



AROUND THE HOUSE

MARCH 2016

NEWS FROM OUR FAMILY TO YOURS YOURS



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Inside This Issue:

- **Mistakes to Avoid When Selling Your Home**
- **House Hunting? The Ranch is Back!**
- **Learn Changes in Tax Laws Now in Order to Plan**

Plus much, much more!!!

Are You Looking Over a Four-Leaf Clover? (that you overlooked before?)

What's so lucky about a four-leaf clover?

"Well, you're lucky to find one in the first place," said Oklahoma Medical Research Foundation President Stephen Prescott, M.D. "The symbolism of the four-leaf clover may be everywhere, but a real one is actually a rarity."

About 1 specimen in 10,000 of *Trifolium repens* (aka white clover) has four leaves instead of the usual three.

Trifolium is Latin for "three leaf."

"Saint Patrick was said to use the shamrock, the three-leaf clover, to teach about the Holy Trinity," Prescott said. "Whereas the four-leaf version is supposed to stand for faith, hope, love and luck."

It's said that only by finding one accidentally is a four-leaf clover lucky, he said, but the reason for the extra leaf is pure science.

"The cause of the fourth leaf is likely genetic. Because it's so rare, it might be a recessive gene—the way red hair appears only occasionally in some families—or some type of mutation," Prescott said. "And that's something OMRF scientists have plenty of experience studying." Inside each cell in the human body there's a copy of DNA (deoxyribonucleic acid) made up of billions of base pairs of proteins.

"About 99.5 percent of human DNA is identical, but the differences in that .5 percent are what make us individuals," Prescott said. "Changes in the DNA are called mutations and we all have them. Some make no difference at all, while others are linked to everything from hair color and height to different diseases."

Researchers at OMRF use patient samples to find genetic mutations related to autoimmune diseases, including lupus, Sjögren's syndrome, rheumatoid arthritis, as well as cancer and developmental disorders.

"By understanding how our genes can cause diseases, we hope to find new ways to predict and prevent the onset of illnesses or find new treatments for diseases we already have," he said.

In 2010, scientists at the University of Georgia found and manipulated a gene that produces a fourth leaf on *Trifolium repens*.

"But, much like our work, I suspect it was more than luck that led them to that discovery," Prescott said.

Women's History Month History

Local Celebrations

As recently as the 1970's, women's history was virtually an unknown topic in the K-12 curriculum or in general public consciousness. To address this situation, the Education Task Force of the Sonoma County (California) Commission on the Status of Women initiated a "Women's History Week" celebration for 1978. The week March 8th, International Women's Day, was chosen as the focal point of the observance. The local Women's History Week activities met with enthusiastic response, and dozens of schools planned special programs for Women's History Week. Over one-hundred community women participated by doing special presentations in classrooms throughout the country and an annual "Real Woman" Essay Contest drew hundreds of entries. The finale for the week was a celebratory parade and program held in the center of downtown Santa Rosa, California.

Mobilizing a Movement

In 1979, Molly Murphy MacGregor, a member of the group, was invited to participate in The Women's History Institute at Sarah Lawrence College, which was chaired by noted historian, Gerda Lerner and attended by the national leaders of organizations for women and girls. When the participants learned about the success of the Sonoma County's Women's History Week celebration, they decided to initiate similar celebrations within their own organizations, communities, and school districts. They also agreed to support an effort to secure a "National Women's History Week."

Presidential and Congressional Support

The first steps toward success came in February 1980 when President Carter issued the first Presidential Proclamation declaring the Week of March 8th 1980 as National Women's History Week. In the same year, Representative Barbara Mikulski, who at the time was in the House of Representatives, and Senator Orrin Hatch co-sponsored a Congressional Resolution for National Women's History Week 1981. This co-sponsorship demonstrated the wide-ranging political support for recognizing, honoring, and celebrating the achievements of American women.

A National Lobbying Effort

As word spread rapidly across the nation, state departments of education encouraged celebrations of National Women's History Week as an effective means to achieving equity goals within classrooms. Maryland, Pennsylvania, New York, Oregon, Alaska, and other states developed and distributed curriculum materials for all of their public schools. Organizations sponsored essay contests and other special programs in their local areas. Within a few years, thousands of schools and communities were celebrating National Women's History Week, supported and encouraged by resolutions from governors, city councils, school boards, and the U.S. Congress.

Each year, the dates of National Women's History Week, (the week of March 8th) changed and every year a new lobbying effort was needed. Yearly, a national effort that included thousands of individuals and hundreds of educational and women's organizations was spearheaded by the National Women's History Project.

National Women's History Month

By 1986, 14 states had already declared March as Women's History Month. This momentum and state-by-state action was used as the rationale to lobby Congress to declare the entire month of March 1987 as National Women's History Month. In 1987, Congress declared March as National Women's History Month in perpetuity. A special Presidential Proclamation is issued every year which honors the extraordinary achievements of American women.



"Look, he likes the same things I do. Eating, sleeping, knocking things off tables..."



