



AROUND THE HOUSE

NOVEMBER 2015

NEWS FROM OUR FAMILY TO YOURS



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- Gutter Repair/Installation
- Skylight

Inside This Issue:

- All You Ever Wanted to Know About Daylight-Savings Time
- Why You Should look for a Starbucks When Buying a Home
- Consider Splitting Your Mortgage Payment

Plus much, much more!!!

Thanksgiving Is About More than the Turkey

4 Ways to Make Turkey Day Count

Thanksgiving is around the corner and most people already anticipate gathering with their kinfolk, hustle and bustle of holiday trips and plenty of delicious food. Thanksgiving is also a time to be grateful for everything you have in life. It's time for people to remember that they shouldn't take things for granted. Gratitude helps us to see how blessed and happy we are. You can think up numerous ways to express your gratitude without saying 'Thank you' at all. Apart from traditional expression of gratitude during a family dinner, there are much more creative ways to give thanks this Thanksgiving.

1. Do a good deed and volunteer

While most of us consider family the most important part of Thanksgiving, let's not forget about those who are around us and who need some attention as well. Doing a good deed and giving your time and attention for free is the best way to express gratitude on Thanksgiving. Consider visiting a hospital or an animal shelter with your kids. When going to the hospital prepare some gifts, treats or toys (especially if you're visiting a children's hospital.) These small yet heartwarming presents will surely encourage those who cannot be with their families on this day. If possible, donate to the local church or charitable organization. Preparing a Thanksgiving dinner for a poor family is also a great way to express your gratitude on this day.

2. Treat people to dinner

You're lucky if you expect a big family to come to your Thanksgiving dinner, with whom you can share happiness and togetherness. Many people, however, will be alone on this day. If you know that your aged neighbor or a friend has nobody to celebrate Thanksgiving this year, welcome them to join your family dinner. Nothing can make people happier than a sense of fellowship, company and togetherness. Your guests will definitely appreciate your invitation.

3. Create a thankful atmosphere

Create a thankful atmosphere by decorating your home with lovely crafts. A broad platter filled with fruits, nuts, greenery and cones will make a great centerpiece and embellishment of your festive table. Incorporate organic elements such as twigs, stones, leaves and acorns into your decorations and express gratitude for the gifts of nature. Use scrapbooking paper to make Thanksgiving cards and ask your guests to put down the things they are grateful for. Garlands, candles and notes with wishes and words of appreciation written on them are also a great way to encourage your family to be thankful.

4. Share your Thanksgiving memories

Thanksgiving dinner prayer and personal words of gratitude from each family member are usually an integral part of Thanksgiving celebration. However, you can change the tradition to give thanks. Ask your guests to share their warmest Thanksgiving memories and family stories.

You can also teach your children thankfulness and the roots of this holiday by reading Thanksgiving stories. Thanksgiving stories will remind everyone that this holiday is not only about tasting food and enjoying sports, but it's also about human helpfulness and sympathy. Even though books about Thanksgiving are designed for kids, they would be rather instructive and interesting for family members of all ages.

A Brief History of Daylight Savings Time

Prior to 2007, Daylight Saving Time (the second word is properly singular) began on the first Sunday in April; on that day, clocks were moved forward one hour in each time zone at 2:00 AM local time. Commencing in 2007, DST begins on the second Sunday in March (which in 2015 is March 8). Clocks are again shifted back in the fall; previously this return to "normal" time took place on the last Sunday in October, but since 2007 it occurs on the first Sunday in November (which in 2015 is November 1).

The purpose of the shift is to transfer, in effect, an hour's worth of daylight from the early morning hours of the day, when only milkmen and chickens are awake to appreciate it, and use it to push back sunset until one hour later in the day. This arrangement is claimed to cut electricity usage in the evening and help reduce traffic accidents.

The concept of something much like Daylight Saving Time was referenced by Benjamin Franklin in a satirical 1784 essay titled "An Economical Project." After several European countries put daylight time into practice during World War I, the United States formally adopted it in 1918, but it proved unpopular and was discontinued in 1919. (The U.S. still had a large agrarian sector back then, and far fewer businesses stayed open into the later evening hours, so most people tended to rise and retire earlier than they do today, negating the practicality of shifting an hour's worth of daylight away from early morning.)

Although some cities and states opted to continue daylight time after 1919, it did not return on a national level until World War II, when it was referred to as "War Time" and observed year-round between 1942 and 1945. From 1945 through 1966 there was no federal law in effect to establish guidelines for daylight time, leaving states and municipalities to observe it how and when they chose, if at all.

