



AROUND THE HOUSE

APRIL 2018

NEWS FROM OUR FAMILY TO YOURS



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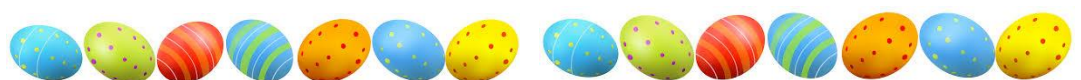
Some Egg-stremely Egg-cellent Ideas for Repurposing Egg Cartons

1. Use as a palette for paints (great for kids' artwork).
2. Donate to a local elementary or preschool for collages or art projects.
3. Pass along to a friend or neighbor who keeps chickens (maybe they'll return them to you, full of eggs!).
4. Use as starters for seeds (the cardboard cartons can be planted right in the ground; clear plastic ones can be used with the lid as a mini-greenhouse).
5. Sort and store tiny toy components, such as Barbie shoes or Lego pieces.
6. Organize beads and findings for jewelry making.
7. Make a Mancala game.
8. Use as a *mise en place* tray for measured spices and other ingredients while cooking. Especially good when grilling outside!
9. Use to line the bottom and tops of boxes for shipping or moving.
10. Organize small bits of hardware like screws, bolts and nuts.
11. Make fire starters for camping or grilling.
12. Corral kids' hair accessories like rubber bands, barrettes and bobby pins in a dresser drawer or medicine cabinet.
13. Inverted, use a couple of cardboard cartons as a makeshift trivet.
14. Compost cardboard egg cartons.
15. Do craft projects with the kids. There are entire websites and Pinterest boards devoted to egg carton crafts, so clearly I'm not the only one with a hoarding issue!
16. Transport deviled eggs to a party.
17. Use as an iPad or smartphone prop in the kitchen so you can watch a video or read a recipe.
18. Use the tops as drawer dividers in a kitchen.
19. Paint or decorate and fill with candy instead of an Easter basket.
20. Transport mini cupcakes, petit fours or tarts.

Inside This Issue:

- **Make Your Tax Refund Check Count!**
- **Spirits Need a Lift? Clean Your Room!**
- **How do the new Tax Reforms Affect You?**

Plus, much, much more!!!



This Ain't No Foolin' Around ...

The *what* of April Fools' Day is pretty clear: in the U.S. at least, Friday will be a time for pranks—for better or for worse. But the *why* is a mystery. Though many holidays have cloudy origins, the history of April Fools' Day is particularly blurry, as there are several competing claims for the invention. Some see the holiday's sources in a storybook, while others consider it an evolution of the general rejoicing of springtime.

One possible precedent is in the Greco-Roman festival called *Hilaria*, which was celebrated on March 25. The festival honored Cybele, an ancient Greek Mother of Gods, and its celebrations included parades, masquerades and jokes to celebrate the first day after the vernal equinox.

"Traditionally, the vernal equinox was thought of as the beginning of the year in the Julian calendar," notes Simon J. Bronner, a professor of American Studies and Folklore at Penn State.

In the 16th century, the Christian world switched from the Julian calendar, which was introduced by Julius Caesar, to the Gregorian calendar named for Pope Gregory XIII. The change moved the New Year up to January 1. Some historians find another origin for April Fools in that switch, as those still using the Julian calendar were fooled by the new date. Meanwhile, others insist that the tradition of an April's new year celebration simply evolved into a jocular time, which is how the pranks began.

Another origin story, which Bronner says is very controversial, is rooted in Geoffrey Chaucer's 1392 book *The Canterbury Tales*.

"The controversy is over what Chaucer really wrote and whether there can be a direct link to April Fools' Day," he explains. "The line in question is '32 March,' which was thought to be a joke because there is no March 32, but there are some medievalists who claim it was a misprint."

One idea about the holiday that's not really a possibility is that it's universal. While various cultures around the world do have celebrations around the same time, like the Hindu holiday Holi and the Jewish holiday Purim, the prank-centric nature of April Fools' Day is particular to Europe and North America, Bronner says.

To Bronner, it's interesting that the celebrations have taken such hold on culture, considering their murky origins.

"When I talk to students in folklore class," he says, "[I tell them] that it seems to be part of a more general pattern of spring being a time of hilarity."



