



# AROUND THE HOUSE

MAY 2017

NEWS FROM OUR FAMILY TO YOURS



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## Inside This Issue:

- Find Out How Purchasing a Red Poppy this Memorial Day Helps Our Veterans
- Taxable or Nontaxable? Sort Out the Various Types of Income
- Know What you Need to do to be Fully Prepared for Hurricane Season!

Plus, much, much more!!!

## Mothers Who Changed the World

These amazing women changed the world – by being mothers. Never underestimate your influence as a mother.

### Pharabe Burn

Pharabe Burn – who went by Febb – got women the vote in Tennessee. Her 24-year-old son, Harry, was determined to vote against women's suffrage when he got a letter from his mother telling him he needed to change his mind. Harry took his mother's advice and broke the tie, allowing women to vote in Tennessee on August 18, 1920.

### Vesta Stoudt

In 1943, Vesta Stoudt had two sons in the Navy and she was working at an ordnance plant, inspecting and packing cartridges used to launch rifle grenades. She noticed that the packaging was difficult to open. Worried about the safety of her sons and other soldiers, she talked to factory supervisors about using cloth tape instead. Her supervisors thought the idea was reasonable, but they didn't make any changes. So, Vesta wrote to President Roosevelt. Roosevelt passed her letter on to the War Production Board, who eventually hired Johnson & Johnson to make the tape.

### Candy Lightner

Candy Lightner formed Mothers Against Drunk Driving (MADD) after her daughter Cari was hit and killed by an inebriated driver. At the time, courts rarely penalized drunk drivers. Candy lobbied tirelessly to raise awareness about the dangers of driving drunk, establish stronger penalties for drunk driving, and to introduce sobriety checkpoints. Drunk driving has dropped by about 40 percent since MADD was created, saving countless lives.

### Jane Stanford

When Jane Stanford's only child died of typhoid fever, she created a university in his memory – Stanford University, one of the top-ranked universities in the world. She used money from an account that had belonged to her son to create the first student scholarship, which covered room, board, and fees being tuition was free at the time. Her will instructed the Board of Trustees to sell her jewelry to buy library books. Her will also left money to a wide range of charitable organizations.

### Ana Maria Jarvis

After losing 7 of her 11 children, Ana Maria Jarvis of West Virginia formed Mother's Day Work Clubs to improve sanitation and lower child mortality rates. After the civil war, she organized a Mother's Friendship Day, bringing together both Union and Confederate families to celebrate peace. Her daughter Anna's petitions for a day to honor all mothers led to President Woodrow Wilson making Mother's Day an official holiday in 1914.

## Why You Should Buy a Red Poppy this Memorial Day

In their unique beauty, flowers have accompanied us during times of happiness and great sorrow. One flower has remained a constant symbol of death, life and remembrance since World War I. The red poppy was immortalized in the famous poem, "In Flanders Fields," written by a Canadian officer, Col. John McCrae, a physician, who was inspired by the flower.

McCrae was intrigued with the poppy, which can lay dormant in the soil for years, and its ability to reappear in great numbers.

He immediately associated it and his deep respect for his veteran patients and deceased comrades and he wrote the poem for them. Eventually, the red poppy was used as a symbol of remembrance by the British and Canadian troops, and as a fundraiser to help their disabled veterans.

The red poppy tradition made its way to America where the Veterans of Foreign Wars (<http://vfwca.org>) and the American Legion (<http://calegion.org>) have embraced the power of the flower to raise money to help veterans in need.

Today, the American Legion's "Memorial Poppy" and the Veterans of Foreign Wars "Buddy Poppy" programs, with the help of their tireless volunteers, raise funds close to Memorial Day and Veterans Day and sometimes throughout the whole year.

The program provides multiple benefits to the veterans and to the community. The hospitalized veterans who make the flowers are able to earn a small wage, which helps supplement their incomes and makes them feel more self-sufficient.

The physical and mental activity provides many therapeutic benefits as well. Donations are used exclusively to assist and support veterans and their families."

Ruby Kapsalis, veterans' affairs and rehabilitation chairman of the Monterey Cypress Unit 694 of the American Legion Auxiliary says the symbol remains just as powerful today as it did many years ago.

"The poppy also reminds the community of the past sacrifices and continuing needs of our veterans," she said. "Auxiliary members endeavor to explain the true meaning of this little flower to all those who receive it. The poppy has become a nationally known and recognized symbol of sacrifice and is worn and used by auxiliary members to honor the men and women who served and died for their country in all wars."



