



AROUND THE HOUSE

MARCH 2015

NEWS FROM OUR FAMILY TO YOURS



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Inside This Issue:

- **What is the FOI Act, and How Does it Affect You?**
- **How to Explain an Absence From the Work Force**
- **Be On Top of 2015 Tax Changes**

Plus much, much more!!!



Is There a Pot of Gold at the End of the Rainbow?

Each year around St. Patrick's Day, people start thinking about rainbows and the pots of gold coins that lie at the end of them. Well, some of us would like to believe so. But where did this Irish legend start?

There are actually at least two competing theories. The Emerald Isle is dotted with large underground burrows and megalithic sites, which are said to be the dwelling places of the faeries, who are well known to have more gold than they know what to do with. Because the Irish landscape is fairly flat, these earthen mounds are sometimes all that stops the eye from reaching the horizon. When a rainbow forms, it can appear as though it ends right at the doorsteps of these faerie homes and their untold riches.

An alternative (and more popular) interpretation involves tales of Scandinavian invaders burying their hordes of gold in various places around the island. When the Vikings returned home, they didn't remember all the spots where they buried their treasure, and a different kind of mythical folk found their treasure: the leprechauns.

As the story goes, leprechauns are mainly harmless creatures, perhaps a little mischievous and fond of the occasional quaff of homemade whiskey. And while leprechauns are often associated with vast riches and gold, in folklore they spend most of their time making shoes for their brethren who enjoy dancing so much that they can wear out a good pair of boots in a single evening of revelry. If you happen to stumble upon a leprechaun, tread lightly, because they can be wily creatures. If you capture him, you might be granted a wish or a few coins from his stash. If you want the whole pot of gold, you'll need to find the end of a rainbow, because according to legend, that's where the leprechauns bury their gold.

Despite your best efforts, getting to the end of a rainbow — whether you're looking for the treasure troves of the faeries or a leprechaun's pot of gold — is not such an easy thing to do. Rainbows are created when sunlight reflects off raindrops, breaking the light into different wavelengths of color. As you move toward the pot of gold, the rainbow that your eyes see moves as well, because the raindrops are at different spots in the atmosphere. The rainbow's end, and its elusive pot of gold, will always seem to move away from you at the same rate that you approach it.

Here's a handy list of some other Irish sayings and their meanings.

Sláinte: Good Health! / Cheers!

Erin Go Bragh: Ireland Forever!

Beannachtaí na Féile Pádraig oraibh: St. Patrick's Day Blessing Upon You!

Dia Dhuit: Hello!

Ni Fhaca Me La Fada Thu: Long Time No See!

Go N-Eiri An T-Adh Leat: Good luck!

Gabh Mo Leisceal: Excuse me!

Graim Thu: I Love You!

National Freedom of Information

National Freedom of Information Day, March 16, is a celebration of one of the most valuable rights we have as citizens in a democratic free society. The FOI Act, ratified by Congress in 1966, declares that each of us has the right to get information from any federal agency records, except those that aren't protected by one of nine exemptions or special law enforcement exclusions.

The date in March was chosen in honor of James Madison, Jr.'s birthday. Madison was a Virginia landowner, a political activist of individual rights, a leader in the House of Representatives and our fourth president. He worked tirelessly as an advocate for every American's right to defend public access to government information.

President Madison became known as the Father of the Constitution and drafting author of its first 10 amendments, known as the Bill of Rights.

Every year on FOI Day, the American Library Association presents the James Madison Award (established in 1986) to exemplary individuals and organizations that uphold the spirit of Madison's vision: the advancement of freedom of information and expression on a national level.

The awards are given in various categories, including non-profit and media organizations, professional journalism and even industry and government whistle blowers.

Don't forget to move your clocks ahead one hour before you go to bed on Saturday, March 7!



While you're at it, go ahead and put new batteries in your smoke alarms!



Just for Fun

1. Easy - High - Lounge
2. Matchbooks - Magazines - Beds
3. Malls - Bacon - Comic
4. Cuba - Ireland - Japan
5. Mud - Java - Joe
6. Corn - The U.S. Army - Kentucky Fried Chicken
7. Nanny - Kid - Billy
8. Judges - Ruth - Kings
9. Black - Lazy - Bloodshot
10. Body - Crossing - Life

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!

Answer page 9

Why can't you iron a four-leaf clover?

Answer page 9



"Can you help me, Doc? My nose is running."

