



AROUND THE HOUSE

SEPTEMBER 2017

NEWS FROM OUR FAMILY TO YOURS



Our Services Include:

- New Roof Installation
- Roof Repairs
- Metal Roofs
- Tile Roofs
- Flat Roofs
- Shingle Roofs
- Energy Efficient Roofs
- Roof Diagnostics & Evaluation
- Ventilation
- Fascia
- Skylight

About Wearing White After Labor Day ...

It's the day after Labor Day which means three things: Pumpkin spice season is here, the kids are back in school, and you absolutely cannot wear white until Memorial Day 2017. Who cares that it's still above 90 degrees across the country, you must ascribe to the Starbucks and fashion rules of yore, right? Well, maybe not, at least according to Emily Post.

The idea beyond the "no white after Labor Day" rule first came into the American fashion scene at the turn of the 20th century, according to the Emily Post Institute. Back then, the "summer season was bracketed by Memorial Day and Labor Day," when city folks would shed their heavily-layered sidewalk frocks for more comfortable and light fabrics at the seaside.

Judith Martin, also known as etiquette columnist Miss Manners, tells TIME, "Not only was there no air-conditioning, but people did not go around in T shirts and halter tops. They wore what we would now consider fairly formal clothes. And white is of a lighter weight."

But don't blame southerners or Californians for this ridiculous fashion faux pas. As Charlie Scheips, author of *American Fashion*, additionally notes to TIME, "All the magazines and tastemakers were centered in big cities, usually in northern climates that had seasons."

Those snobby New England elitists used the rule for more than just marking the passage of another summer in Newport and Long Island. They also used the trend to keep a newly upwardly mobile middle class from settling in on their turf. As Mental Floss notes:

"...it was difficult to tell the difference between old money, respectable families, and those who only had vulgar new money. By the 1880s, in order to tell who was acceptable and who wasn't, the women who were already 'in' felt it necessary to create dozens of fashion rules that everyone in the know had to follow."

So, do we still need to follow this archaic rule more than 100 years after it took effect? According to the manners experts above, heck no. In fact, you can wear whatever you want, whenever you want, because you live in 2017.

As the Emily Post Institute notes,

Of course, you can wear white after Labor Day, and it makes perfect sense to do so in climates where September's temperatures are hardly fall-like. It's more about fabric choice today than color. Even in the dead of winter in northern New England the fashionable wear white wools, cashmeres, jeans, and down-filled parkas. The true interpretation is wear what's appropriate—for the weather, the season, or the occasion.

White is as easy as black, now that people are wearing it year-round. ~ Reed Krakoff

Inside This Issue:

- **Don't be Caught Off Guard Should a Natural Disaster Strike**
- **Learn Some Strategies to Deal With Massive Medical Bills**
- **Is it Time for Your Small Business to Go Cashless?**

Plus much, much more!!!

It's National Preparedness Month: What YOU Can Do to Prepare

Prepare for a natural disaster

- Sign up for severe weather alerts in your area.
- Program emergency numbers into your phone.
- Decide on a meeting place for your family to gather.
- Plan escape routes from your home and neighborhood. Remember, roads could be blocked in large-scale disasters – so have at least one alternate route.
- Be sure all adult and teenage family members know how to shut off gas, electric and water lines if there's a leak or electrical short. Keep the tools close by.
- Consider cardiopulmonary resuscitation (CPR) and first aid training.
- Remember your pets. Bring dogs and cats inside during a catastrophe, and make sure they have ID tags.

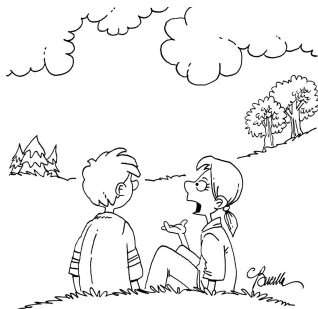
Create an emergency kit

Having an emergency kit on hand may help you keep your family safe during a disaster. Keep emergency supplies in a large waterproof container near a door or in your garage, so you can grab it and find shelter quickly.

