



AROUND THE HOUSE

JANUARY 2017

NEWS FROM OUR FAMILY TO YOURS



Our Services Include:

- New Roof Installation
- Roof Repairs
- Metal Roofs
- Tile Roofs
- Flat Roofs
- Shingle Roofs
- Energy Efficient Roofs
- Roof Diagnostics & Evaluation
- Ventilation
- Fascia
- Skylight

Inside This Issue:

- **Could Zero-Sum Budgeting be the Solution for You?**
- **Learn How Donating Blood Benefits the Donor**
- **Don't Miss Out on any Tax Deductions**

Plus much, much more!!!

You Can Make that Resolution (and Keep it Too!)

Lose weight? Check. Start exercising? Check. Stop smoking? Check.

It can be daunting when your list of New Year's Resolutions is as long as your holiday shopping list. In addition to the post-holiday slump, not being able to keep your resolutions by February, March or even late January may increase your anxiety. When your holiday decorations are packed up and stored away, the frustration of an unused gym membership or other reminders of failed resolutions can make the later winter months feel hopeless.

However, it is important to remember that the New Year isn't meant to serve as a catalyst for sweeping character changes. It is a time for people to reflect on their past year's behavior and promise to make positive lifestyle changes. "Setting small, attainable goals throughout the year, instead of a singular, overwhelming goal on January 1 can help you reach whatever it is you strive for," says psychologist Lynn Bufka, PhD. "Remember, it is not the extent of the change that matters, but rather the act of recognizing that lifestyle change is important and working toward it, one step at a time."

By making your resolutions realistic, there is a greater chance that you will keep them throughout the year, incorporating healthy behavior into your everyday life. APA offers these tips when thinking about a New Year's resolution:

Start small

Make resolutions that you think you can keep. If, for example, your aim is to exercise more frequently, schedule three or four days a week at the gym instead of seven. If you would like to eat healthier, try replacing dessert with something else you enjoy, like fruit or yogurt, instead of seeing your diet as a form of punishment.

Change one behavior at a time

Unhealthy behaviors develop over the course of time. Thus, replacing unhealthy behaviors with healthy ones requires time. Don't get overwhelmed and think that you have to reassess everything in your life. Instead, work toward changing one thing at a time.

Talk about it

Share your experiences with family and friends. Consider joining a support group to reach your goals, such as a workout class at your gym or a group of coworkers quitting smoking. Having someone to share your struggles and successes with makes your journey to a healthier lifestyle that much easier and less intimidating.

Don't beat yourself up

Perfection is unattainable. Remember that minor missteps when reaching your goals are completely normal and OK. Don't give up completely because you ate a brownie and broke your diet, or skipped the gym for a week because you were busy. Everyone has ups and downs; resolve to recover from your mistakes and get back on track.

Ask for support

Accepting help from those who care about you and will listen strengthens your resilience and ability to manage stress caused by your resolution. If you feel overwhelmed or unable to meet your goals on your own, consider seeking professional help. Psychologists are uniquely trained to understand the connection between the mind and body. They can offer strategies as to how to adjust your goals so that they are attainable, as well as help you change unhealthy behaviors and address emotional issues.

Make 2017 a Zero-Sum Budget Kind of Year

According to FamilyFinancier.com, Zero-Sum Budgeting revolves around two main ideas: Budgeting to zero and paying for next month's expenses with this month's income.

What is budgeting to zero?

Budgeting to zero means spending every single dollar on a specific goal. You could have goals like paying a bill, savings toward a holiday or adding to an investment. Over time you can identify overspending in one or multiple categories and make adjustments. Slowly you can create a reliable growth in savings.

