



AROUND THE HOUSE

DECEMBER 2015

NEWS FROM OUR FAMILY TO YOURS



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Inside This Issue:

- **Tips for a Better Home Appraisal**
- **How to Save More Now that the Nest is Empty**
- **Find Out How the Pros Declutter**

Plus much, much more!!!

The Twelve Days of Christmas

Things You Didn't Know and How Much They'll Cost You

No matter how many times you've sung it — or found ways to avoid singing it — how well do you *really* know the classic Christmas carol "The Twelve Days of Christmas?" Here, 5 revelations about the ubiquitous, vaguely irritating "Twelve Days of Christmas":

1. The "Twelve Days" don't end on Christmas Day — they begin on it. The *Holy Trinity Catholic Church* explains that the "12 days of Christmas" don't begin on December 13 and end on Christmas Day; they begin on Christmas Day and end on January 5, marking the time of "merry-making" until the Epiphany. The singer's true love is generously extending his or her gift-giving for nearly two weeks after Christmas Day. (We're celebrating now anyway.)

2. It's "four colly birds," not "four calling birds." Mike O'Connor of the *Bird Watcher's General Store* explains that "colly" is an obsolete synonym for "grimy or sooty, like a chimney sweep" — and the song's "colly birds" are actually blackbirds. It remains unclear why anyone's true love would actually *give* them four blackbirds, but the song's idea of a charming gift *does* skew towards the ornithological (See: Swans, geese, hens).

3. "Five golden rings" may actually refer to five pheasants. Mike Bergin of *10,000 Birds* explains that the song's seemingly bizarre switch from four birds, to five pieces of jewelry, and back to six birds actually makes perfect sense: The "five golden rings" are likely a reference to ring-necked pheasants.

4. The total number of gifts given in "The Twelve Days of Christmas" is 364. Multiply each gift by the number of times it recurs in a full round of the song and you'll see that the gifts' recipient would have to rent a storage unit (and possibly a lake) to contain the bounty, including 42 swans a-swimming, 22 pipers piping, and 40 maids a-milking.

5. In 2012, your true love would have to spend \$107,300 to buy all 364 presents. PNC Wealth Management has calculated the cost of the gifts every year since 1984, in an annual report called the "Christmas Price Index." (In 1984, the same gift assortment would have cost \$61,300.) Those determinedly mobile swans are the most expensive item, at \$1,000 each.

- Partridge, \$20; last year: \$15
- Pear tree, \$188; last year: \$184
- Two turtle doves, \$125; last year: same
- Three French hens, \$181; last year: \$165
- Four calling birds (canaries), \$600; last year: same
- Five gold rings, \$750; last year: same
- Six geese-a-laying, \$360; last year: \$210
- Seven swans a-swimming, \$7,000; last year: same
- Eight maids a-milking, \$58; last year: same
- Nine ladies dancing (per performance), \$7,553; last year: same
- 10 lords a-leaping (per performance), \$5,348; last year: \$5,243
- 11 pipers piping (per performance), \$2,635; last year: same
- 12 drummers drumming (per performance), \$2,855; last year: same

Pearl Harbor Remembrance Day in the United States

National Pearl Harbor Remembrance Day, which is annually on December 7, commemorates the attack on Pearl Harbor, in Hawaii, during World War II. Many American service men and women lost their lives or were injured on December 7, 1941. National Pearl Harbor Remembrance Day is also referred to as Pearl Harbor Remembrance Day or Pearl Harbor Day.

What Do People Do?

On the direction of the President, the flag of the United States of America should be displayed on the homes of Americans, the White House and all United States government buildings. The flag should be flown at half-mast to honor those who died in the attack on Pearl Harbor.

Many associations, especially those linked with Pearl Harbor survivors or those who died from the attack, participate in special services to commemorate the event. Memorial services are held at venues such as the USS *Arizona* Memorial in Pearl Harbor. Other activities include: wreath-laying ceremonies; keynote speeches by those associated with the event; luncheons; media stories on survivors' recollections of the Pearl Harbor attack; and school activities to educate students about the attack on Pearl Harbor in relation to World War II history.