- A three-day supply of drinking water (one gallon per person, per day)
- Nonperishable food, such as canned fruit and protein bars
- Manual can opener
- Flashlights or portable lanterns, and extra batteries
- Dry clothing and blankets
- First aid kit, with waterproof matches
- A crank- or battery-powered radio
- Sanitation supplies: toilet paper, moist towelettes, soap, trash bags and disinfectant
-

Depending on your situation, a kit could also include: baby food, bottles and diapers, pet food, prescription medications, extra eyeglasses or contact lens solution, wrench or pliers to turn off utilities

Create an emergency savings fund. A natural disaster may damage your home, but it doesn't have to destroy your finances too. Having an emergency fund may help you avoid going into debt or dipping into retirement savings after a disaster.



"Which one stores our computer data-the cloud that looks like a kitty or the one that looks like a pony?"



"I'm not looking forward to Roger's retirement...one more thing to dust."

Just for Fun

1. Furniture - Mustaches - Skis
2. Golf Course - A Coffee Shop - A Quart
3. He - She - They
4. Jupiter - Alaska - The Blue Whale
5. Wood Tick - Leech - Mosquito
6. Yawning - Laughter - Influenza
7. Improper - Unit - Mixed
8. Marigold - Mustard - Canary
9. Snake - Cavity - Bottomless
10. Kidney - String - Black

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 do you get when you divide the circumference of your jack-o-lantern by its diameter?

Answer on page 8

Precision Roof Crafters, Inc.

September Is:

- **Baby Safety Month**
- **Hispanic Heritage Month**
- **National Chicken Month**
- **National Courtesy Month**
- **National Honey Month**
- **National Preparedness Month**
- **Self-Improvement Month**

Massive Medical Bills Looming?

When it comes to personal expenses, medical bills are often something that people are not prepared to deal with, and during the emergency, costs are the last thing on the priority list.

According to the American Journal of Medicine, these expenses can leave many people with an insurmountable debt that caused 62 percent of all bankruptcies in 2009. Although medical insurance helped in these situations, insured people still struggled to pay their bills in many cases.

At The Simple Dollar, they highlight a couple of strategies to help deal with medical bills before they become a problem.

After confirming that all of the bills are indeed accurate, they recommend trying to negotiate a payment plan with the hospital. This could allow a big bill to be broken up into smaller payments so that it doesn't fall into collections while the money is being saved up. Another option for those with cash on hand is to ask for a cash discount. Often, deals can be made that can save 5 percent or more on the original charges. When the total amount due is high, any discount can be a lifesaver.

Before you panic, remember that if you don't own a home, and you don't have a high income, most hospitals can refer your account to a charity care program for high bills.

Do You Need a Consultant?

Hiring a consultant is not a decision to be made lightly. There is a consultant for everything and choosing one could be not only difficult, but overwhelming.

Clearly, they can bring a level of expertise that the owner does not have about a particular issue. But if you don't go about using them, the outcome can be counterproductive.

To help you approach the task, here are some of the most important things to know:

- Consultants are not hired to make your problems go away. Listen and learn from their advice as to what to do to address your problems on your own.
- If you hire consultants, remember they do not have the emotional attachment you may have with your employees. They can play the bad guy when it comes to difficult situations, like firings.
- Before you hire a consultant, consider if the tasks you want them to do can be done by a current employee. If yes, consider giving that employee the job along with a promotion or a bonus.
- If you are considering an expansion, do consider a consultant. This is a critical decision that you may not be as equipped as you think you are to make on your own.
- While consultant fees may be expensive, there are times when they can save you money. An example is when you are about to make a decision that could break your business, such as expanding. A consultant can lay out the pros and cons of such moves.