"My name is Debra and it's been 3 hours since I posted pictures of my cat, my grandchildren, my dinner, my..."

Just for Fun

1. The Navy - A Deli - An Absent Teacher
2. A Person - A Watch - A Mountain
3. A Bowling Alley - A Roof - A Street
4. High - Uneven - Parallel
5. Goose - Theresa - Hubbard
6. Mare - Mustang - Bronco
7. Killer Whales - Referees - Old T.V's
8. Music - Mail - Safe Deposit
9. Rail - Chain - Picket
10. Palm - Easter - Hot Fudge

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 is Irish and in your back yard?

Answer on page 8

Precision Roof Crafters, Inc.

March Is:

- Irish American Month
- Women's History Month
- Music In Our Schools Month
- National Craft Month
- National Frozen Food Month
- National Nutrition Month
- National Peanut Month
- Red Cross Month

Work Perks May Not Work so Well at Home

The unintended consequence of all the free meals, happy hours and activities that employers provide can mean employees' social life may revolve around work.

The Wall Street Journal's work/life consultant, Sue Shellenbarger, says that's tough on romantic partners. Some workers bring partners to company events and introduce them to their co-workers. Partners might like a few such outings, but rarely enjoy the constant work talk. Partners may even be seen by others as interfering during these work-related functions.

The resulting tensions on marriages and relationships can be more difficult to resolve than disputes over long work hours.

About 21 percent of employers offer on-site fitness centers, 22 percent provide drinks and snacks, and 48 percent offer community-service volunteer programs, according to a survey by the Society for Human Resource Managers.

In her work as a career coach, Shellenbarger advises clients to pay attention to the impact of job-related social programs on spouses and partners. She advises turning down events that risk damaging off-work bonds.

Stay-at-home moms and spouses who work from home can become jealous of the constant social life involved with their spouse's work. After all, the at-home spouse might be dying to get out of the house.

Seven Seller Mistakes

Sellers may do a number of things that annoy buyers, says McKay Price, assistant professor of real estate finance at Lehigh University. Some can kill a sale. Some are just rude.

Here are seven bad moves for sellers:

1. Calculating the sales price by adding in the cost of renovations or sweat equity. Sadly, just because sellers worked hard on renovations doesn't mean they increased the value of their house.
2. Dictating finance. A seller may prohibit VA or FHA loans, thinking they will take longer. Price says conventional loans often can take longer.
3. Taking offense at a lower offer. It's never smart to ignore an offer or take it personally.
4. Trying to hide a flaw. Disclose everything, no matter how minor. Do it once buyers have fallen for the home but before they put down money.
5. Pretending a house is for sale. A rude waste of other people's time.
6. Refusing to make repairs. The inspection shows flaws, but the seller refuses to make repairs or reduce the price of the home.
7. Walking off with the chandeliers. If fixtures, curtains and other things go with the house, you can't take them with you.

Don't Put Off Until Tomorrow ...

Researchers say chronic procrastination is an emotional strategy for dealing with stress, but it can also lead to issues in relationships, jobs, finances and health. Here are five ways for procrastinators and others to get started:

1. Break the project into specific, concrete sub-goals and designate the amount of time they should take.
2. Just get started. Have a narrow focus. Choose a topic and do something on it now. A long list of tasks can be overwhelming.
3. Remember that completing a project now helps you in the future. Putting it off won't make it more enjoyable.
4. Set up "micro costs" that make stalling behavior harder. Have a separate log-in for computer games.
5. Reward yourself for completing a sub-goal.

Many procrastinators feel they don't want to get started on a task because they want to do it perfectly. Instead, studies show procrastination isn't tied to perfectionism, but to impulsiveness. It's a tendency to act immediately on other urges. It's not anxiety that keeps them from getting going. Anxiety, in fact, is the cue to get going for people low on impulsiveness. Highly impulsive people shut down when feeling anxiety and want to do something else to get rid of the bad feeling. The mental-health effects of procrastination are well-documented, say experts quoted in The Wall Street Journal. Procrastinators have higher rates of depression and anxiety and poorer feelings of well-being.

Psychologists at the University of Sheffield, in England, are studying the effects of procrastination on serious health problems. So far, they have found that procrastinators with high blood pressure and heart disease were less likely to engage in active strategies for coping with their illnesses.

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

- ◆ Natalie A., Houston ◆ Edward B., Houston ◆ Betty B., Houston ◆ Mike B., Katy ◆ Cindy B., Spring
- ◆ Leonardo C., Houston ◆ Jeremy C., Houston ◆ Jana D., Cypress ◆ Jessica H., Houston ◆ Susan K., Dickinson
- ◆ Melissa K., Montgomery ◆ Kevin K., Houston ◆ Sean L., Katy ◆ Alberto L., Houston ◆ Kyle M., Houston
- ◆ Robert P., Jersey Village ◆ Randall S., Sugar Land ◆ Tamara S., Tomball ◆ Thomas T., 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.

