



AROUND THE HOUSE

JULY 2015

NEWS FROM OUR FAMILY TO YOURS



Our Services Include

New Roof Installation

- *Roof Repairs*
- *Metal Roofs*
- *Tile Roofs*
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- *Shingle Roofs*
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- *Roof Diagnostics & Evaluation*
- *Ventilation*
- *Fascia*
- *Gutter Repair/Installation*
- *Skylight Repair/Installation*
- *Insurance Claims*

Inside This Issue:

- **Tips For Summer Maintenance and Curb Appeal**
- **Advice for Grads: Save Money and Travel**
- **Go Monochrome For a Sophisticated Home**

Plus much, much more!!!

May the Best Lobster Win the Independence Day Race

Cherry pie, a parade, fireworks – and lobster racing?

The basic ingredients of July 4 are familiar to most, but some communities have a few funky traditions of their own come Independence Day. Below are six of the strangest of them, from California to Maine to Denmark:

1. Marshmallow fighting

Ocean Beach, Calif., a seaside neighborhood of San Diego, is in a sticky situation.

Since the 1980s, revelers have held a gigantic marshmallow fight on the town's beach, and more than 600 pounds of the fluffy stuff have been used in recent years.

"The marshmallow fight is pretty awesome," said one San Diego resident to KPBS Radio in June. "People go out and thoroughly enjoy themselves."

Though many cherish the tradition, some residents have become uncomfortable with the "mob-like" atmosphere of the event, and the town council has voted to halt the fight.

The rub is that it lacks the authority to do so, and police have noted that throwing marshmallows does not qualify as assault.

So for the time being the gooey fight is on. Just don't expect a warm welcome from all the local shopkeepers.

2. Lobster racing

The town of Bar Harbor, Maine, doesn't shy away from stereotypes come Independence Day.

While some parts of the country host horse or dog races in certain venues, local businesses in this Down East island town put forth lobsters for an annual derby.

Apparently, crustaceans aren't the most capable sportsmen: Some rush to the finish line, but others amble around confused, or bolt in the wrong direction.

"It's absurd," said event director Dan Ashmail to The New York Times in 2009. "And the funny thing is, lobsters are not predictable."

3. Hot dog binging

Eating a frank is pretty normal on July 4, but eating 69 of them in 10 minutes is not.

That's the record set by competitive eater Joey Chestnut at the annual Nathan's Hot Dog Eating Contest, which takes place on New York's Coney Island on Independence Day.

The gastronomic challenge has taken place since 1916, but controversies have scarred the event in recent years.

In 2010, former six-time champion Takeru Kobayashi was arrested after storming the awards ceremony in protest of his exclusion from the event due to a contractual dispute.

"It was extremely unfortunate and a little bizarre," said Major League Eating Chairman George Shea to the New York Post.

Mr. Kobayashi has since claimed to have broken the 69-dog record before Mr. Chestnut, further fanning the flames of controversy in the world of competitive eating.

Could a Reverse Mortgage Help You Buy a New Home?

If you want a smaller house when you retire, one kind of reverse mortgage might be helpful.

A Home-Equity Conversion Mortgage for Purchase (HECM) could be the answer. If you take a HECM for Purchase, you could sell your big house, and buy another home, without worrying about mortgage payments. This can be a great tool if you want to leave your existing home for a smaller house or move closer to family.

With a regular reverse mortgage, anyone 62 or over can stay in their home and tap equity for income. An HECM for Purchase is another type of reverse mortgage that helps you buy a different house for your main residence, if you wish.

Every retirement situation is different, but an HECM for Purchase could allow you to buy either a nicer home or smaller home, for example, and still not have any mortgage payments.

To take but one example: A couple sells a home for \$120,000. They want to buy a home for \$255,000. In qualifying for an HECM (based, in part on their ages), they put down \$95,000 on the closing on their new home. That leaves them about \$24,000 left from their home sale. Their credit history is not an issue. They never have a mortgage payment. They can live in the house until they die.

One thing to consider: Need-based government programs can be affected by this type of transaction. Seniors may want to get counseling from an organization like the National Council on Aging. Social Security and Medicare are not affected by this type of mortgage.

How much you can get

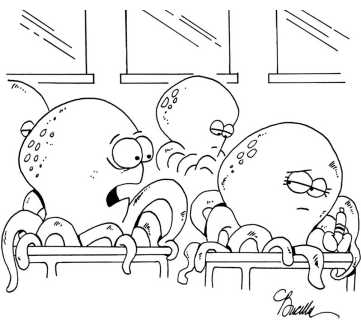
Lenders will determine the maximum payout you'll qualify for. It's based on the price of your new home (the lesser of appraised value or purchase price) up to \$625,000, and ages of you and your spouse. Generally, the older the homeowners and the lower the interest rate, the higher payout they can get.

