



AROUND THE HOUSE

MARCH 2018

NEWS FROM OUR FAMILY TO YOURS



Our Services Include:

- New Roof Installation
- Roof Repairs
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- Flat Roofs
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- Roof Diagnostics & Evaluation
- Ventilation
- Fascia
- Skylight

Inside This Issue:

- **Increase your Home's Value by Using Equity for Improvements!**
- **Are you Still Footing the Bill for Your Adult Children?**
- **Create a "House Book" to Ease the Burden on Loved Ones**

Plus much, much more!!!

I'm looking over a Four-Leaf Clover (I overlooked before.)

You may know everything about green beer and Irish stew, but if you really want to up your game this St. Patrick's Day, it's all about the shamrock.

Impress your Irish (and Irish-for-a-day) friends with this wide array of trivia about the tiny plant that brims with luck and a fascinating history.

1. Don't use 'shamrock' and 'clover' interchangeably. Especially if you're around some seriously Irish people. All shamrocks are clover, but not all clovers are shamrocks. Shamrock comes from the Gaelic word seamrog, which means "little clover," but no one — not even botanists — is sure which species of clover is the "real" shamrock. In 1988, botanist Charles Nelson did a shamrock survey for his book "Shamrock: Botany and History of an Irish Myth." The *Trifolium dubium*, or lesser trefoil, was the most common response.

2. You can grow clover indoors. Many of the clover plants you see in stores are species of oxalis (wood sorrel) family, which are easier to grow indoors. The oxalis family has more than 300 species including *Oxalis acetosella*, also called the Irish shamrock, and *Oxalis deppei*, known as the good-luck plant. Shamrock plants need direct sun, barely moist soil and cooler temperatures.

3. A 'lucky clover' may be a mutant. A four-leaf clover is a rare variation of a common three-leaf clover. Scientists are unsure if the cause for the variation is genetic, environmental, a mutation or all of the above. If the cause is environmental — like soil composition or pollution — that may be the reason one field may have several lucky clovers.

4. Your odds of getting lucky aren't great. There are about 10,000 normal three-leaf clovers for every "lucky" four-leaf one.

5. The whole lucky clover thing was written about nearly 400 years ago. The first known literary reference to clovers and luck was in 1620 when Sir John Melton wrote, "If a man walking in the fields finds any four-leaved grass, he shall in a small while after find some good thing."

6. The leaves in a lucky clover are symbolic. According to Irish lore, the leaves of a four-leaf clover stand for faith, hope, love and luck.

7. St. Patrick made the shamrock famous. St. Patrick allegedly used the three-leaf clover to teach people about Christianity as he traveled around Ireland. He said the leaves illustrated the Father, Son and the Holy Spirit of the Holy Trinity.

8. Celtic priests were big believers in clovers. According to Irish legend, the ancient Druids believed that carrying a three-leaf clover helped them see evil spirits so they would be able to escape them. They also used clovers to heal the sick and in religious rituals.

9. A clover can have a lot more than four leaves. A 56-leaf clover was bred by Japanese farmer Shigeo Obara. "I never dreamed of seeing this many leaves on a clover," said Shigeo, who placed decals on the leaves as he counted them to make sure his tally was correct.

10. There may be some biblical clover history. Some biblical legends say Eve was carrying a four-leaf clover when she and Adam left Eden. She supposedly did so to remind herself of the wonderful paradise she was leaving behind.

11. Lucky clovers may help you see cool things. In the Middle Ages, children believed that finding a four-leaf clover allowed them to see fairies. It was a popular pastime for youngsters to go out into the fields looking for the rare clovers; once they found one, they'd search for elusive fairies.

March is Women’s History Month

Every year March is designated Women’s History Month by Presidential proclamation. The month is set aside to honor women’s contributions in American history.

Did You Know? Women’s History Month started as Women’s History Week

Women’s History Month began as a local celebration in Santa Rosa, California. The Education Task Force of the Sonoma County (California) Commission on the Status of Women planned and executed a “Women’s History Week” celebration in 1978. The organizers selected the week of March 8 to correspond with International Women’s Day. The movement spread across the country as other communities initiated their own Women’s History Week celebrations the following year.

In 1980, a consortium of women’s groups and historians—led by the National Women’s History Project—successfully lobbied for national recognition. In February 1980, President Jimmy Carter issued the first Presidential Proclamation declaring the Week of March 8th 1980 as National Women’s History Week.

“From the first settlers who came to our shores, from the first American Indian families who befriended them, men and women have worked together to build this nation. Too often the women were unsung and sometimes their contributions went unnoticed. But the achievements, leadership, courage, strength and love of the women who built America was as vital as that of the men whose names we know so well.” ~ President Jimmy Carter’s message designating March 2-8, 1980 as National Women’s History Week

Subsequent Presidents continued to proclaim a National Women’s History Week in March until 1987 when Congress passed Public Law 100-9, designating March as “Women’s History Month.” Between 1988 and 1994, Congress passed additional resolutions requesting and authorizing the President to proclaim March of each year as Women’s History Month. Since 1995, each president has issued an annual proclamations designating the month of March as “Women’s History Month.”