How to Pay for Next Month's Expenses Today

The second main goal for the zero-sum method is to pay for the month ahead with the current month's income. This allows for two benefits:

- No issues paying bills on time
- Safety net of at least one month's income in case of emergency

Accomplishing these two goals would put someone far ahead of the average American. According to a recent Federal Reserve survey, 46 percent of Americans said that they would have to borrow or sell something to pay for a \$400 emergency. Given this reality, paying bills a month ahead can take time unless a person already has savings. Once accomplished, this goal can provide substantial financial security and peace of mind.

Tips for Implementing the Zero-sum Budget

Start with your monthly bank statement in hand. Make a list of spending categories. Assign expenditures to one of these categories. This helps you see what you actually spend and where.

Now, decide where you can cut spending and where you can add spending, to suit goals such as paying off bills. Make sure every single dollar you bring in has a 'home' in your budget.

A few recommendations for someone trying this, or any other, budgeting method:

- Use an app, tool, or spreadsheet to help stay organized and accurate. This makes the process so much easier.
- Find an accountability partner.
- If overspending is a problem, roll with the punches and work to get back on track.



"We can't afford a vacation. If you want to feel the sand between your toes, you're going to have to walk around in the litter box."



"At which trimester will I be able to communicate with my baby via text?"

Just for Fun

1. Raisin - White - Rye
2. Eiffel - Water - Watch
3. Surfing Waves - TV's - Toothpaste
4. A Popular Girl - The Dried Fruit Aisle - Tombstones
5. The Scale - The Legend - The Key
6. A Shepherd - Sheet Music - The White House
7. Teddy Bear - Turkey - Christmas Stocking
8. Porkey - Wilber - Arnold
9. Volleyball - Office with Computers - Fisherman
10. Tapestry - Braided - Area

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 an ig?

Answer on page 8

Precision Roof Crafters, Inc.

January Is:

- National Bath Safety Month
- National Blood Donor Month
- National Braille Literacy Month
- National Hobby Month
- Hot Tea Month
- National Oatmeal Month
- National Soup Month

Debt Collectors (Are They For Real?)

Debt collection scammers abound and can cause massive problems once they get you to pay them or reveal personal information.

But you can identify an actual debt collector with three simple questions, according to thesimpledollar.com:

1. What is the name, address, and phone number of the company you are calling from?

They ought to be able to tell you that, after all. Once answered, tell them to send you a validation notice. Don't discuss the bill.

2. What is the name and address of the debtor you are trying to reach?

Legitimate debt collectors will know that. If the information they give is wrong, do not correct them. Tell them to send a validation notice to the address on file. Then hang up.

3. What are the last four digits of the debtor's social security number?

Trick question. Legit debt collectors won't answer this because it violates the law.

Giving Blood Benefits the Donor Too!

When's the last time you stopped to appreciate all the good stuff your blood does for you? Without it, oxygen would never reach your cells and carbon dioxide would be filling your blood vessels as we speak.

Every two seconds, someone in the United States needs blood and more than 41,000 blood donations are needed every day, according to the American Red Cross. So while you may never worry about having enough blood to function, plenty of others aren't as fortunate. World Blood Donor Day may have passed on June 14, but there's still more reason than ever to get out and donate.

While giving blood should be all about helping those in need, there are a few things in it for you. Here are four health perks to becoming a blood donor:

Your blood may flow better "If blood has a high viscosity, or resistance to flow, it will flow like molasses," says Phillip DeChristopher, M.D., Ph.D., director of the Loyola University Health System blood bank. Repeated blood donations may help the blood flow in a way that's less damaging to the lining of the blood vessels and could result in fewer arterial blockages. That may explain why the *American Journal of Epidemiology* found that blood donors are 88% less likely to suffer a heart attack.

It's not clear if there are lasting health benefits associated with better blood flow. (These kinds of studies can't prove cause and effect—for example, blood donors might lead healthier lifestyles than the general population.) "What is clear is that blood donors seem to not be hospitalized so often and if they are, they have shorter lengths of stay," Dr. DeChristopher says. "And they're less likely to get heart attacks, strokes, and cancers."

