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FEBRUARY 2017

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Inside This Issue:

- **How a New President May Affect Small Businesses**
- **Social Security Strategy for Couples**
- **What to Know When Ordering Online**

Plus much, much more!!!

The Best of Both Worlds: Romance and Business

Relationships are never easy, but being an entrepreneur presents a unique set of challenges when it comes to balancing the demands of work with the needs of a romantic partner. After entrepreneurial drive nearly broke up their seven-year marriage, Brad Feld and Amy Batchelor overcame the challenges and wrote a book about their experience. *Startup Life: Surviving and Thriving in a Relationship with an Entrepreneur* (Wiley, 2013) explores the difficulties entrepreneurs and their spouses face when balancing the demands of work and romance.

"The passion, excitement, and commitment that the entrepreneur has to work are the same qualities that [they] will bring to the relationship, which seems like an advantage; but enthusiasm unbounded leads to exhaustion in both a work and relationship context," says Feld. Take these steps to improve both your business and relationship success.

1. Schedule together time.

Feld says setting priorities and making small schedule changes to accommodate the needs of your relationship can help strengthen your bond. Feld, a managing director at Foundry Group, never schedules high priority activities or deadlines on a Friday, as doing so is likely to create a scenario where work drifts into Friday night and even the weekend.

Feld and Batchelor are also strong proponents of monthly "life dinners" where they get out of the house and talk about the past month while setting goals for the next month. "Having a scheduled time together on the calendar can give you both something to look forward to," says Feld.

2. Stop reactive behavior.

Relationship expert Debra Macleod (www.marriagesos.com) trains executives how to manage the demands of work without losing their relationship and says in order for a partnership to be successful, entrepreneurs need to avoid reacting to every emergency. "There's a huge mental shift that needs to happen so that we learn the difference between responding to a demand for our time and reacting," says Macleod.

The next time you receive an "emergency" email during family time, ask how your reaction will impact your relationship. "Many of us assume that the relationship is a constant, that it isn't going anywhere, but that's not true," she says.

3. Make romance a business decision.

"Productive workers have lower stress levels," says Macleod. Think of romance as just as important to managing stress as your exercise routine or diet. "Romance is good for business because you're happy, you're clear headed [and] you have that kind of balance [that makes you more productive]," says Macleod.

4. Keep business out of your bedroom.

Transform your bedroom into a sensual escape. "Make it a place where you can go and have a retreat, and a technology-free zone," says Macleod. Put overhead lights on a dimming switch, add soft linens and extra throw pillows for increased comfort and keep the space clear of work papers and technology.

Taking a half hour before bedtime to talk, without the laptop or blackberry, is a great way to ensure you stay connected to your partner after a busy day. Be careful of your conversation topics, though. Feld and Batchelor warn the bedroom is not the place to bring up charged topics. "Your bedroom should be a sanctuary and a safe haven from the demands of the world," they say.

New POTUS = Changes for Small Business

With the changing of the guard in the presidency and Congress following this year's elections, small business owners are among the segments that stand to see their financials affected the most. Some of the changes expected include taxes, regulations and trade agreements.

Taxes

Perhaps the biggest complaint from small business owners, or businesses in general for that matter, deals with the federal tax code.

The new leadership in Washington is poised to lower business taxes to 15 percent from 35 percent. S-Corps and LLCs, would also have a top tax rate of 15 percent, according to Fortune magazine.

Small business is especially hampered by taxes, cutting so far into potential profits that expansion and hiring becomes difficult or impossible.

Affordable Care Act

Like individuals, small business owners also face the challenges of Obamacare. Called the "employer mandate," the healthcare act requires all businesses with 50 or more full-time equivalent employees to provide health insurance to at least 95 percent of their full-time employees and dependents. If they do not, they face penalties.

According to ObamacareFacts.com, employers who don't provide coverage must pay a fee of \$2,000 per employee.

For some small business owners, it's not always financially feasible to comply with the requirements of Obamacare. To avoid the mandate, many small business owners have been reluctant to grow their employee bases beyond 50.

Trade

The North American Free Trade Agreement has been referred to as a positive for small businesses that trade to Canada and Mexico. Raymond Keating, the chief economist for the Small Business & Entrepreneurship Council, says free trade provides increased opportunities for entrepreneurs and small businesses. He added that free trade accords reduce expenses and expand opportunities for small businesses.

The new administration has indicated that it wants changes to NAFTA. The extent of those changes and their effects remain to be seen.



"I've got one arrow left, I'm going to close my eyes and shoot and see who it hits ... Could be good for a few laughs."

Just for Fun

1. Arthur - Kong - Herod
2. Base - Beach - Billiard
3. Coat - Spice - Bicycle
4. Green - Black - Iced
5. Rain - Black - Enchanted
6. Short - Bus - Rest
7. Hound - Bull - Sheep
8. Iron - Bronze - Stone
9. Blood - IQ - Ink Blot
10. Burns - Angles - Temperatures

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



"Make sure you remove all the cookies when you're done."