The National Women’s History Project selects and publishes the yearly theme. The 2018 Women’s History Month theme is “Nevertheless, She Persisted: Honoring Women Who Fight All Forms of Discrimination Against Women.” The 2018 National Women’s History theme presents the opportunity to honor women who have shaped America’s history and its future through their tireless commitment to ending discrimination against women and girls. Through this theme we celebrate women fighting not only against sexism, but also against the many intersecting forms of discrimination faced by American women including discrimination based on race and ethnicity, class, disability, sexual orientation, veteran status, and many other categories.



Just for Fun

1. Help - Yesterday - Revolution
2. Moth - Meat - Medicine
3. Robert Kennedy - Julius Caesar - John Lennon
4. Orchestras - Ears - Brakes
5. Cliff - Springboard - Platform
6. Radio - Brain - Tidal
7. Shag - Red - Magic
8. Snow - Corn - Dandruff
9. Tennis - Small Claims - Supreme
10. Surprise - Search - Slumber

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 happens when a leprechaun falls into a river?

Answer on page 8

Precision Roof Crafters, Inc.

March Is:

- Irish American Month
- Disability Awareness Month
- National Nutrition Month
- National Women’s History Month
- Red Cross Month
- National Peanut Month
- National Craft Month
- National Frozen Food Month
- National Noodle Month
- Asset Management Awareness Month

Is Your Money on the Penny?

Eliminating the penny from circulation would save everyone time and money, according to the Brookings Institute. As recently as the 1940s a penny had the purchasing power of about 66 cents of today's money and allowed stores to price a lot of cheap goods at that denomination. Fast forward to the year 2018 and almost nothing can be bought for a penny. They take up space in registers and pockets and create unnecessary wastes of time in the checkout line.

More egregious is that pennies currently cost about two cents to make at today's costs, so the government and taxpayers are effectively losing money with every minted coin.



A penny saved is a penny earned
~ Benjamin Franklin

More Homeowners Using Equity for Improvements

American homeowners have finally recovered from the Great Recession and a recent study from Black Knight Data and Analytics shows that homeowners now have access to \$5.5 trillion in available or 'tappable' equity that they can borrow against.

All of this extra borrowing power, coupled with a renewed sense of security in the housing market has created a surge in home improvement projects, says USA Today. As many as 80 percent of those taking out home equity lines of credit say that renovations were a prime consideration. This type of spending reached \$152 billion in the year 2017 and experts forecast a growth of 4.9 percent in 2018.

Changes in the housing market related to labor shortages and material costs have meant relatively fewer new homes are being built than in years past and this creates what is known as an aging housing stock. In this environment, buyers are much more interested in how an older home has been updated to fit with modern trends. Remodeling magazine's analysis shows that replacement entry doors, deck additions, and bathrooms are some of the best improvements to make in terms of getting that value back with a home sale.

Although some homeowners choose to use their equity to pay for their children's education or other debts, their actions are signaling that they feel as though the rising housing market will reward their investments into making their homes even more valuable than they are now.

It should be noted that recent changes to tax laws may make home equity lines of credit a less desirable way to obtain access to equity than it has been in the past. This is because the interest paid on these loans is no longer deductible on federal income taxes. In some cases, it might make sense to look into a cash-out refinance as an alternative.

The Cost of Financially Dependent Adult Children

As many as 73 percent of parents with adult kids have given them money during the previous year, according to Time.

It's one statistic that hints at the reality of young adults who remain financially dependent on parents. According to The Simple Dollar, this is defined as any child that requires constant financial support from their parent to maintain their lifestyle even if they aren't currently living in the same house.

The situation becomes a financial hardship on parents who will have to work longer years to support themselves as they age.

One of the most common issues with adult children is that they fail to move out on their own, even after college. In fact, Business Insider points out that about 29 percent of 25- to 34-year-olds will move back in with their parents after graduation.

Living at home costs young adults, too. In Australia an estimated 25 percent of young adults aged 20 to 34 still live in the parental home. A household income study revealed that young adults who left home after age 25 earned \$6,000 less per year than those who left home earlier, according to the Herald Sun.

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Wordoku

Wordoku is another form of Sudoku. It simply uses letters instead of numbers. You just make sure that each 3x3 square region has the nine letters in BOULEVARD and that the letter occur only once.

Each column and row of the large grid must also have only one instance of each letter.

The difficulty rating on this puzzle is medium.

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!

James K., Houston * Craig S., Katy * Tiffany K., Richmond * Vanessa J., 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.

How a "House Book" Can be Helpful

Anyone that has dealt with the death of a loved one has likely had to endure the stress and uncertainty of how to proceed with getting their affairs in order. According to The Simple Dollar, taking the time to assemble a house book will answer a lot of specific questions about how a person would like things to be handled as well as arming the caretaker with all of the information they will need to get it done. It will include a master record of any and all assets and outstanding obligations that a person might have along with instructions on how to access them.