You'll get a mini check-up Before you give blood, you'll first have to complete a quick physical that measures your temperature, pulse, blood pressure, and hemoglobin levels. After your blood is collected, it's sent off to a lab where it will undergo 13 different tests for infectious diseases, like HIV and West Nile virus. If anything comes back positive, you'll be notified immediately.

"If year after year your tests come back negative, then you'll know for sure there's nothing you've been exposed to," Dr. DeChristopher says. The physical and blood tests are no reason to skip your annual doctor visit, but they're good for peace of mind. But you should never donate blood if you suspect you might actually be sick or have been exposed to HIV or another virus.

Your iron levels will stay balanced Healthy adults usually have about 5 grams of iron in their bodies, mostly in red blood cells but also in bone marrow. When you donate a unit of blood, you lose about a quarter of a gram of iron, which gets replenished from the food you eat in the weeks after donation, Dr. DeChristopher says. This regulation of iron levels is a good thing, because having too much iron could be bad news for your blood vessels.

You could live longer Doing good for others is one way to live a longer life. A study in *Health Psychology* found that people who volunteered for altruistic reasons had a significantly reduced risk of mortality four years later than those who volunteered for themselves alone. While the health benefits of donating blood are nice, don't forget who you're really helping: A single donation can save the lives of up to three people, according to the Red Cross. "The need for blood is always there," Dr. DeChristopher says. "It's important to recognize how important willing donors are."

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

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!

Jason S., Houston * Steven D., Houston * Amanda S., Houston * Said A., 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.

Leaving the Ivory Tower Behind

On January 16 we celebrate the birthday of Dr. Martin Luther King, Jr. He was a man of God, teacher, leader and world changer.

Dr. King's best remembered words come from his dream speeches. He used the words "I have a dream" many times, but King wasn't a mere dreamer. He didn't live in an ivory tower separate from the world and its realities. He was a man who wanted change on the ground where he stood, change for his people, and all people.

To this end he often spoke about virtue:

"We must use time creatively ... and forever realize that the time is always ripe for doing right."

He honored labor:

"If a man is called to be a street sweeper, he should sweep streets even as Michelangelo painted or Beethoven composed music or Shakespeare wrote poetry."

He promoted the change of heart and mind:

"He who passively accepts evil is as much involved in it as he who helps perpetrate it."

Dr. King didn't mince words:

"Nothing pains some people more than having to think."

He advocated for an informed electorate:

"Nothing in the world is more dangerous than sincere ignorance."

Finally, Dr. King's most famous words that challenged America:

"I have a dream that one day this nation will rise up, live out the true meaning of its creed: We hold these truths to be self-evident, that all men are created equal."

The Tax Man Cometh

Time to prepare yourself to take all possible deductions.

Retirement accounts

Retirement accounts are a great method for reducing taxes. In fact, the 401k and IRA were created to give incentives for saving money. Each dollar contributed reduces taxable income.

401k -- The annual limit of contributions is \$18,000 (\$24,000 for those over 50) and this amount does not include employer contributions.

IRA -- The annual limit is \$5500 (\$6500 for those over 50)

College 529 -- You can contribute up to \$14,000 per year while still avoiding the gift tax penalty. While there is no federal tax deduction for this, many states allow a deduction for these contributions.

HSA (Health Savings Account) -- Available to those with a high-deductible health insurance plan, the HSA allows one to contribute up to \$3,350 for an individual and \$6,750 for a family (add an extra \$1,000 if you are over 55).

Charitable Contributions

For philanthropic individuals, charitable contributions are a great way to manage your tax burden while providing for those less fortunate or other worthy causes. In most circumstances, up to 50 percent of yearly income can be deducted each year for qualified gifts.

Something to consider when discussing charitable gifts is that they don't have to be cash. Gifts of clothing, furniture, cars, household goods, stocks, property, and even mileage spent on behalf of the charity are all tax deductible at the end of the year for full or partial value.