March Is:

- Irish American Month
- National Women's History Month
- National Frozen Food Month
- National Nutrition Month
- National Peanut Month
- Red Cross Month
- Social Workers Month
- National Craft Month

Making Your Business Grow

Writing in Fortune, Verne Harnish says knowing the answers to just a few questions could help your business grow. Harnish is the CEO of Gazelles, Inc., an executive education firm.

* Can you sum up what you do in a few words? Maybe some sell biscuits for dogs or furniture for college students. Another may offer a common product with unique packaging that suits a special market. Be able to tell your approach clearly so both employees and customers can identify with it.

* Would you rehire your present managers and leaders again? If employees aren't getting the job done to your satisfaction, it could be time to make some new decisions.

* What relationships do you need to nurture? Harnish recommends making a list now of people who could help your business grow. It should include the major customers you want to do business with.

Decide how you can cultivate and deepen these connections, especially before asking for any special considerations.

* Are you prepared for the black swan? As told in more than one business book, the black swan is a situation that strikes quickly, one you haven't considered and that is better, cheaper or faster for a competitor than what you are doing now.

Do your reconnaissance and studies. With the pace of change increasing everywhere, you'll need new industry contacts and advisors.

Consumer Confidence Is On the Rise

Consumers have reasons for their increased faith in the economy. Put low gasoline prices next to rising stock values and add job growth. It makes a very positive picture.

According to the Conference Board, confidence was also propelled by favorable economic and labor market conditions. In December, Americans' favorable perceptions of "the present situation" jumped to 98.6, the highest level since February 2008.

Their outlook on employment over the next six months was a little less optimistic. The portion anticipating more jobs declined to 14.7 percent from 15.5 percent.

Low gas prices boosted consumers' spending power. Stocks have hit record highs, and employers in late 2014 added more jobs than in the previous two years.

While fewer consumers planned to buy a home or a car in the next six months, 52.2 percent said they planned to buy a major appliance, the highest share since 2010.

According to the Associated Press and USA Today, the missing piece of the economic recovery is pay. Wages are barely keeping up with inflation.

Explaining an Employment Gap

Whether you've searched for a new job for some time or have changed your mind about retiring, you should prepare yourself for a job interview.

Think about what you learned since holding your last job, a class you took or how volunteering expanded your horizon.

At USNews.com experts on careers and interviews give this advice on how to explain extended unemployment.

* Let the interviewer know how time off has reenergized you so you are now ready to transition back to your line of work or ready to do something else.

* Keep your explanation brief and don't over explain.

* Make the employment gap part of your opening statement instead of waiting for the interviewer to bring it up. When he or she asks you to tell something about yourself, you have the perfect opening.

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

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!

Mike Q., Katy

Nancy G., Houston

Ann C., Humble

Shawn B., Houston

Quynh B., Houston

Albert O., Houston

Rosemary S., Houston

Donné B., Houston

Natalie J., Houston

Rakesh B., Tomball

Antoinette R., Houston

Steven M., Houston

Curtis R., Hockley

Raj N., Houston

Carl M., Houston

Hilda G., Humble

Lloyd H., Stafford

Gene J., Houston

Cara P., Houston

Tammy G., Humble

Bob C., Spring

Alex M., Houston

Maria C., Houston

Nicolas E., Houston

Elnor A., Dayton

Reagan A., Houston

Daniel D., Houston

Mario H., Missouri City

Eliane Q., Cypress

Iris M., Katy

Tomisu F., 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.



Be In Good Form

The IRS implores you not to lose or ignore essential paperwork

This year there's a new tax form to fill out and include with your 2014 tax return. Its name is Form 1095-A, the Health Insurance Marketplace Statement.

If you bought health insurance through the Marketplace, you should have it by now. If Form 1095A is lost, never shows up, or is wrong, you can get information on how to reach the Marketplace at HealthCare.gov and IRS.gov/aca.

Think of the form like a W-2 from your employer or a 1099 that you'd get from a bank. The Marketplace reports the 1095-A information to the IRS, so be sure your tax return matches up.

The IRS recently released a 21-page publication on how the Affordable Care Act affects taxes. Its IRS publication 5187 "Health Care Law: What's New for Individuals and Families."

The 1099

If you just started collecting Social Security in 2014, you should have received SSA-1099 by now. It's sent in January to people receiving Social Security Benefits. If you lost it or didn't get one, call 800-772-1213 or contact your local Social Security office.

A 1099 can also be sent to you for gambling winnings, self-employment or subcontractor income, interest and dividends on investments. So you might get two or three 1099s.

Special events can create a string of paperwork. If you bought a house, be sure to keep the HUD-1, the closing statement you received when you bought or sold a house. If you refinanced a mortgage, you'd also have received the HUD-1 statement. If you have a newborn, be sure to have the child's Social Security card ready for tax time.

