



AROUND THE HOUSE

APRIL 2017

NEWS FROM OUR FAMILY TO YOURS

Opt for a Not-so-Taxing Tax Season

Did you know that your chances of being in a fatal car accident increase on tax day? The reason? Stress. Because it's so connected to our livelihoods and the financial well-being of our employees, tax time can be one of the most stressful times of the year for business owners. If you're already dreading how much your to do list will explode once you start tackling your taxes, here are a few tips on how to de-stress during this crucial time of year:

Start early. First, here's some good news. Because "Tax Day" aka April 15th falls on a Friday, this year you'll have two extra days to prep. So, the official 2016 deadline is actually Monday, April 18. Of course, that doesn't mean you should wait until April to start your prep. In fact, the more lead time you give yourself the less stressed you'll be. In January, create a tax prep schedule for yourself and get your tax prep appointment on the books. That way you can be sure to have your tax duties taken care of long before the deadline.

Go one step at time. When you start thinking about all of the receipts and invoices you need to find, all the W-2s that need to go out, all of the deductions you need to figure out, and so on, you're going to be overwhelmed. Don't let yourself get intimidated right out of the gate. Break your tax prep down into steps. First, get your receipts and invoices in one place. Then, look at your calendar to figure out your deadline for W-2 prep. Then, make a list of deductions you'll want to be sure to take advantage of, and so on. When you complete your tax responsibilities one task at a time you can avoid burying yourself under a mountain of additional work.

Don't go it alone. Unless you're a tax code or math whiz, you'll want to hire someone to help you with your taxes. If you have an in-house accountant, perfect; if not, start looking for a trustworthy CPA now. Their schedules will get booked quickly after the beginning of the year. In addition to a tax preparer, take advantage of available software. As a business owner, you'll have to provide W-2s for employees and/or 1099s to contractors. Helpful software is available to streamline the W-2 prep process so that you don't spend your tax season worrying over all of these documents. One of the biggest worries at tax time is making a costly mistake, when you enlist the help of tax experts and helpful tech you can mitigate that risk.

Stay educated. The U.S. tax code is monstrous, and there are yearly changes that small business owners need to contend with. Do some research to see what changes will affect you most. And if you have questions, don't hesitate to bring them up with your accountant. When you take tax code changes into consideration, you may find new helpful deductions and you can avoid penalties that might result from not following new filing rules.

There probably isn't much you can do to make your tax season fun, but when you take a few key steps you can avoid some of the stress that can overwhelm you in the run up to tax day. So, take a deep breath, and get started now.

"Death, taxes and childbirth! There's never any convenient time for any of them." ~ Margaret Mitchell



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Inside This Issue:

- **Learn How to Stop Putting Off Until Tomorrow What You can do Today**
- **Find Out Why a 401K May be the Perfect Solution for a Down Payment**
- **Figure Out How to Create a Family Food Budget**

Plus much, much more!!!

The White House Easter Egg Roll A Longstanding Tradition

In the 1800s, the rolling lawns of the U.S. Capitol were an irresistible target for kids on Easter Monday.

One of the few days off for kids and adults, Easter Monday also included lots of leftover hard-boiled eggs.

Naturally, the Capitol soon became the site of egg rolls, in which children would compete to see whose egg could roll farther without breaking. It became quite the thing. In fact, around 1876, 10,000 kids showed up to egg roll. According to history.com, the spectacle was so noisy that no business could be done in the House and Senate chambers. By the end of the day, the lawns were in ruin. Outraged Congressmen immediately wrote legislation protecting the Capitol turf. President Ulysses S. Grant signed the bill two weeks later.

A showdown was avoided the next year when rain discouraged the annual invasion of egg rollers.

Police discouraged the children the following year but, to the rescue, came President Rutherford B. Hayes who, on April 22, 1878, welcomed players to the White House backyard, the first official White House Easter Egg Roll.

In those more innocent years, families picnicked on the lawns while the kids rolled eggs, leaving behind dead grass, trash, broken egg shells, and many hidden and -- increasingly smelly -- eggs.

Cut to 1937 when the annual crowd grew to 50,000 people, inadequately accommodated on the South Lawn. Only WWII stopped the event and the increasingly enthusiastic crowds. When the Roll resumed after post-war rationing ended, it began to assume its modern, and much more controlled, form with an egg roll for little kids and various activities.

Today, the White House holds a lottery to distribute 35,000 tickets for the Egg Roll. If you win one, get ready for hours of lines and a fairly short experience on the White House lawn, but a very memorable family photo.



Easter Island



"Oh, yeah, they're cute until you can no longer claim them as dependents on your tax return."