How to save on interest

If you take the maximum payout in a lump sum, you incur a fixed interest rate ranging from 4.75 to 5.25 percent. Interest costs accrue over the life of the loan, as does the mortgage insurance cost (1.25 percent of the balance). You could reserve part of the lump sum payout as a line of credit with a variable rate that was recently 2.5 to 3 percent.

Closing costs

You'll pay the lender's origination fee and lender closing costs, as well as an up-front mortgage insurance premium, all of which can be rolled into the loan.



"Do you have a pencil I can borrow? I'm out of ink."



Just for Fun

1. Bird - Board - Berry
2. A Basketball player - A Baby - A Soccer player
3. A Rock Band - Traffic - A Copy Machine
4. A Pirate Ship - A Mailbox - A School
5. A Bomb - A Kiss - A Flower
6. A Waitress - An Iceberg - A Tongue
7. A Potato - A Storm - A Needle
8. Steam - Bird - Bubble
9. Brick - Swiss - Blue
10. Rubber - Gum - Cork

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 would you call the U.S. if everyone had a pink car?

Answer on page 9

Precision Roof Crafters, Inc.

July Is:

- **Parks and Recreation Month**
- **Men's Anti-Boredom Month**
- **National Cell Phone Courtesy Month**
- **National Hot Dog Month**
- **National Ice Cream Month**
- **National Blueberry Month**
- **National Baked Bean Month**
- **Unlucky Month for Weddings**
- **National Picnic Month**

We All Scream For Ice Cream

Summer is the time for frozen treats, but whether you prefer ice cream, gelato or frozen yogurt, what you slurp has the same basic ingredients.

Milk and cream are the basis of all three frozen treats.

Yogurt is made with milk fermented with yogurt cultures with a base of cream, milk and sweetener.

From Italy, we get gelato, meaning frozen, and this treat is made entirely of milk. Since cream is mostly left out, it has enhanced flavor. The exceptionally creamy texture of gelato comes from the process. It is churned with very little air so it is dense and sweet.

Frozen custard is different from ice cream mainly because it contains a dash of egg yolk and more butterfat. The lecithin in the yolk gives the frozen cream a richer and creamier texture.

Sherbet has an ice cream base sweetened with fruit juice.

Today we can thank refrigeration for making frozen treats widely available. More than 2,000 years ago, ice desserts were popular with the powerful. But even they had to run up to the top of the nearest mountain to get ice in the summer. King T'ang of Shang in China had 94 ice men to do the dirty work.

By the 1950s nearly every American had refrigeration and finally we could eat ice cream while watching Andy Griffith eat ice cream.

Still, some ice cream shops have been in business for generations: Doumar's in Norfolk, Graeter's in Cincinnati, Leopold's in Savannah, the Elliston Place Soda Shop in Nashville, Homer's in Wilmette, Illinois. The Fair Oaks Soda Fountain in South Pasadena, Calif., also whips up classics like old-fashioned phosphates and lime rickeys.

Go Monochrome

Your decorating style could be midcentury, Art Deco or minimalist, but the boundaries of black, white and gray will allow for vibrant flourishes.

Going monochrome doesn't mean abandoning color.

Grays can range from sea-green and lilac hues to brown tones that resemble pebbles. For brighter colors, it's easy to combine pale or bleached floors with hits of natural greenery.

Writing in The Wall Street Journal, Interior stylist Hilary Robertson says that best of all, the decor is remarkably simple. You won't be seeing red from color decisions. No more figuring out how the pattern on an upholstered chair will go with the color of the walls.

With a limited palette, you can mix pieces from different decades, add patterns and layer textures. Robertson says it all works.

In her farmhouse, Finnish interior stylist and product designer Annaleena Leina-Karlsson makes no concession to "country style." Like the photographs on her blog, Annaleenas HEM, she has applied a simple but sophisticated, mostly white formula to her living room.

It has matte white walls and gloss-white painted floors. The scheme offers an effective way to show off the bold geometric accessories she designed. They include a long, rectangular gilt-metal box light that hangs across the ceiling and the gilt-metal inverted V, which serves as both sculpture and magazine holder on the coffee table.

Her wipe-clean, white-leather IKEA sofas are practical for a space that houses five children.

If a caller offers to hide your credit problems by obtaining a credit-privacy number (CPN) to replace your Social Security number, don't fall for it. You can't use it to apply for credit or to get a job.

The scammers say that, by using the CPN, you can build a new, clean credit history, hiding any bad credit or bankruptcy. They charge you hundreds or thousands of dollars for the CPN.

What they actually provide are Social Security numbers stolen from children or deceased people. Using one could result in your being charged with identity theft, bank, mail or wire fraud.

According to Bottom Line Personal, if you have a troubled credit history, government-approved credit-counseling services can help.

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

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!