First, take an inventory of any accounts open in your name including everything from retirement savings to the library card. The most critical items on this list are 401(k)s, IRAs, Roth IRAs, and any annuity or other long-term income vehicles that have a beneficiary or can be transferred. Write down anything required to access those accounts such as numbers and passwords and, when possible, have a copy of any signed contracts, membership identification, or statements. Clearly indicate any relevant websites or secondary authentication that might be needed to login to the accounts online or transfer ownership.

Next, collect any legal documents and insurance information that family will need to present to the estate lawyer or probate court if there are any legal snags. This will include a copy of your will along with any documents relating to trusts if there are any. The most common type of insurance to be concerned with for the deceased is the life policy, and those beneficiaries will need to be explicitly indicated along with contact information for how to receive the funds. Along with basic life, there might also be a burial policy in place that has prepaid for those arrangements.

Third, consider all of the valuable assets in the house or safe that will be left to loved ones and collect any relevant serial numbers, combinations, and locations so that they can be easily found. If the items are a bit obscure, such as a comic book collection, it might also be a good idea to leave a few instructions on the best way to liquidate the valuables.

Lastly, consider the fact that loved ones will be going through this record during a time of grief. Leaving behind personal notes of wisdom and reassurance will likely be appreciated and timely. In any event, loved ones will undoubtedly be much better prepared to deal with the details of a passing with a house book at hand.

Hackers and Webcams

In the 'always on' modern age, it should come as no surprise that your computer's webcam might be on too, only without your knowledge. According to Engadget, this issue is so widespread that even the former director of the FBI, James Comey, recommended that everyone cover their webcams with tape in order to prevent being spied upon unaware. It might be easy to dismiss the comment as paranoid, but other people such as high-profile Facebook founder Mark Zuckerberg has also been seen taping his laptop's camera and microphone.

There are many ways for a webcam's security to be compromised and Make Use Of explains that one of the easiest is to use Remote Administration Tools (RATs) to take control of an entire system. These tools weren't created to cause mayhem, but rather to track stolen machines and perform technical support from a remote location. By installing these programs on unwitting users through email attachments, nefarious websites, and other methods, however, hackers can gain full access to an entire computer while leaving no trace.

To make matters worse, some hackers have discovered that they don't have to do much at all to gain access to various webcams that have faulty or buggy software. In recent history, cameras used in home security and baby monitors have merely required a remote user to know the public IP address of the camera to gain control without even having to input a password. With this in mind, it is important to research any security cameras you're thinking of purchasing to look for any inherent flaws or weaknesses that could be exploited.

Fortunately, there are things a user can do to avoid being spied on through their devices. In addition to covering the camera, be sure to use a reliable antivirus scanner at all times and keep it up to date. Keeping operating systems, browsers, and other general software up to date is also crucial so that hackers can't gain access through unpatched vulnerabilities. As always, avoid clicking any links that you aren't entirely sure are legitimate and be wary of any email attachments that you weren't expecting.

Traditional Reuben Casserole

Ingredients

- 1 ½ cups thousand island dressing
- 1 cup sour cream
- 1 tablespoon minced onion
- 6 slices dark rye bread, cubed
- 1 pound sauerkraut, drained
- 1 ½ pounds corned beef, cut into bite-size pieces
- 2 ½ cups shredded Swiss cheese
- ¼ cup margarine, melted



Directions

1. Preheat oven to 350 degrees F (175 degrees C). Lightly grease a 9x13 inch baking dish.
2. In a bowl, mix the Thousand Island dressing, sour cream, and onion.
3. Arrange the dark and light rye bread cubes in the bottom of the prepared baking dish, reserving about 1/2 cup each for topping. Layer the bread with sauerkraut and corned beef. Spread the dressing mixture over the corned beef. Sprinkle with Swiss cheese, top with remaining bread cubes, and drizzle with margarine.
4. Cover, and bake 15 minutes in the preheated oven. Uncover, and continue baking 10 minutes, or until bubbly and lightly browned.

Source: Allrecipes.com



Microwave Peanut Brittle

- 1 cup white sugar
- ½ cup light corn syrup
- 1 cup salted peanuts
- 1 teaspoon butter
- 1 teaspoon vanilla extract
- 1 teaspoon baking soda

1. Butter a cookie sheet. Combine sugar and corn syrup in a 2 quart glass bowl and microwave on high 4 minutes. Stir in peanuts and microwave on high 3 1/2 minutes more, then stir in butter and vanilla and microwave for 1 1/2 minutes.
2. Stir in baking soda until light and foamy. Pour onto cookie sheet and spread thin. Cool completely and break into pieces and serve.

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To Learn
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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 **Suarez Family of Houston!** Congratulations! **And thank your all your referrals to us!!!**

You too 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).

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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Commonym Answers:

1. Songs by the Beatles
2. Balls
3. All were assassinated
4. They have drums
5. Dives
6. Waves
7. Carpets
8. Flakes
9. Courts
10. Parties

Riddle Answer:

He gets wet!

Precision Roof Crafters, Inc. Money Saving Coupon

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

MARCH 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 April 15, 2018



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