The Ranch Is Back

Your list of must-haves and wants is probably simple, detailing the number of bedrooms and bathrooms, family room and storage space. Here are some other things to consider.

Ranch houses are coming back.

Homeowners are reinventing them with higher ceilings, more windows, wide open spaces inside and outside, and amenities, all on one floor.

The practical aspects of a single-story home have always been there: no steps to climb to get to your bedroom, and the laundry room isn't in the basement.

A new breed of home buyers want a single-story home for reasons other than cranky knees. They want glass walls and abundant access to the outdoors.

Sometimes a sturdy ranch house is available today for a bargain price.

When you buy a home with a large basement, that dark place could feel a little scary, but when one designer bought an old home with a 1,000 square-foot basement, she decided to give up her New York office and move it there. With her tasteful furnishings, fireplace, track lighting, cream-colored walls, and its designer's table and bench, it is comfortable and productive.

Buying at auction? You can still get a mortgage.

Home buyers who place the winning bid at a real-estate auction usually pay cash. But some bidders don't realize that when they plan to live in the property as a primary or secondary residence, they can get the same financing, even on a jumbo mortgage, than they could get for any home.

Loan officers at Dallas-based Plains Capital Bank say winning bidders can't make the deal contingent on mortgage financing, so getting preapproved for a mortgage comes first.

Buyers should also know that lenders won't grant a mortgage for a home that isn't livable upon purchase.

The Taxes They are a Changin'

By learning about tax changes early in 2016, you'll have more time to plan for them. Here are nine changes, according to the IRS and USA Today.

1. Income taxes for 2015 are due on April 18 because Friday, April 15 is the Emancipation Day holiday in Washington, D.C.
2. Penalties for not having qualified Affordable Care Act health insurance in 2016 are \$695 per adult, 2.5 percent of income for children or a family maximum of \$2,085.
3. Tax brackets rise by 0.4 percent, adjusted for inflation.
4. Standard deductions for heads of households rise, including single, married filing jointly, and married filing separately. The deduction rises by \$50 to \$9,300 in 2016.
5. Personal exemptions rise by \$50 to \$4,050 for this year.
6. Contribution limits for health savings accounts rise by \$100 per family to \$6,750, and an additional \$1,000 for those 55 or older. Individual contribution limits remain the same at \$3,350.
7. Earned Income Credit is rising. The maximum allowable Earned Income Credit for families with three or more children rises to \$6,269, up by \$27 in 2016. With two children, the maximum rises by \$24. And one child families get \$14 more than in 2015.
8. The exemption from alternative minimum tax rises for single taxpayers by \$300 in 2016 to \$53,900. Joint filers see a \$500 boost to \$83,800 this year.
9. The estate tax exemption rises to \$5.45 million, up \$20,000 for the estates of those who pass away in 2016.

Contributions to 401(k) plans, IRAs, and flexible spending arrangements are all staying the same as they were for 2015.

Death, taxes and childbirth!
 There's never any convenient time
 for any of them.
 ~ Margaret Mitchell

St. Patrick's Colcannon

Ingredients

- 3 pounds red potatoes, quartered
- 1 head cabbage, cored and shredded
- 2 tablespoons butter
- ½ cup butter
- 1 teaspoon minced garlic
- 4 green onions, sliced – white parts and tops separated
- White pepper to taste
- 1 pound leftover corned beef, cut into pieces and warmed



Directions

1. Place potatoes in a large saucepan and add water to cover by 1-inch. Bring to a boil over high heat, then reduce heat to medium-low, cover, and simmer until tender, about 20 minutes.
2. Meanwhile, bring a large pot of salted water to a boil. Stir in cabbage along with 2 tablespoons of butter; cover, and simmer until the cabbage has softened. Drain.
3. Melt 1/2-cup butter over medium heat. Stir in garlic and the white parts of the green onions. Cook until the garlic has softened and mellowed.
4. Drain the potatoes and mash with white pepper to taste. Fold in melted butter, milk, cabbage, and corned beef. Sprinkle with green onion tops to serve.

Peanut Treats



- 3 cups salted or dry roasted peanuts
 - 3 tablespoons butter
 - 2 cups peanut butter chips
 - 1 (14 ounce) can sweetened condensed milk
 - 2 cups miniature marshmallows
1. Place 1 1/2 cups of the peanuts in an ungreased 7x11 inch baking pan; set aside.
 2. In a saucepan, melt butter and peanut butter chips over low heat. Add sweetened condensed milk and marshmallows.
 3. Cook and stir until melted. Pour over peanuts and sprinkle remaining peanuts on top. Cover and refrigerate; cut into bars when set.

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Home
Project**

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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 **William Sims!** Congratulations! **William 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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Houston, TX 77063

713.799.8555

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

1. They all have subs
2. They have faces
3. They have gutters
4. Bars in gymnastics
5. Mothers
6. Horses
7. They're black & white
8. Boxes
9. Fences
10. All Sundays/Sundaes

Riddle Answer:

Paddy O'Furniture!

Precision Roof Crafters, Inc.

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Must present this coupon to receive offer.
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