CJ Albes, Houston	D. Gregory, Houston	A. Oliver-Parrott, Houston
A. Bernard, Houston	J. Harrell, Houston	D. Pfluger, Alvin
J. Binegar, Houston	S. Harris, Houston	G. Phelps, Houston
J. Brzowski, Magnolia	B. Hollaway, Houston	J. Pieratt, Houston
E. Cantu, Houston	D. Huerta, Houston	B. Primm, Houston
B. Chowdhury, Houston	A. Johnson, Houston	G. Purdy, Houston
J. Colbert, Houston	R. Jones, Galveston	A. Santos, Houston
J. Colvin, Houston	R. Leake, Houston	M. Sharpe, Houston
T. Cooper, Seabrook	J. Lee, Houston	K. Sheffield, Houston
J. Davis, Houston	R. Martin, Houston	R. Simon, Houston
R. Defarrari, Sugar Land	J. May, Tomball	B. Stahl, Houston
K. Dorn, Houston	S. Merchant, Houston	T. Thoroux, Houston
D. Emerson, Galveston	S. Mercier, Houston	A. Tolentino, Houston
K. Galaktionov, Houston	K. Merhi, Houston	P. Tracy, Houston
M. Gillette, Houston	M. Mira, Missouri City	A. Vederko, Houston
B. Gimblet, Tomball	J. Mitcham, Houston	I. Velasco, Houston
J. Goetz, Houston	Y. Modi, Columbus	B. Vinh, Houston
P. Gonzalez, Houston	B. Munsil, Houston	M. Wan, Houston
G. Goodman, Houston	J. Newman, Baytown	M. Weber, Houston
B. Goudeau, Pearland	B. Odisio, Houston	D. Wu, 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.

Power Lines and Outdoor Work

August is a perfect time to prepare for safe work near overhead and underground power lines.

Underground lines

Whether putting up a fence, installing a deck, replacing underground piping or simply planting a tree, call the electric or gas company to have underground lines marked before you dig.

The depth of utility lines varies and there may be multiple lines in a common area. Digging without calling can disrupt service to an entire neighborhood, harm you and those around you and potentially result in fines and repair costs. Call before every digging job so your underground utility lines can be marked to prevent undesired consequences.

Overhead power lines

Precautions with overhead lines are just as important when trimming trees, painting or siding your home, installing a TV antenna or for a variety of jobs involving a ladder with extended reach near energized power lines.

Your electric company cares about the safety of you and your family and urges you to contact them if an overhead line is getting in the way of your project. Coming into contact with an energized power line could be fatal, so call your electric company for advice.

Advice to Grads: Save and Travel

Many advisors are giving advice to new graduates, saying they should create a budget, make a student loan payment plan, understand their company's benefits, and start investing in a 401(k).

Jo Webber, CEO of Oink, has another recommendation. Oink is a money management platform for young people.

Like all other money managers, she recommends saving, even if it's just \$20 a month, for unexpected expenses like a car breaking down or an uninsured health problem (insurance only pays part of the expense). For now, don't consider home ownership.

Her advice is more than a boring self-denial program. Whether or not you can pay for some emergencies with current income, your fund will build up. Then treat yourself.

"Use your money for a trip. Go places. Later in life, there will be things that tie you down to situations and locations. "Use money to see the world rather than buying possessions," says Webber.

Tips for Summer Maintenance and Curb Appeal

* Mow to the right height. Set your mower to cut about three inches off the ground. Longer turf will retain more moisture and better shade the soil so the roots won't get dry. The shade helps to keep out crabgrass. Tall grass is greener and more attractive. It also helps to mitigate brownouts that are common during the dog days of summer, according to money.com.

* Upgrade your house numbers. Get larger, more readable numbers at a home improvement store. Or visit houseofantiquehardware.com for interesting numerals in all sorts of fonts. Get some that are not only attractive but that can be easily read from a distance. Avoid frilly numbers.

* Remember to put up reflectors at the end of your driveway so visitors know when to turn in to your place. Reflectors help alert other drivers to a driveway.

* More expensive but very effective, replace cracked or outdated walkways while it's still summer. Interlocking pavers make it easy to do the job yourself.

* Update your flower boxes. When fall bloomers, such as mums and autumn sage are finished blooming, cut back the plants and poke in evergreen branches.

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 **Chip Perry!** Congratulations! **And thank you, Chip, for referring Susan Barger to us!!!**



Chip Perry wins a \$50 Gift Card. You 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).

Your Name: _____ Your 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

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

Puzzle Answer:

1. All can be described with "black".
2. They all dribble.
3. They all jam.
4. They all have flags.
5. They are all planted.
6. They all have tips.
7. They all have eyes.
8. Baths
9. Types of cheese
10. Trees

Riddle Answer:

A pink carnation!

Precision Roof Crafters, Inc. Money Saving Coupon

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

JULY 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.

Offer expires August 15, 2015



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 • Roof Diagnostic & Evaluation • Ventilation • Fascia • Gutter



How about a refrigerator with a TV and DVD player built into the door? It's available.