Public Life

Pearl Harbor Remembrance Day is not a federal holiday. Government offices, schools, businesses and other organizations do not close. Public transit systems run on their regular schedules. Some organizations may hold special events in memory of those killed or injured in Pearl Harbor.

Background

On Sunday morning, December 7, 1941, the American Army and Navy base in Pearl Harbor, Hawaii was attacked by the Imperial Japanese Navy. The attack came as a surprise to the American Army and Navy and led to great losses of life and equipment. More than 2000 American citizens were killed and more than 1000 were injured. The Americans also lost a large proportion of their battle ships and nearly 200 aircraft that were stationed in the Pacific region. More than 60 Japanese servicemen were killed, injured or captured. The Japanese Navy also lost five midget submarines and 29 aircraft.

The Japanese military had hoped that the attack on Pearl Harbor would prevent the United States of America from increasing her influence in the Pacific. However, the events in Pearl Harbor actually led to the escalation of World War II. The day after the attack, the United States declared war on Japan and so entered World War II. President Franklin Roosevelt in a speech to Congress stated that the bombing of Pearl Harbor was "a date which will live in infamy". Shortly afterwards, Germany also declared war on the United States. In the months that followed the attack, the slogan "Remember Pearl Harbor" swept the United States and radio stations repeatedly played a song of the same name.

In 1991, which marked the 50th anniversary of the attack on Pearl Harbor, the United States Congress established the Pearl Harbor Commemorative Medal. This is also known as the Pearl Harbor Survivor's Medal and can be awarded to any veteran of the United States military who were present in or around Pearl Harbor during the attack by the Japanese military. The medal can be awarded to civilians, who were killed or injured in the attack.

Source: timeanddate.com



"Hold on...I seem to be breaking up."



"I don't care if it's on sale. We have a perfectly good dust magnet at home."

Just for Fun

1. Wagon - Ferris - Cart
2. Love - Chain - Dear John
3. Hot - Chili - Corn
4. Bricks - Eggs - Carpets
5. A Skyscraper - Ernest Hemingway - Mark Twain
6. Tone - Zest - Dove
7. Door - Grand - Nobel
8. Pillow - Dog - Fist
9. Dinner - Straight - Leather
10. Labor - Columbus - Ground Hog

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

What do you get when you eat the Christmas decorations?

Answer on page 9

Precision Roof Crafters, Inc.

December Is:

- National Human Rights Month
- Safe Toys and Gifts Month
- Worldwide Food Service Safety Month
- Tomato and Winter Squash Month
- Bingo Birthday Month
- National Tie Month
- National Drugged and Drunk Driving Month
- Aids Awareness Month
- Write a Business Plan Month

Hear Ye, Hear Ye! Get Your Flu Shot!

If you haven't had a flu shot, don't delay, get one now!

It's not too late to protect yourself from the traditional bulge in flu cases that usually occurs in January.

This year's flu shot will be more effective than last year's. The CDC has taken steps to avoid a repeat of the 2014-2015 flu season by producing a broader version of the vaccine to better match circulating viruses. Even so, there's no guarantee that this year's vaccine will be effective against all strains.

If you get the flu in spite of getting a shot, you'll have a much milder case, and it will prevent influenza-related complications such as pneumonia.

The problem with last year's was that the H3N2 strain suddenly appeared long after the vaccine was produced, rendering the vaccine ineffective in many people, particularly the elderly.

CDC experts have developed the 2015-2016 vaccine with the influenza type A viruses H3N2 and H1N1, which was the cause of the 2009 epidemic. An influenza B component is also included. These strains are currently circulating in the United States and the world.

In spite of last year's failure to protect many people from the flu, you shouldn't use it as an excuse not to get a flu shot.

Everyone 6 months old and older should be vaccinated against influenza each year.

Tips for a Better Appraisal

During the holidays, festive decorations can make your home look like a million bucks. But if you are planning to sell your home, decked halls probably won't increase the appraisal much.

There are some basic things you can do to make your appraisal accurate, if not higher.

Although your real estate agent will suggest a selling price for the home, a professional appraisal will be necessary for financing. Many experts recommend that sellers get an appraisal before they put their home on the market. This way, they can address points that are graded lower and possibly raise the appraisal of the house.