Just for Fun

1. Your Hand - Your Voice - Your Children
2. Chop - Yard - Pogo
3. Lawn - Rocking - Wheel
4. Sheep - Watch - Seeing-Eye
5. Lilac - Plum - Violet
6. Tug - Sail - Steam
7. Turkey - Teddy Bear - Christmas Stocking
8. Sea - Taco - Turtle
9. Sand - Juke - Toy
10. Time - Stink - Atomic

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 8

How do you make rabbit stew?

Answer on page 8

Precision Roof Crafters, Inc.

April Is:

- Keep America Beautiful Month
- Autism Awareness Month
- Lawn and Garden Month
- National Pecan Month
- National Humor Month
- National Poetry Month
- Stress Awareness Month
- National Poetry Month

401K Your Way to a Down Payment

Home ownership has not been an insurmountable financial hurdle for the 63.5 percent of Americans that own their homes according to US Census data, but coming up with a down payment is still challenging

One way to do it: Take a loan for a 401(k).

What is a 401k Loan?

According to the IRS, a person can take a loan out against a qualifying account for a handful of reasons, down payments on a home being one of them. The rule of thumb is \$10,000 or 50 percent of the vested balance, whichever is greater. These loans cap at \$50,000 which is often enough to cover a down payment for a modest home.

According to personal finance blog Family Financier, taking out a 401k loan could make sense for people with low credit scores who would be forced to pay unusually high interest rates on their mortgages.

For the average consumer, with a good credit score, a healthy 401(k), but no down payment, financial advisors usually recommend saving separately for a down payment. A 401(k) loan is usually a loser idea. Even if your 401(k) loan lowered your monthly mortgage payment, this would be offset by the payments you would have to make to your 401(k) for 15 years.

In addition, you would lose thousands of dollars in interest. In some scenarios you would lose more money in interest than you borrowed from your 401(k) during the 15-year repayment.

Read This Now! Why we Procrastinate (and how we can stop)

Everyone procrastinates but some could admit to more than others.

Although the occasional put-off errand might not have an immediate impact, chronic procrastination can cause serious problems in one's personal and professional life.

According to the Wall Street Journal, studies show that procrastination is, at its heart, an emotional issue.

Procrastinators voluntarily delay, even when they know there could be and probably will be negative consequences.

Studies show procrastinators delay to feel better, even though they will feel worse as time goes on. This behavior is related to impulsiveness, rather than perfectionism or anxiety.

Piers Steel, an organizational-behavior professor at the University of Calgary, says that highly impulsive people have a hard time experiencing strong emotion and they shut down when they feel anxiety. By comparison, people low in impulsiveness see anxiety as a cue to get going.

In other cases, the problem is that some people have a hard time picturing their future self and understanding how putting off something today can hurt them down the road. Scientists call this temporal myopia, and not having the benefit of this emotional connection to the future self keeps the focus on more immediate concerns.

Solving the issue

Becoming less of a procrastinator should incorporate two separate strategies: time management and addressing the emotional aspect.

According to the productivity influencer Michael Hyatt, these time management strategies are key:

- Tackle the most difficult task first
- Divide the task into smaller tasks
- Set a mid-day alarm
- Dedicate yourself for a short period of time
- Schedule your tasks on the calendar
 - You can also address the emotional aspects of procrastination:
- Forgive yourself for previous procrastination
- Set up mini-goals and reward yourself for accomplishing them.
- Set up micro-costs for things that distract you like requiring a password before surfing the web

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

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!

Robert A., Houston. * Kim T., Sugar Land * Wael, E * Lori B., 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.

Digital Assistant Uses for Seniors

Amazon Echo and Google Home -- both Personal Digital Assistants -- could be a great help to seniors. Or maybe not.

The jury is somewhat out on the usefulness of these devices for seniors.

The devices, which can serve as a smart librarian or DJ for your home, still have some limitations for seniors but they do have some useful features:

- Time, date and weather - Ask any time you want and ask how many times you want. Echo's Alexa and Google's Home will answer every time.
- Encyclopedias - Information is big with these devices. Ask about history, famous people, literature, anything and you'll get an answer.
- News - Both devices will read the news, even local news.
- Jokes - They will tell you one (or more) every single day.
- Music - Great for playing music from accounts like Spotify.
- Books - Buy books from Audible.com and these devices will read them.
- Buying supplies - You can buy things like paper towels from Amazon with the Echo. Google Home also has some ordering capabilities.
- Coming next: telephone answering with emergency calling.

Some observers are enthusiastic about what these devices can do for seniors, saying they can help replace aging memory.

Still, the devices are simply not no-fuss technology. Close, but not quite. A senior with little technological experience will need help from a caretaker with a smartphone to set up the system. Once set up, the devices can be accessed with voice with fairly good results.

Creating a Family Food Budget

When creating the family's budget, it is easy to look at individual categories and determine that they are too expensive or that there are cheaper alternatives elsewhere.