By 1966 the different daylight time practices throughout the country were a source of difficulty for businesses that had to follow strict time schedules, such as television networks and airlines, so that year Congress passed the Uniform Time Act which specified that Daylight Saving Time begin on the last Sunday of April and end on the last Sunday of October. (States were still free to pass laws exempting themselves from the daylight time scheme.) After the "energy crisis" of 1973 precipitated by an Arab oil embargo against the U.S., President Nixon signed the Emergency Daylight Saving Time Conservation Act, which put the United States on Daylight Saving Time for the fifteen-month period between January 1974 and April 1975.

In 1986 federal law was amended to start Daylight Saving Time earlier in the year, the change now occurring at 2:00 AM on the first Sunday in April and ending at 2:00 AM on the last Sunday in October. Several states and territories of the U.S. (Arizona, Hawaii, Puerto Rico, the Virgin Islands, American Samoa, Guam, and the Northern Marianas Islands) do not observe daylight time.

In August 2005, the United States Congress passed the Energy Policy Act, which changed the dates of both the start and end of daylight saving time (DST). As of 2007, DST now starts three weeks earlier (2:00 AM on the second Sunday in March) and ends one week later (2:00 AM on the first Sunday in November) than before.

Source: snopes.com



"I just read an online article that says you should never believe anything you read online."

Just for Fun

1. The Brain - The Lung - The Ear
2. Spider - Fiddler - Hermit
3. Back - Butterfly - Side
4. A Car - A Tree - An Elephant
5. A Bear - A Hammer - A Lobster
6. Finish - Fishing - Dotted
7. Metal - Radar - Lie
8. Stop - Spot - Strobe
9. Trap - French - Glass
10. State - Sales - Income

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 smells the best at Thanksgiving dinner?

Answer on page 9

Precision Roof Crafters, Inc.

November Is:

- **Child Safety Protection Month**
- **National Adoption Awareness Month**
- **Aviation History Month**
- **Native American Heritage Month**
- **National Adoption Awareness Month**
- **Peanut Butter Lovers Month**
- **National Sleep Comfort Month**
- **National Epilepsy Month**
- **International Drum Month**

National Adoption Month

National Adoption Month is a collective effort to raise awareness of thousands of children who are in foster care. They hope for and wait for a loving family to choose them.

In 2014, more than 4,500 children in foster care were adopted by forever families in the month of November.

Foster children have stiff competition from newborns, which many individuals and couples want.

This year, more than a million pregnant American women are deciding whether to give their child a better chance in life through adoption. Some are employed single mothers who are struggling to raise their first child. They could make the wise decision to choose a set of parents to adopt the coming child so he or she can have a life with greater advantages.

There are three types of adoption:

- Closed adoption, where the mother’s identity is not revealed.
- Semi-open adoption, where the parents and the natural parent will be known to each other and may keep in contact if they choose to do so
- Open adoption in which members of the adopting family and members of the natural parent’s family can know each other and have as much contact as each one cares to have. Children of adopting parents may form friendships with a step brother and sister in the natural parent’s family.

This year, National Adoption Month focuses on the adoption of older youth currently in foster care—because “We Never Outgrow the Need for Family.” This theme calls attention to our nation’s population of older youth in foster care who need loving, permanent families. Youth ages 15 to 18 make up 5 percent of the foster care population – 84,778 youth. Creating lifelong connections for these young people is critical in helping them prepare for successful adulthood.

Compared to their peers, many youth in foster care face higher rates of poor outcomes, such as dropping out of high school, unemployment, and homelessness. Despite these challenges, research on positive youth development confirms that children and youth have the ability to overcome traumatic experiences and thrive in adulthood when they are connected to a strong, permanent support system. All youth need a sense of belonging; through adoption, youth are connected to a family who not only provide a sense of stability, but also help them navigate the complicated landscape of their emerging independence. These lasting connections can help youth with important life tasks such as enrolling in higher education, finding stable housing, securing employment, and establishing healthy relationships.

During National Adoption Month, prospective adoptive families can learn more about the needs of older youth and opportunities to positively guide them toward successful outcomes.

Be a Quitter!

The idea for the Great American Smokeout grew from a 1970 event in Randolph, Massachusetts, at which Arthur P. Mullaney asked people to give up cigarettes for a day and donate that money to a high school scholarship fund. Nearly 1 million California smokers quit on the first event. In 1974, Lynn R. Smith, a newspaper editor in Minnesota, spearheaded the state’s first D-Day, or Don’t Smoke Day.