Remember many aspects of a home appraisal are out of the homeowner's hands. The appraiser will consider recent sales prices of comparable properties in the area, for example. Homeowners can't change a home's location in relation to schools and amenities, and the appraiser will consider such things.

Still, homeowners can do many things to make their properties appraise well.

Maybe it goes without saying that the house should be clean and trimmed inside and out. Appraisers care about these things because it suggests how well the home is maintained.

Fresh paint, mowed lawns, fences or stairs in good condition make a big difference in an appraisal.

According to State Farm, making minor repairs such as repairing doorknobs or window handles can help your appraisal.

Collect documents for the appraiser that show new investments in roofing, heating and cooling systems or any other major improvements, even flooring. A recent property survey can help to verify property size.

When the appraiser arrives at the house, give him or her a chance to look around your home freely. Don't trail the appraiser from room-to-room.

If you've yearned for a nice country home, this one might interest you. The roomy house has six bedrooms, seven full baths, and half baths in many places.

In all, it has 13,598 square feet of space so all your kids could have a room of their own. Other features of the property:

A 50-seat theater with a stage that has trap doors for magic shows.

Railroad tracks, a train station, and its own fire department.

The property is the onetime home of late pop star Michael Jackson, according to Realtor.com. It would be too big for most families, but it's still a bargain at \$100 million.

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

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!

Jean A., Pearland

Shawna M., Houston

Allan B., Houston

Mike M., Houston

Tresa B., Missouri City

Allison N., League City

Matt B., Houston

Victor P., Houston

Allan C., Houston

Matt P., Houston

John C., Houston

Malinda Q., Humble

Stephan de M., Houston

Donna R., Richmond

Edmond D., Galveston

Steve S., Alvin

Debbie D., Cypress

Amanda S., Cypress

Bill E., Houston

Lisa S., Houston

Carol F., Houston

Evelyn S., Cypress

Nancy G., Houston

Wayne S., Houston

Hassam G., Spring

Mike S., Houston

Marc J., Houston

Milena S., Houston

Linda K., Montgomery

Omie T., Houston

Jackie L., Houston

Reagan W., Sugar Land

Diane L., Houston

John W., Houston

John L., Cypress

Lynne W., Houston

Phyllis L., Houston

Zhaoyang Z., 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.

Empty Nest = Extra \$

When children are finally self-supporting, parents don't have big bills for braces, private lessons, college tuition and cars.

But a new study by Boston College Center for Retirement Research shows they contribute very little more to their 401(k)s, as little as 1 percent of income more, in the first eight years after they become empty nesters.

During the same time, researchers calculate that more than half of them are at risk of being unable to maintain their standard of living when they retire.

With children gone, money may go for travel or household projects.

"There is often a long list of pent-up projects," from updating kitchens and bathrooms to adding landscaping, says Carol Hoffman, a financial planner in Blue Ash, Ohio. Another financial planner says that within two years of becoming an empty nester, he and his new wife blew through about half of his nest egg by throwing parties, going on a Mediterranean Cruise, and buying a home theater.

Some empty nesters have empty pockets because they continue to spend on their adult children. They may help them pay for graduate school, health or car insurance, car repairs or a down payment on a house.

Some do prepare for retirement by buying long-term-care insurance or paying down debt. Savings rates can rise by another 2 percent of income due to accelerated mortgage payments. Financial academics make these suggestions.

- Think about what you're spending on and whether it's worth the price.
- Check online programs like Mint and Yodlee's MoneyCenter for advice and budgeting.
- Plan less expensive indulgences. Do fun things that cost less.
- Increase your automatic savings through payroll deductions that go to your 401(k).

Declutter Like a Pro

Called "The Queen of Clean" New York's Barbara Reich, simplifies decluttering projects for others by having categories they can use.

- **Give.** Pass family heirlooms to your kids as holiday or birthday gifts, except for things that have significantly increased by value, such as art work or a vintage sports car. Leave it to an heir in your will so a receiver doesn't have to pay capital gains taxes.
- **Sell.** Beyond garage sales, there are consignment shops and the Internet. Fairly new electronics like cellphones bring money on uSell and Gazelle. A used book store can determine the value of your books.
- **Liquidate.** A liquidator will run an estate sale. Julie Hall of the American Society of Estate Liquidators suggests interviewing several. Hall is the author of *The Boomer Burden: Dealing With Your Parents' Lifetime Accumulation of Stuff*. Ask for references, fees (an average of 35 percent) and a copy of the contract.
- **Trash it.** Before renting a dumpster, call a junk hauler or local bulk-trash pick-up service and drag your trash bags to the curb. Don't include electronics, which contain heavy metals. Some recycling sites charge a few dollars for handling old computers and such, but at least they aren't damaging the landfill.