If the cell phone bill is \$200 a month, a basic online search could reveal that another provider offers the same service for half the price. In this respect, budgeting is often a very apples-to-apples comparison that promises easy decisions.

Food, on the other hand, is a bit different. A family does not want to overpay for the specific items that they buy, but finding the total dollar figure for the budget can be a little nebulous. People may say they want to spend less, but how low is low enough?

What is a normal budget? Luckily, the USDA tries to do a little bit of the homework when it comes to food spending. According to their monthly reports, for instance, a thrifty family of four should be paying \$554 per month while the liberally spending family spends \$1084. There is quite a gap, but at least it provides some baseline for spending.

Tallying up spending over a few months will show the monthly average which can then be compared to the national averages, but remember that budgeting is highly dependent on factors such as income and location as well as food preparation habits. There is no one-size-fits-all number.

How to reduce spending

According to Forbes, there are many ways to help reduce spending at the grocery store such as:

- Limit Alcohol: Alcohol can be a very expensive addition.
- Bulk up: Making bread at home or bulk cooking staples like rice or beans can save time and money
- Plan menus two weeks ahead: Planning ahead helps avoid impulse buys and fast food. It also makes dinner quicker to prepare on busy nights.
- Have a meal prep day: Take a few hours every week or two to make casseroles, soups and simple meals that can be frozen and quickly prepped later.

Remember that making changes to a budget should happen step-by-step to avoid giving up quickly due to discomfort. Incremental changes are easier to maintain and help to make adapting easier.

Mongolian Beef and Spring Onions

Ingredients

- 2 teaspoons vegetable oil
- 1 tablespoon finely chopped garlic
- ½ teaspoon grated fresh ginger root
- ½ cup soy sauce
- ½ cup water
- 2/3 cup dark brown sugar
- 1 pound beef flank steak, sliced ¼ inch thin on the diagonal
- ¼ cup corn starch
- 1 cup vegetable oil for frying
- 2 bunches green onions, cut in 2-inch lengths



Directions

1. Heat 2 teaspoons of vegetable oil in a saucepan over medium heat, and cook and stir the garlic and ginger until they release their fragrance, about 30 seconds. Pour in the soy sauce, water, and brown sugar. Raise the heat to medium-high, and stir 4 minutes, until the sugar has dissolved and the sauce boils and slightly thickens. Remove sauce from the heat, and set aside.
2. Place the sliced beef into a bowl, and stir the cornstarch into the beef, coating it thoroughly. Allow the beef and cornstarch to sit until most of the juices from the meat have been absorbed by the cornstarch, about 10 minutes.
3. Heat the vegetable oil in a deep-sided skillet or wok to 375 degrees F (190 degrees C).
4. Shake excess cornstarch from the beef slices, and drop them into the hot oil, a few at a time. Stir briefly, and fry until the edges become crisp and start to brown, about 2 minutes. Remove the beef from the oil with a large slotted spoon, and allow to drain on paper towels to remove excess oil.
5. Pour the oil out of the skillet or wok, and return the pan to medium heat. Return the beef slices to the pan, stir briefly, and pour in the reserved sauce. Stir once or twice to combine, and add the green onions. Bring the mixture to a boil, and cook until the onions have softened and turned bright green, about 2 minutes.

Source: Allrecipes.com

Pecan Turtle Bars



- 1 ½ cups all-purpose flour
- 1 ½ cups packed brown sugar
- ½ cup butter softened
- 1 cup pecan halves
- 2/3 cup butter
- 1 cup milk chocolate chips

1. Combine flour, 1 cup brown sugar and softened butter in large mixer bowl. Beat at medium speed of electric mixer 2 to 3 minutes or until mixture resembles fine crumbs. Pat mixture evenly onto bottom of ungreased 13 x 9 inch baking pan. Sprinkle pecans evenly over crumb mixture.
2. Combine 2/3 cup butter and remaining 1/2 cup brown sugar in small saucepan. cook and stir over medium heat until entire surface is bubbly. cook and stir 1/2 to 1 minute more. Pour into pan, spreading evenly over crust.
3. Bake in 350 degrees F (175 degrees C) oven 18 to 20 minutes or until entire surface is bubbly. Remove from oven; immediately sprinkle with chocolate pieces. Let stand 2 to 3 minutes to allow chocolate to melt; use knife to swirl chocolate slightly. Cool completely in pan on wire rack. Use sharp knife to cut into 48 bars.

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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 **Neil D.**! Congratulations and thank you! **Neil D. wins a \$25 Gift Card.**

You can be the client of the month too! Watch for your name here in an upcoming month! You can be the client of the month too!

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

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

Commonym Answers:

1. things you raise
2. sticks
3. chairs
4. dogs
5. purples
6. boats
7. they are stuffed
8. shells
9. boxes
10. bombs

Riddle Answer:

Make it wait for three hours!

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