Just for Fun

1. Olive - Orange - Fig
2. Doors - Paintings - Eye Glasses
3. Picnic - Pool - Coffee
4. Rose - Potato - Taste
5. The Olympics - Leap Year - Presidential Elections
6. Masking - Red - Duct
7. Index - Pinky - Ring
8. Ice - Sugar - Rubik's
9. Jurors - Roses - Doughnuts
10. Seat - Whoopee - Pin

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

What's the difference between a bunny and a lumberjack?

Answer on page 8

Precision Roof Crafters, Inc.

April Is:

- American Cancer Society Month
- Distracted Driving Awareness Month
- National Nutrition Month
- Financial Literacy Month
- National Autism Awareness Month
- National Pecan Month
- National Safe Digging Month
- National Lawn and Garden Month
- National Kite Month
- National Celery Month

Salvage Groceries? Yes!

There are many ways to save money on the food bill, but according to Lifehacker, salvage grocery stores are a great way to find incredible deals on a random assortment of products. These stores, sometimes called grocery outlets, may offer savings of 50 percent or more as compared to a traditional grocer because they are often selling food that other stores are trying to get rid of for one reason or another.

If a grocery store orders too much food, damages the packaging or has out-of-season inventory, then they will sometimes move it to these secondary stores to open up space for new items. Manufacturers themselves can even bring products that have gone through a packaging change or rebrand to avoid having them in major retailers. Many larger cities will have at least one of these places available to supplement a traditional grocery budget.



Finances and the Modern Family

The 2017 American Family Survey shows economics and personal finance is a more significant consideration than it has been in the past, according to Christianity Today.

According to the data, focus on economic factors increased by 11 percentage points while cultural concerns fell by 17 percentage points at the same time. Specifically, 34 percent of Americans thought that the costs of raising a child were one of their most significant challenges and that number jumped from only 26 percent in the previous year.

A family's focus on social issues continues to break down differently depending on their personal beliefs and political affiliations. For example, three-quarters of Hillary Clinton supporters claimed financial concerns were the most important compared to just half of President Donald Trump's supporters and only 43 percent of the evangelical population.

Conservatives aren't necessarily as concerned with economics as their focus on preserving and strengthening the family helps provide a strong foundation for economic success.

According to the American Enterprise Institute and the Institute for Family Studies, families with married parents have a strong association with better economic mobility, economic growth, fewer children living in poverty, and higher income levels in general. This indicator is a stronger predictor of this success than racial, educational, or age-related factors.

Getting the Most Out of Your Refund Check

Recent data from the Internal Revenue Service shows that the average individual tax refund in 2016 was about \$3,050 and, depending on how the recipient chooses to spend the money, it could have a dramatic effect on their finances.

Buying a new dining table is one thing -- and it might solve a family's needs -- but using a refund on a down payment for a car or boat puts the family in debt.

Paying off high-interest debt is one of the most effective ways to use a refund because the benefits are two-fold: getting rid of a monthly payment and avoiding future interest payments. Eliminating a credit card with a \$3,050 balance all at once will remove \$76.25 from the budget each month while preventing \$1,210 in interest charges when making only the minimum payment, according to the Simple Dollar. If a high-interest debt isn't an issue, then the best long-term move is to put the money into an emergency fund in a high-interest savings account, a Roth IRA, or even a Health Savings Account.

For those with access to an HSA through a high-deductible health care plan, they allow the contributions to reduce taxable income, pay for medical expenses such as doctor visits and medication, and act like a traditional retirement account after the age of 65 making it the most flexible option.

Once savings are at target, using the rebate to invest is an excellent choice to let the money grow over time. Opening an account with a stock brokerage or peer-to-peer lending platform is the most logical choice, but don't discount the impact investing in oneself can make in the future. Going back to college, pursuing an advanced certification, or even starting a side business can lead to higher pay and higher fulfillment over time.

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How to Solve Sudoku Puzzles

No math is required to solve a Sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only appear once in a column or row in the larger grid.

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!

Janet F., Houston * Adam C., Houston * Crystal W., Houston * William W., 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.

Taxes and the Middle Class

The 2018 tax reform stands to make a significant impact on all Americans and provides relief to many middle-class families, according to The Motley Fool. Helpful changes to the tax bracket structure, standard deduction amount, and parent-friendly credits will all likely add money to the bottom line while simplifying tax filing at the same time.