Keeping your home decluttered

- Get a label maker. Label storage drawers so you and your family know what's in them.
- Use trash bags. Collect items you'll donate. Then be sure to do it.
- File folders. Keep categories broad. Narrow categories make filing hard.
- Get nice storage boxes. Use for items you want to access. They can be stacked, labeled and displayed.

Butternut Squash Risotto

Ingredients

- 2 cups cubed butternut squash
- 2 tablespoons butter
- ½ onion, minced
- 1 cup Arborio rice
- 1/3 cup dry white wine
- 5 cups hot chicken stock
- ¼ cup grated Parmesan cheese
- Salt and ground black pepper to taste



Directions

1. Place squash cubes into a steamer basket in a saucepan. Add water, cover, and bring to a boil over medium-high heat. Allow to steam until the squash is tender (10 to 15 minutes), then drain, and mash in a bowl with a fork.
2. Melt butter in a saucepan over medium-high heat. Add onion; cook and stir for 2 minutes until the onion begins to soften, then stir in the rice. Continue cooking and stirring until the rice is glossy from the butter, and the onion begins to brown on the edges, about 5 minutes more.
3. Pour in the white wine; cook, stirring constantly, until it has evaporated. Stir in the mashed squash and 1/3 of the hot chicken stock; reduce heat to medium. Cook and stir until the chicken stock has been absorbed by the rice, 5 to 7 minutes. Add half of the remaining chicken stock, and continue stirring until it has been absorbed. Finally, pour in the remaining stock, and continue stirring until the risotto is creamy. Finish by stirring in the Parmesan cheese, and seasoning to taste with salt and pepper.

Peppermint Meringues



- 2 egg whites
- 1/8 teaspoon salt
- 1/8 teaspoon cream of tartar
- ½ cup white sugar
- 2 peppermint candy canes, crushed

1. Preheat oven to 225 degrees F (110 degrees C). Line 2 cookie sheets with foil.
2. In a large glass or metal mixing bowl, beat egg whites, salt, and cream of tartar to soft peaks. Gradually add sugar, continuing to beat until whites form stiff peaks. Drop by spoonfuls 1 inch apart on the prepared cookie sheets. Sprinkle crushed peppermint candy over the cookies.
3. Bake for 1 1/2 hours in preheated oven. Meringues should be completely dry on the inside. Do not allow them to brown. Turn off oven. Keep oven door ajar, and let meringues sit in the oven until completely cool. Loosen from foil with metal spatula. Store loosely covered in cool dry place for up to 2 months.

**Call Today
To Learn
How To
Save On
Your Next
Home
Project**

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(800) 766-
3776**

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 **Sergio de la Garza!** Congratulations! **Sergio wins a \$50 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!

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).

Name: _____ 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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1	8	6	2	4	3	5	9	7
7	9	2	6	5	1	8	3	4
5	3	4	8	9	7	6	2	1
4	5	9	7	1	2	3	8	6
2	1	3	4	8	6	7	5	9
6	7	8	5	3	9	1	4	2
8	6	5	1	2	4	9	7	3
3	4	7	9	6	5	2	1	8
9	2	1	3	7	8	4	6	5

Puzzle Answer:

- wheels
- letters
- types of dogs
- they are laid
- they have stories
- names of soap brands
- prizes
- fighters
- jackets
- days

Riddle Answer:

Tinsel-itus.

Precision Roof Crafters, Inc.

Money Saving Coupon

\$\$\$\$\$\$\$ Take Advantage of Our \$\$\$\$\$\$\$\$

DECEMBER SPECIAL
\$20 OFF
Diagnostic & Evaluation

Service Call

As always you have our Personal Satisfaction Guarantee

Cannot be used in conjunction with any other offer.
Must present this coupon to receive offer.
Coupon expires January 15, 2016



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