## Just for Fun

1. May - Bean - Flag
2. Lamb - Pork - Karate
3. Road - Weather - Treasure
4. Penguin - Kiwi - Ostrich
5. Bad T.V. Shows - Stamps - Checks
6. Sheets - Books - Rolls
7. Chips - Sweet - Spears
8. Right - Love - Bermuda
9. Buck - Baby - Wisdom
10. Crab - Caramel - Candy

### 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



"You have it easy. When I was your age, I had to turn it over to make it work."

What do you call a small mom?

Answer on page 8

## Precision Roof Crafters, Inc.

### May Is:

- National Military Appreciation Month
- Older Americans Month
- National Barbecue Month
- National Blood Pressure Month
- National Bike Month
- National Photograph Month
- National Salad Month
- National Water Safety Month

### Kids and Allowance. Yes or No?

As far as parenting goes, lots of opinions buzz around the topic of giving out allowances:

How often should they get them?

Should they be doing chores to earn them?

What age is a good time to start?

Although many parents choose to use allowances as a reward mechanism, US News says that allowances work best as a tool for teaching the lesson of money management. There are many reasons to focus on this benefit, but most stem from the fact that tying allowances to chores is often ineffective. In many cases, chores should be a mandatory part of every member of the household and tracking the tasks often falls off after the first few weeks.

It is much better to hand out a set amount of money each week or month and teach the child how to count it and separate it into different groups such as spending money, giving money, and long-term savings. Determining the starting age is often as simple as waiting until the child can count and understand money, often around age 6.

My children were taught at an early age how money works and that it comes from hard work. They've been on a commission - not an allowance - since they were little. They learned that if they worked around the house, they got paid. If they didn't work, they didn't get paid. ~ Dave Ramsey

### Is it Nontaxable?

The Internal Revenue Service (IRS) likes to cast a wide net, as they say, when it comes to which sources of income are considered taxable.

According to USA Today, this includes traditional things like wages from an employer, but also the value of the items received as a barter exchange even if no cash changes hands.

Luckily, there is plenty of money that the government cannot touch and some of it comes from places not often considered during tax time. Here are a few examples from the IRS broken down by category:

#### Money received due to misfortune:

Worker's Compensation - Any money received from an employer for a workplace-related injury is tax-exempt.

Life insurance payments - Payments made to the recipient of a policy because of death the award is tax-free.

Inheritances - According to Investopedia: If you are the beneficiary of an estate that falls into the tax-exempt category (an estate worth less than \$5.49 million in 2017, for example), you'll get all income tax free. And if you inherit an estate worth more than the exemption, you'll still get the exempt amount tax free.

Income earned after an inheritance from assets such as a dividend-paying stock will be taxed in the future.

#### Earnings that do not count as wages:

Municipal Bonds - Because municipal bonds are necessary to help build infrastructure in their state of origin; the federal government does not tax profits from these assets. If the owner resides in the bond's state of origin, then they likely will not have to pay state taxes either!

Social Security - If this is the sole source of income, social security is almost never taxed. Be careful, though, as some part-time job or investment earnings could trigger the ordinary income tax rate on these earnings.

#### Education:

Employer Assistance - Up to \$5,250 of compensation from an employer is exempt from taxes.

Scholarships - Although money used for room and board are taxed, anything used for school-related costs such as tuition and books is considered tax-exempt.

It definitely pays to ensure that nontaxable income is not being falsely reported while filing taxes.

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

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!

Wan L., Bellaire. \* Jie X., Bellaire \* Renea G., Houston \* Lisa V., 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.

**Starting Your Own Business  
(How will it Affect your Family?)**

At some point in everyone's career, this thought comes up: "Am I ready to follow my dreams and start my own business?"

You may have dotted your i's and crossed your t's in terms of being financially and mentally ready to start your own business. However, have you thought about the effects on your family? Too often this oversight can lead to a crisis at home, as well as in your business.

"It's easy to forget that changing careers will affect your family, too. Be 100 percent certain that you and your loved ones understand the implications of running a startup," notes Inc.com.

The good and the bad:

Fully prepare them for the good and the bad of starting your own business. Do not hold back on the bad things that could happen.

Explain the hours you're going to have to commit to your endeavor. This includes you not being able to be at as many family events.

If the family's budget will need to be reduced, tell them. Go over your business plans with your family, giving them as many details as possible. You want their support, and you don't want them to be surprised by any of the things that could go wrong.

"When one person goes into business, everyone in the family unit is affected," author Pamela Slim told Entrepreneur. "If your partner and other members of your support network are reluctant to back your idea, you may want to rethink quitting your current job."

However, this is a personal choice. From a startup owner quoted in Inc.com:

"Ultimately, I realized if I didn't start my own company, I would always regret it, both for myself and as a role model for my children . "

**Hurricane Preparedness Week (May 7-13)**

The time to prepare for a hurricane is now.