While the original plan for the tax reforms included a reduced number of tax brackets, the original seven remain, albeit with different marginal tax rates and income thresholds. Ultimately, these rates have fallen for all but the lowest income earners and income thresholds rose for the majority of people filing as single, married, or head of household. Notably, the marriage penalty, so-called because it was possible for a married couple with dual incomes to be taxed more than two single filers living together, has been all but eliminated. As an example, two individual earners making \$90,000 each per year would each pay 25 percent in taxes, or 28 percent if they got married, under the old tax rules. In 2018, they would pay 24 percent no matter how they filed, highlighting the lower overall rates.

The 'doubling' of the standard deduction has been a heavily promoted feature of the new tax bill and while it is technically correct, the math doesn't end up the same now that the personal exemption has been eliminated. A single filer in 2017 would receive a \$6,500 standard deduction along with a \$4,150 personal exemption which totals \$10,650 - not far off from the new \$12,000 standard deduction. In any event, these changes are a net positive for most households and it is estimated that up to 90 percent of all taxpayers will now use the standard deduction over itemized deductions which will simplify tax returns greatly.

Tax breaks for parents, even high-income earners that aren't eligible for the earned income tax credit, will be getting a boost through the Child Tax Credit. Starting in 2018, the credit will double to \$2,000 per child and the refundable portion for each child will increase to \$1,400. Also, the phase-out threshold for the credit nearly quadruples from \$110,000 to \$400,000 for a married couple. Other perks such as the Child and Dependent Care Credit are staying in place and a change to the popular 529 college savings plan means that parents can pay for K-12 students' private school tuition or tutoring with the tax-free funds.

Dirty Room? Clean it Up

Your room is you. Clean it up.

That observation from University of Toronto Clinical Psychology Professor Jordan B. Peterson is part of the advice he gives to patients in his clinical practice.

The concept is practical assignment for dealing with a chaotic world or a chaotic mind.

Peterson says the idea is the first place to start if you want to change your life or change the world. First get your own world in order.

Then once your room is in order, make it beautiful.

Peterson says beauty in one place lifts the spirits and makes it possible to make other rooms beautiful and, by extension, bring order and more beauty to your whole life.

This isn't Peterson's only message. In his book 12 Rules for Life: An Antidote to Chaos, he advises people who feel anxious and chaotic to remember that suffering is normal, a part of life. But everyone can mediate some parts of it well:

- Take advantage of opportunities available to you.
- Don't let bitterness drag you down.
- Make peace with your brother.
- Treat the people in your life with respect.
- Stop doing things that destroy your health and wellbeing.
- Assume responsibility.

In short, he advises: Stop doing what you know to be wrong. Start stopping today.



Celery and Stilton Soup

Ingredients

- 2 sticks butter
- 1 onion, thinly sliced
- 1 ½ cups chopped celery
- 4 ¼ cups water
- 3 ¾ ounces Stilton cheese, crumbled and divided
- 4 sprigs watercress, for garnish
- ¼ teaspoon freshly ground black pepper to taste (optional)
- 1 pinch salt, or as desired (optional)



Directions

1. Melt the butter in a large pot over medium low heat. Add the onions and sauté for 10 minutes, or until onion is translucent.
2. Add the celery and the water. Cover and bring to a boil, then reduce heat to low and simmer for 30 minutes, or until celery is soft.
3. Add 2 1/2 ounces of the Stilton cheese to the soup and mix well. Puree the soup in small batches in a blender or food processor and transfer it to a clean pot. Season with freshly ground pepper and salt to taste. Stilton can be very salty, so beware!
4. Pour into individual bowls, sprinkle with the remaining cheese and garnish with the watercress.

Source: Allrecipes.com



Grandma's Chew Bread

- 1 pound brown sugar
 - 4 eggs
 - 2 cups all-purpose flour
 - ½ teaspoon salt
 - 1 teaspoon vanilla extract
 - 1 cup chopped pecans
1. Preheat oven to 400 degrees F (200 degrees C). Grease a 15x10x1 inch jellyroll pan.
 2. In a heavy saucepan combine the sugar and eggs. Cook over medium heat, stirring constantly until sugar is dissolved. Remove from heat, stir in the flour, salt, vanilla, and pecans.
 3. Spoon mixture into the prepared baking pan and bake for 15 minutes in the preheated oven. Cool and cut into squares.

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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 Orchin Family of Houston!** Congratulations! **And thank you for referring us!!!**

You too 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).

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

Commonym Answers:

1. trees
2. they have frames
3. tables
4. buds
5. happen every 4 years
6. tape
7. fingers
8. cubes
9. they come in dozens
10. cushions

Riddle Answer:

One chews and hops, the other hews and chops!

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