The idea caught on, and on November 18, 1976, the California Division of the American Cancer Society got nearly 1 million smokers to quit for the day. That event marked the first Great American Smokeout, and the Cancer Society took the program nationwide in 1977.

Since then, smoking has become socially unacceptable in virtually all public life. Even so, smoking is still responsible for nearly 1 in 3 cancer deaths and 1 in 5 deaths from all causes.

The Great American Smokeout



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

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!

Gerald B., Houston
Robert B., Houston
William B., Houston
David B., Houston
Matt B., Houston
Tony B., Houston
Cathy B., Houston
Wendy B., Pearland
Laura B., Katy
Brent C., Houston
Mark C., Katy
Demir C., Houston
SV C., Bellaire
Mike C., Katy
David C., Houston
Virginia C., Houston
Matt C., Houston
Michelle C., Houston
Lisa D., Houston
John D., Houston
Lisa D., Houston
Shawn D., Sugar Land
Matt D., Houston
Linda D., Houston
Nathan E., Houston
Marcellinus E., Sugar Land
John E., Houston
Iman F., Houston
Robin G., Houston
Brian G., Houston
Aaron G., Houston
Martha G., Houston
Alan H., Spring
Cordero J., Houston
Greg H., Houston
Russell H., Houston
Susan H., Kemah
Marshal H., Katy

Mark H., Sugar Land
Ruth H., Houston
Vo H, Houston
Jennifer H., Houston
Shane H., Friendswood
Scott H., Houston
Deepak J., Sugar Land
Joel` J., Houston
Justin J., Houston
Leigh Anne K., Pearland
Dustin K., Houston
Nathan K., Katy
Lloyd K., Richmond
Lee Ann K., Houston
Bill K., Cypress
Jeana L., Baytown
Michael L., Humble
Rose L., Houston
Mary L., Pearland
Sarah L., Houston
Mike L., League City
David L., Spring
Zatari L., Houston
Henry L., Richmond
Terri L., Rosharon
Lori L., Spring
Darlene M., Pearland
Thelden M., Katy
Bader M., Houston
Laura M., Spring
Elizabeth M., Houston
Mike M., Houston
Jonas M., Houston
Casey M., Houston
Andrew M., Clear Lake
Julian O., Humble
Henal P., Houston
Jonathan P., Houston

Susan P., Conroe
Chethan R., Bellaire
Megha R., Katy
Robert R., Houston
William S., Houston
Victor S., Spring
Simon S., Houston
Terry S., Houston
Bill S., Sugar Land
Angela S., Houston
Kim S., Houston
Richard S., Missouri City
Tania S., Missouri City
Leona S., Houston
Jana S., Houston
Karl S., Houston
Milena S., Houston
Richard T., Katy
Janel T., Houston
Anna T., Houston
Ken T., Houston
Carol V., Houston
Gerry V., Houston
Ken W., Houston
Jane W., Houston
Matt W., Missouri City
Jill W., Houston
David W., Houston
Lynne W., Houston
Eugene W., Houston
Trey W., Houston
Jane W., Houston
Ozan Y., Houston
John Y., Houston
Scott Z., Sugar Land
Eric Z., Bellaire

Pay Your Mortgage Bi-Weekly

People normally pay their mortgages once a month. But there are advantages to breaking the payment in two and making it twice a month.

Bi-weekly payments save money over the life of the loan because the schedule results in the equivalent of 13 monthly payments instead of 12.

Before setting up the bi-weekly schedule, Jack Guttentag, Professor Emeritus of Finance at the Wharton School at the University of Pennsylvania, recommends asking whether the payment will be credited to the principle when it is received. Some lenders apply all payments on the monthly schedule once a month, which wouldn't save anything.

Making weekly payments doesn't have a much greater effect than bi-weekly, but paying weekly can be a convenience for those who are paid every week.

On a \$500,000 mortgage with monthly payments of \$2,439.26, a bi-weekly payment applied when received would save \$61,091.57 over the life of a 30-year mortgage. And the mortgage would be paid off in 26 years. Paying \$609.82 weekly would result in \$2,000 more per year in savings.

To save on fees to set up a bi-weekly plan, you can just do it yourself. Or you could divide the monthly payment by 12 and add the extra amount to the principle with each monthly payment.