What did one pickle say to the other pickle?

Answer on page 8

Precision Roof Crafters, Inc.

February Is:

- **American Heart Month**
- **Black History Month**
- **Canned Food Month**
- **Great American Pie Month**
- **National Cherry Month**
- **National Grapefruit Month**
- **National Children’s Dental Health Month**

How the Groundhog Got a Day

It was this critter's good fortune to emerge from hibernation on February 2, Candlemas Day. Candles have been blessed on this day since the 11th Century. A Scottish couplet proclaimed, "If Candlemas be fair and clear/There'll be two winters in the year."

The ancient Romans, who are blamed for almost everything, are said to have kept a vigil for the hedgehog. They thought if the hedgehog could see his shadow in the moonlight, there would be six more weeks of winter.

Over time, the practice served as a folk holiday in Europe and Britain. The Germans brought the custom to the United States. Because they couldn't find a hedgehog, they made the groundhog (wood chuck) the subject of their event. They believed that if the he was frightened by his shadow on a sunny day, he would go back into hibernation and stay there for up to six weeks.

Groundhog Day itself came into being during the late 1800s, thanks to the combined efforts of Clymer H. Freas, a newspaper editor, and W. Smith, an American congressman and newspaper publisher. They organized and popularized a yearly festival in Punxsutawney, Pennsylvania. The festival features a groundhog named Punxsutawney Phil who is used to foretell how long the winter will last. In addition to Pennsylvania, Groundhog Day events are held Nebraska, Tennessee, Georgia, Ohio, Arkansas, California, and other states, as well as in Canada where Wiarton Willy is used to predict the length of winter.

Presidents’ Day – Not Your Ordinary Holiday

Most federal holidays are clear-cut. On the Fourth of July, for example, Americans celebrate the adoption of the Declaration of Independence in 1776. On the other hand, Presidents’ Day is a slightly strange holiday for three main reasons:

- *There is no universal agreement on the actual name of the holiday.
- * There is no universal agreement on which presidents are being honored.
- * There is no agreement on something as simple as whether is an apostrophe in “presidents.”

Ask a handful of people who the holiday is meant to recognize, and you aren’t likely to get the same answers. In fact, what is generally called Presidents’ Day is still recognized by the U.S. government as Washington’s Birthday. USA.gov lists it like this: *George Washington’s Birthday (Presidents’ Day) – February 17* and it describes the holiday this way:

Washington’s Birthday is observed the third Monday of February in honor of George Washington, the first President of the United States. This date is commonly called Presidents’ Day and many groups honor the legacy of past presidents on this date.

Some states do in fact honor both Washington, who was born Feb. 22, and Abraham Lincoln, who was born Feb. 12. But other states honor Washington and Thomas Jefferson, but not Lincoln, on this holiday and some states honor all the presidents. Then there are a handful of states, including Illinois, that have declared Lincoln’s birthday a state holiday — whatever day of the week Feb. 12 happens to fall — while also marking the federal holiday. In Virginia, Washington’s home state, the holiday is called George Washington’s Day. In Alabama, it is called “Washington and Jefferson Day” (although Jefferson was born on April 13).

Washington’s actual birthday, Feb. 22, became a U.S. government holiday back in 1885. In the early 1950s, there was a movement led by a coalition of travel organizations to create three-day weekends by moving the celebration of some holidays to Mondays. One of the suggestions was to create a Presidents’ Day between Washington’s birthday and Lincoln’s birthday, which was a holiday in some states. A few states tried the new arrangement, but it was not universally adopted across the country. Also in the early 1950s there was a proposal to make March 4 — the original presidential inauguration day — a holiday to honor all presidents, but that went nowhere.

The National Holiday Act of 1971 passed by Congress created three-day weekends for federal employees by moving the celebration of some holidays to Mondays, although states did not have to honor them.

So, today, though the federal holiday is marked on the third Monday in February, there is no agreed-upon name, no universal agreement on who is being celebrated, and the use of the apostrophe in the name is varied: Sometimes it isn’t used at all (as in Presidents Day), sometimes it is placed between the last two letters (President’s Day) and sometimes it is after the last letter (Presidents’ Day).

Put all this together, and it seems fair to see that Presidents’ Day, or President’s Day, or Presidents Day, is a slightly strange holiday.

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

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!

Suzanne T., Houston * Ross B., Houston * Michelle S., Houston * Nancy C., 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.

Social Security Strategy for Couples

Social Security is, like many government programs, rife with confusion.

For those nearing retirement age, it would be wise to plan now to create the benefits strategy that will maximize their retirement income while allowing them to enjoy life how they wish.

Most experts, such as those at USA Today, recommend using benefit optimization software or an advisor to find the ideal outcome since there are a myriad of situations that affect benefits.

