- Cut sausage into 1 inch pieces. Heat a skillet over medium heat and cook sausage until brown. Place sausage in a large bowl, and add hard cooked eggs, Cheddar cheese, Provolone cheese, Ricotta cheese, and parsley. Mix together and season to taste with salt and pepper.
- Add one raw egg to mixture. Mix well and check consistency - it should not be loose or runny, but should hold together well. Add one more raw egg if necessary.
- Spoon filling into 2 pastry-lined pie pans, and cover with other 2 pastry shells. Seal edges and cut steam vents in top. Brush top pastry with melted butter or margarine.
- Bake in preheated oven for 35 minutes, until golden brown.

Recipe Source: Allrecipes.com



Pecan Cups

- 3 ounces cream cheese
 - 1 teaspoon vanilla extract
 - 2/3 cup chopped pecans
 - 1 egg, beaten
 - ½ cup butter
 - 1 cup all-purpose flour
 - ¾ cup packed brown sugar
 - 1 tablespoon butter
1. Preheat oven to 350 degrees F (175 degrees C).
 2. To Make Crust: In a medium mixing bowl blend softened cream cheese and 1/2 cup butter or margarine until thoroughly combined. Add flour and mix well. Place in refrigerator to chill.
 3. In a medium mixing bowl combine brown sugar and 1 tablespoon butter or margarine. Add egg and vanilla, and blend well. Stir in pecans.
 4. Pat crust into the bottoms of paper muffin cups. Pour in filling, distributing evenly between all cups. Bake in preheated oven for 30 minutes.

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Client of the Month!

Every month we choose a **Precision Roof Crafters' Client Of The Month**. It's just our way of saying thanks and giving a little recognition to our good friends and clients who help support us!

This month's client of the month is the **Quynh Bui**! Congratulations! **And thank you, Quynh, for referring Dan Jones to us!!!**

Quynh wins a \$50 Gift Card. You can be the client of the month too! Watch for your name here in an upcoming month!

SEND A REFERRAL: GET A PRIZE

For every referral you send our way that becomes a client, you will receive a gift from our company:

"A \$25 Pre-Paid American Express Gift Card"

By referring your family, friends & neighbors, you've helped our business grow. Offering these special rewards is our way of saying, **"Thank you, you're the best!"**

Without you, we couldn't do what we do. To take advantage of our Referral Reward Program, just fill out the enclosed referral sheet and either fax or send it in. That's all there is to it!

ROCKET REFERRAL REWARD PROGRAM!

If you use this form, we will be able to make sure you get credit for all of your referrals when they become clients. If you have any questions, just give us a call at (insert your phone number).

Your Name: _____ Your Phone# _____

Referrals: If you run out of room, please feel free to use a separate sheet of paper.

Name _____

Address _____

City, State, Zip _____

Home Phone _____

Name _____

Address _____

City, State, Zip _____

Home Phone _____

Yes! Feel free to use my name as a reference when you contact the referrals!

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9	8	5	6	3	4	1	2	7
3	6	4	1	7	2	5	8	9
2	7	1	8	9	5	4	3	6
7	5	2	9	4	1	8	6	3
8	1	9	3	2	6	7	5	4
4	3	6	5	8	7	9	1	2
6	2	8	7	5	9	3	4	1
1	9	3	4	6	8	2	7	5
5	4	7	2	1	3	6	9	8

Puzzle Answer:

1. They have spines
2. Cheese
3. They have springs.
4. They have pits
5. Drums
6. Cakes
7. Blinds
8. There are 7 of them
9. They are roads
10. Peppers

Riddle Answer:

One is bad money and the other is a mad bunny!

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Money Saving Coupon

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Evaluation

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Cannot be used in conjunction with any other offer.
Must present this coupon to receive offer.
Offer expires May 15, 2015



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