The Taxes They Are a-Changin'

Though 2014 taxes don't need to be filed until April, some late starters won't make it. For 2014, the penalty for late payment is 1 percent of your household income or \$95 per person.

Changes for 2015

1. The Health Insurance Penalty. All Americans must have health insurance or pay a penalty. For 2015, those penalties will be 2 percent of household income or \$325 per person, which can really add up.
 2. About 401(k) limits. Employee contributions to a 401(k) plan will increase to \$18,000, up \$500 from 2014. Tell your payroll department now to adjust your contributions.
 3. Flexible Spending Accounts. The 2015 limit on employee contributions is \$2,550 for qualified health care expenses. That's up \$50 from 2014.
 4. The Standard Deduction. The basic tax break for all Americans each year rises to \$6,300 for single filers and \$12,600 for married taxpayers filing jointly for 2015. That's up \$100 and \$200 respectively. It's important because if you can't itemize enough deductions to pass this amount, this is the only tax break you're likely to get on your 2015 tax return.
 5. New Tax Brackets. Tax thresholds have been adjusted for inflation. The highest rate of 39.6 percent will now apply to single taxpayers who make \$413,200 and married couples making at least \$464,850. The figures are up 1.6 percent from 2014. For more information, check the IRS website.
 6. IRA Rollovers. In 2015, you can only make one rollover from an IRA in a 12-month period. But you can still make as many "trustee-to-trustee" transfers as you wish, moving your money from one provider to another. Limit all rollovers to direct transfers in 2015 if you plan on moving money more than once.
 7. AMT changes. The "alternative minimum tax" sets a limit on tax breaks and ensures a minimum tax burden on the middle class.
- The Alternative Minimum Tax exemption for 2015 is \$53,600 for individuals and \$83,400 for joint filers, or up about 1.5 percent from 2014.

Luck O' the Irish Lamb Stew

Ingredients

- 1 ½ pound thickly sliced bacon, diced
- 6 pounds boneless lamb shoulder, cut into 2 pieces
- ½ teaspoon each salt and ground pepper
- ½ cup all-purpose flour
- 3 cloves garlic, minced
- 1 large yellow onion, chopped
- ½ cup water
- 4 cups beef stock
- 2 large onions, cut into bite-sized pieces
- 3 potatoes
- 1 teaspoon dried thyme
- 2 bay leaves
- 1 cup white wine



Directions

- Place bacon in a large, deep skillet. Cook over medium high heat until evenly brown. Drain, crumble, and set aside.
- Put lamb, salt, pepper, and flour in large mixing bowl. Toss to coat meat evenly. Brown meat in frying pan with bacon fat.
- Place meat into stock pot (leave 1/4 cup of fat in frying pan). Add the garlic and yellow onion and sauté till onion begins to become golden. Deglaze frying pan with 1/2 cup water and add the garlic-onion mixture to the stock pot with bacon pieces, beef stock, and sugar. Cover and simmer for 1 1/2 hours.
- Add carrots, onions, potatoes, thyme, bay leaves, and wine to pot. Reduce heat, and simmer covered for 20 minutes until vegetables are tender.

Recipe Source: Allrecipes.com

Chocolate Peanut Butter Ice Cream Sandwich Dessert

- 9 frozen ice cream sandwiches
- 1 (14 ounce) can sweetened condensed milk
- ¾ cup extra crunchy peanut butter
- 1 tablespoon vanilla extract
- 1 (12 ounce) jar hot fudge topping
- Cocktail peanuts



Directions

- Beat cream and vanilla in large bowl with electric mixer on medium speed until stiff peaks form. Beat in sweetened condensed milk and peanut butter on low speed until smooth.
- Arrange ice cream sandwiches in 13 x 9-inch dish to form a single layer. Spread peanut butter mixture evenly over ice cream sandwich layer. Cover; freeze 4 to 6 hours until firm.
- Cut into 12 squares. Top with hot fudge topping and peanuts. Serve immediately.

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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 **Tom Oldham!** Congratulations! **And thank you, for referring Rosemary Sebastian to us !!!**

Tom Oldham 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:

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!

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

Puzzle Answer:

1. chairs
2. they have covers
3. they come in strips
4. island nations
5. slang for coffee
6. they have colonels
7. goats
8. books of the bible
9. eyes
10. guards

Riddle Answer:

Because you shouldn't press your luck!

Precision Roof Crafters, Inc. Money Saving Coupon

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