According to NOAA, on average, 12 tropical storms will form over the Atlantic Ocean, Caribbean Sea, or Gulf of Mexico during the hurricane season which runs from June 1 to November 30 each year. Six will become hurricanes.

In the Central Pacific Ocean, an average of three tropical storms, two of which become hurricanes, form or move over the area during the hurricane season, which runs from June 1 to November 30 each year. During a typical 2-year period, the U.S. coastline is struck by an average of 3 hurricanes, one of which is classified as a major hurricane (winds of 111 mph or greater)

What damage does each category of hurricane cause?

**Category 1** - 74-95 mph winds. Don't take a Cat 1 hurricane lightly. At this wind speed, you may have roof and siding damage. Dead trees will fall; branches will break. Power outages will last for several days. Prepare: Trim trees, service your generator, make sure you have water, food, and an up-to-date emergency kit.

**Category 2** - 96-110 mph winds. Downed trees will block roads. Power can be out from days to weeks.

**Category 3** - 111-129 mph winds. Expect devastation to buildings. You may lose your roof, gutters and siding. Power will almost certainly be out for at least two weeks. Water will be a problem. Fill bathtubs before the storm to use for flushing toilets and bathing.

**Category 4** - 130-156 mph winds. You'll be evacuated if this storm heads your way. Make plans before hurricane season for a place to stay for a minimum of two weeks. Your house will sustain major structural damage. There will be no water or power. Your pets cannot survive this storm. Make plans to take them with you.

**Category 5** - 157 or higher mph winds. Catastrophic. You will be evacuated. After the storm, you will have no place to live. Houses will be reduced to timber. Travel will be impossible for weeks. No water or power for weeks. Not only will you need a place to stay for weeks, you'll be filing an insurance claim for everything you own. Before the storm, use your smartphone to take a video of your home, room by room. Your pets will not survive this storm. Make plans to take them with you.

**Storm surge** - Surging waters can be a deadly effect of a hurricane. In Hurricane Katrina in 2005, it was the storm surge that broke levees in New Orleans and caused flooding six to 12 miles from the beach.

## Rice Salad

### Ingredients

- 2 cups water
- 1 cup white rice
- 6 eggs
- 1 (10 ounce) package frozen peas, thawed
- 1 cup chopped celery
- ¼ cup chopped onion
- 1 (4 ounce) jar diced pimiento
- 1 cup mayonnaise
- 1 teaspoon prepared mustard
- 1 tablespoon lemon juice
- ¼ cup sweet pickle relish
- 1 (9 ounce) can solid white tuna packed in water, drained
- ¼ teaspoon dried dill weed
- Salt and pepper to taste



### Directions

1. In a saucepan bring water to a boil. Add rice and stir. Reduce heat, cover and simmer for 20 minutes. Remove from heat, and set aside to cool.
2. Place eggs in a saucepan and cover with cold water. Bring to a boil and immediately remove from heat. Cover and let eggs stand in hot water for 10 to 12 minutes. Remove from hot water, cool, peel and chop.
3. Rinse frozen peas under cold water. Strain, and place in a large mixing bowl. Add eggs, rice, celery, onions, and pimiento; toss to combine, and set aside. In a separate bowl, stir the mayonnaise together with mustard, lemon juice, relish, tuna, dill, salt, and pepper until well blended. Add to the vegetable mixture, and toss to combine. Cover, and refrigerate for a minimum of 4 hours. Toss once more before serving. Serve chilled.

Source: Allrecipes.com



### Mother's Day Pie

- 1 cup white sugar
  - 2 tablespoons all-purpose flour
  - ¼ teaspoon salt
  - 6 tablespoons butter, melted
  - 1 teaspoon vanilla extract
  - 1 (12 ounce) can evaporated milk
  - 1 cup shredded coconut
1. Preheat oven to 325 degrees F (165 degrees C). Generously grease and flour a 9-inch pie plate.
  2. In a medium bowl, mix together sugar, flour, and salt. Stir in melted butter or margarine and vanilla extract. Add eggs one at a time, mixing well after each addition. Mix in evaporated milk followed by coconut. Pour mixture into pie plate.
  3. Bake in preheated oven for 35 to 40 minutes. Chill before serving.

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To Learn  
How To  
Save On  
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Project**

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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 **Teresa W.**! Congratulations and thank you! **Teresa W. wins a \$25 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**



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

Commonym Answers:

1. Poles
2. Types of chops
3. Maps
4. Birds that don't fly
5. They all get cancelled
6. Ways stamps are sold
7. Pickles
8. Triangles
9. Teeth
10. Apples

Riddle Answer:

A minimum!

## Precision Roof Crafters, Inc. Money Saving Coupon

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

**MAY 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 June 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*