Maximize Benefits by Delaying (70/70)

Mathematically, delaying social security benefits until both partners have reached the age of 70 will normally maximize potential benefits. This is true because according to the Social Security Administration, benefits rise an average of 8 percent per year (for those born after 1943) for each year delayed past full retirement age until the age of 70. Delaying will ensure the maximum possible income for both partners.

The 66/70 Strategy

This strategy works best if both partners are about the same age and have earned similar incomes throughout their careers. In this scenario, it could be best to use what's called a restricted application.

Forbes outlines the plan by explaining that one partner will first file for benefits promptly at age 66. Immediately after that, the other partner will file a restricted application for spousal benefits (50 percent of the other partner) and begin collecting those. Meanwhile, the second partner will receive benefit increases over the next four years while they continue to work.

After four years, the second partner files for their own benefits which will end their spousal benefit and put both partners on their own full retirement amounts. If both partners are destined to live a very long life this strategy may not be ideal, but it does offer a good mix of income and life enjoyment!

An Argument for Claiming Early

Most experts agree that claiming social security benefits early is a poor choice, but Fidelity Investments says it can make sense in some cases. If one or both partners are experiencing health issues or expect to have a shorter life expectancy for any reason it might be worthwhile to take benefits as soon as possible to maximize enjoyment during those non-working twilight years!

Online Ordering Pitfalls

We are not talking common occurrences here, but they are annoying and sometimes expensive occurrences.

What if you order \$2,000 worth of camera equipment and you receive one tiny \$25 accessory in a huge box? You immediately call the seller, but they claim to have shipped everything. Later, they admit their mistake by comparing the weight of the box with the weight of the purchased equipment.

Or, what if you buy a \$150 machine for scrapbooking but you received potatoes. Right. A box of potatoes. According to the Consumerist, these types of problems can occur when ordering online.

It might be hard to prove you received the wrong item, though. Always keep the shipping receipt. You might be able to prove your point based on shipping weight.

To DASH or not to DASH?

The idea seems good: You like a product such as a laundry detergent and you hate to run out. Why not stick a button on the washer with a link to the Internet? One push and your order is automatically entered and delivered within two days. You will never forget to pick it up again.

But the idea, promoted by web giant Amazon, hasn't taken off and some observers think that it isn't a great deal.

In fact, according to The Wall Street Journal, most people who buy the buttons don't even use them once.

A reporter from Fast Company lived with the buttons for a while, but found that, while they were convenient, they didn't deliver the best value available. If an item is on sale, you don't get the sale price, for example.

Shepherd's Pie

Ingredients

- 5 potatoes, peeled and quartered
- 1 pound lean ground beef
- 1 (4 ounce) can sliced mushrooms
- 1 (15 ounce) can mixed vegetables
- 1 (10.75 ounce) can condensed cream of mushroom soup
- 1 (10.75 ounce) can condensed cream of celery soup
- 1 (15 ounce) can black-eyed peas, rinsed and drained
- Salt and pepper to taste
- 3 tablespoons butter



Directions

1. Preheat oven to 350 degrees F (175 degrees C). Coat a 9x13 baking dish with cooking spray.
2. Bring a large pot of salted water to a boil. Cook potatoes in boiling water until tender, about 15 minutes. Drain, reserving some of the cooking liquid. Mash potatoes with a little of the cooking liquid. Set aside.
3. In a large skillet, cook ground beef until brown over medium-high heat. Drain fat from pan. Stir in mushrooms, mixed vegetables, mushroom soup, celery soup, and salt and pepper; heat through. Pour into prepared baking dish, cover with mashed potatoes, and dot with butter.
4. Bake in preheated oven for 30 minutes, or until potatoes are golden and beef and vegetable mixture is hot and bubbly.

Source: Allrecipes.com



- 2 cups cherry pie filling
- 1/2 cup brown sugar
- 1/3 cup whole wheat flour
- 1/2 teaspoon baking powder
- 1 cup chopped pecans
- 1/2 cup butter

Easy Dump Cherry Crisp

1. Preheat oven to 350 degrees F (175 degrees C). Lightly grease a 9 inch square baking dish.
2. Dump cherry pie filling into baking dish. In a medium bowl, stir together rolled oats, brown sugar, flour, baking powder and chopped. Pour over cherries. Drizzle melted butter over top.
3. Bake in the preheated oven for 40 minutes, or until lightly browned.

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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 **Alan M.**! Congratulations and thank you! **Alan M. 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:

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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!

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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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City, State, Zip _____

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

Commonym Answers:

1. kings
2. balls
3. they have racks
4. teas
5. forests
6. types of stops
7. dogs
8. ages in the history of man
9. tests
10. measured in degrees

Riddle Answer:

You mean a great dill to me!

Precision Roof Crafters, Inc.

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