Before making a commitment to any more frequent payment plan, be sure to consider your full financial picture and what else could be done with the money. Because many mortgage interest rates are about 4 percent, you could conclude that you would make more on investments instead of paying extra on your mortgage.

Buying a Home? Look for a Starbucks

The easy secret to finding an up-and-coming neighborhood

Home buyers may have a list of must-haves and want-to-haves when they choose a home. One factor that should be considered is the home's possible price appreciation in years to come.

If you can find a home that's in an up-and-coming neighborhood, its value will rise in the future.

One way to tell: Starbucks.

If the property is in an area with a Starbucks, it's a good indication that property values will rise. Starbucks has already sent its analysts and geographic experts to evaluate the next hot neighborhood. They have already considered traffic patterns and types of businesses in the area.

Having a nice coffee shop within a quarter mile of a house has proved to be one of the strongest and most reliable indications of rapidly appreciating home prices, say experts writing in Bottom Line Personal.

Obamacare Penalties Will Increase in 2016

The penalty for not having health insurance is already high. If you didn't have insurance this year, the cost at tax time will be \$325 per adult and \$162.50 per child under age 18. There is a total family maximum of \$975, or 2 percent of your annual household income, whichever is higher.

For 2016, the penalty will rise again, according to Kimberly Lankford at Kiplinger.com.

The penalty jumps to \$695 per adult and \$347 per child, or 2.5 percent of annual household income, whichever is higher.

Experts say the year 2016 may be the "tipping point" at which your money is better spent on a policy than on a penalty.

Open enrollment for individual health insurance runs from November 1, 2015 to January 31, 2016 for 2016 coverage.

Leftover Turkey Pot Pie

Ingredients

- ¼ cup butter
- ½ cup chopped onion
- ½ cup chopped mushrooms
- 1 tablespoon minced garlic
- 1/3 cup all-purpose flour
- ½ teaspoon dried sage
- ¼ teaspoon dried thyme
- 1 ½ cups prepared turkey gravy
- ½ cup water
- ½ cup milk
- 1 (14 ounce) package frozen mixed vegetables, thawed and drained
- 3 cups cooked turkey, cubed
- Salt and ground black pepper to taste
- 1 pastry for a 10-inch double crust pie



Directions

1. Preheat oven to 425 degrees F (220 degrees C).
2. Melt the butter in a large saucepan over medium heat. Stir in the onions, mushrooms, and garlic; cook until tender, but not browned, about 5 minutes. Stir in the flour, sage, and thyme until blended. Pour in the gravy, water, and milk, stirring to blend. Bring to a boil over medium-high heat; cook 1 to 2 minutes. Stir in the turkey and vegetables, and cook until vegetables are tender, about 5 minutes.
3. Line a 10 inch pie plate with the bottom crust. Pour in the turkey mixture. Cover with the top crust. Seal and crimp the edges. Pierce top crust in a few places with a fork. Cover the edges of the pie with strips of aluminum foil.
4. Bake in preheated oven for 25 minutes. Remove foil strips, and bake until crust is golden, about 20 minutes more. Remove from oven, and rest 10 minutes before serving.

Recipe Source: Allrecipes.com

Dessert Quesadillas



- 4 flour tortillas
 - 2 tablespoons crunchy peanut butter
 - ½ cups marshmallow cream
 - ¼ cup semi-sweet chocolate chips
 - Cooking spray
1. Prepare a large skillet with cooking spray and heat over medium heat.
 2. Smear 1 1/2 teaspoon peanut butter onto 1 side of each tortilla in a thin layer to cover. Divide marshmallow cream equally between 2 of the tortillas; spread to cover peanut butter. Sprinkle 1/4 cup chocolate chips atop each portion of marshmallow cream and finish by putting the remaining tortillas atop the chocolate chips with the peanut butter side down.
 3. Cook quesadillas in hot skillet until lightly browned and chocolate chips have melted, 2 to 3 minutes per side.

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(800) 766-
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 **Quy Nguyen!** Congratulations! **Quy 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!

Fax To: 713.334.4458

Email To: info@roofprohouston.com

Mail To: 3919 Jeanetta St., Houston, TX 77063



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

Puzzle Answer:

1. They have lobes
2. Crabs
3. Swimming strokes
4. They have trunks
5. They have claws
6. Lines
7. Detectors
8. Lights
9. Doors
10. Taxes

Riddle Answer:

Your nose!

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Coupon expires December 15, 2015



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