Investment Strategy Checkup

Year-end is a great time to rebalance portfolios for a couple of reasons:

First it should be done periodically to ensure that one's portfolio has not skewed too far in one direction during the year's ups and downs and secondly it could provide opportunities for tax-loss harvesting to help offset any capital gains earned during the tax year.

New Year's Soup

Ingredients

- 1 tablespoon extra-virgin olive oil
- 2 cloves garlic, crushed
- 1 small onion, chopped
- 2 carrots, peeled and sliced
- 3 leaves collard greens, coarsely chopped
- 1 (14.4 ounce) can vegetable broth
- 1 (15 ounce) can black-eyed peas, rinsed and drained
- ½ cup quinoa
- 1 cup water
- 1 tablespoon cider vinegar, or to taste
- Salt and ground black pepper to taste.



Directions

1. Heat olive oil in a soup pot over medium heat; cook and stir garlic until it begins to brown, about 3 minutes. Add onion and carrots. Cook and stir until carrots begin to brown and onion becomes translucent, 7 to 8 minutes. Cook and stir collard greens into onion mixture until wilted, about 5 minutes.
2. Pour vegetable broth and black-eyed peas into vegetables, bring to a boil, and reduce heat to low. Cover and simmer soup until vegetables are softened, 20 to 25 minutes.
3. While soup is simmering, mix quinoa and water in a saucepan, bring to a boil, and reduce heat to low. Cover and simmer until the water has absorbed into the quinoa, about 10 minutes. Stir cooked quinoa into soup and simmer until collard greens are tender, about 10 more minutes. Stir cider vinegar into soup to taste and season with salt and black pepper.

Source: Allrecipes.com



Oatmeal Chocolate Coconut Macaroons

- 2 cups quick-cooking oats
 - 1 cup shredded coconut
 - ¼ cup unsweetened cocoa powder
 - 2 cups white sugar
 - ½ cup butter
 - ½ cup milk
1. Mix oats, coconut, and cocoa powder together in a bowl.
 2. Bring sugar, butter, and milk to a boil in saucepan, stirring occasionally; remove immediately from heat and stir into oat mixture.
 3. Drop 15 spoonfuls of batter onto a sheet of waxed paper. Cool to room temperature before serving.

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

**(800)
ROOF-
PRO**

**(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 **Adrienne B.**! Congratulations and thank you! **Adrienne 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!

Fax To: 713.334.4458

Email To: info@roofprohouston.com Mail To: 3919 Jeanetta St., Houston, TX 77063



3919 Jeanetta St.

Houston, TX 77063

713.799.8555

1-800-ROOF-PRO
(800.766.3776)

www.roofprohouston.com

info@roofprohouston.com

www.RoofProHouston.com

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

Commonym Answers:

1. breads
2. towers
3. they have tubes
4. they all have dates
5. parts of a map
6. they have staffs
7. mustards
8. pigs
9. they have nets
10. rugs

Riddle Answer:

A snow house without a lool!

Precision Roof Crafters, Inc. Money Saving Coupon

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

JANUARY 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 February 15, 2017



New Roof Installation • Roof Repairs • Metal Roofs • Tile Roofs • Flat Roofs • Shingle Roofs • Energy Efficient Roofs • Roof Diagnostic & Evaluation • Ventilation • Fascia • Gutter Repair/Installation • Skylight Repair/Installation • Insurance Claims • New Roof Installation • Roof Repairs • Metal Roofs • Tile Roofs • Flat Roofs • Shingle Roofs • Energy Efficient Roofs • Roof Diagnostic & Evaluation • Ventilation • Fascia • Gutter Repair/Installation • Skylight Repair/Installation • Insurance Claims • New Roof Installation • Roof Repairs • Metal Roofs • Tile Roofs • Flat Roofs • Shingle Roofs • Energy Efficient Roofs