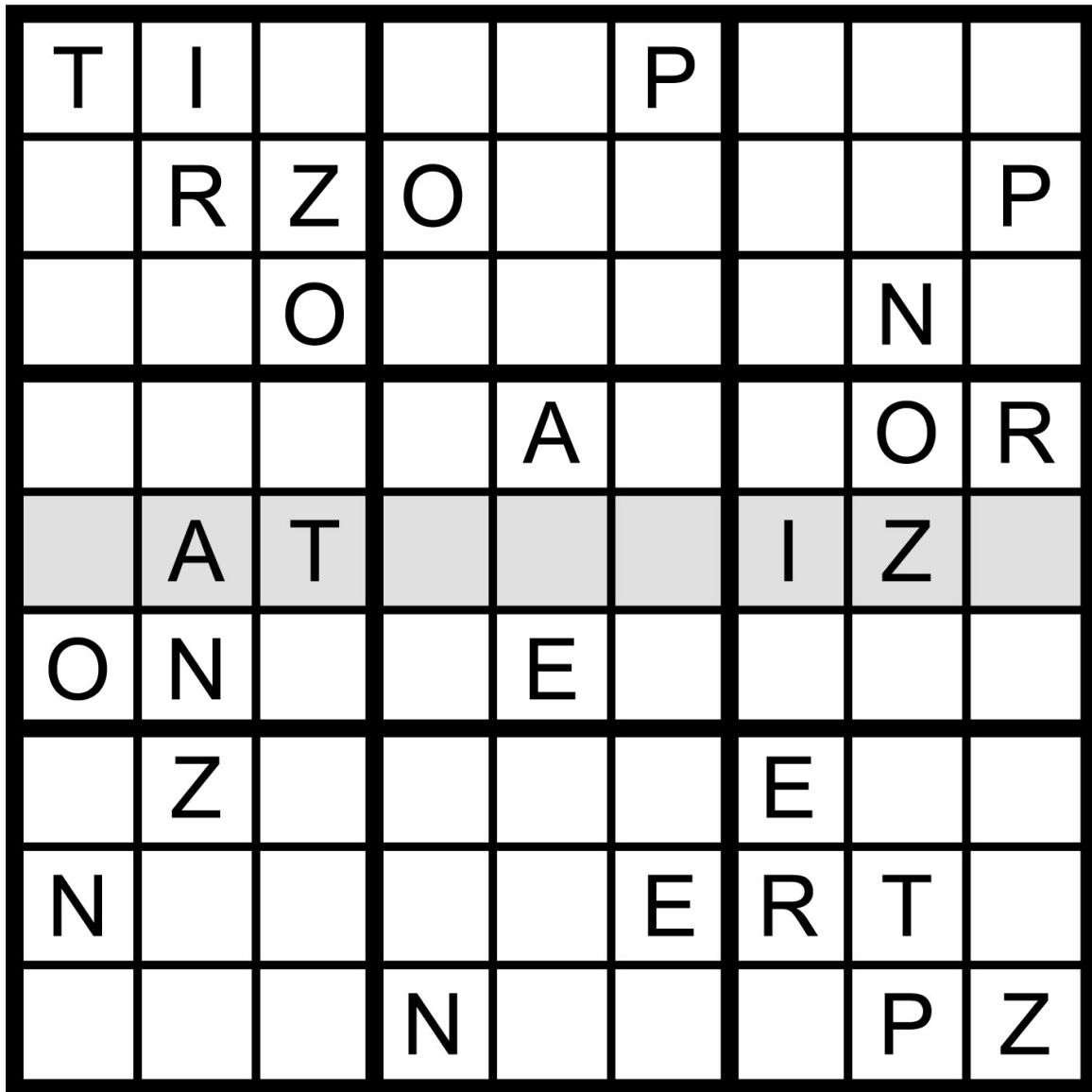
Robert Half points out something that many small business owners will encounter, but have likely poorly planned for. That is being able to ramp up production at a moment's notice if a large order came through.

The business is likely staffed for day-to-day operations, not a significant increase in demand. In these cases, hiring a consultant should be done.

How Much Can Credit Scores Rise?

Considering that it is so incredibly important for a person's financial well-being, there is a surprising amount of mystery surrounding the FICO method of evaluating credit scores. According to FICO itself, examining its own data revealed some solid information about how much a person could expect their credit score to rise after a delinquency falls off of their report.

Their primary findings were that one delinquency removed from an account holder over a three month period typically resulted in a 14-point rise in their credit score while a removal of all outstanding delinquencies over the same period showed a 33-point increase. Although this might not seem like a dramatic increase, they also point out that the penalty for major negatives on an account decreases over time, so the recovery after it actually falls off can be modest.



'PATRONIZE' Wordoku

To solve a wordoku, you only need logic and patience. No math is required. Simply make sure that each 3x3 square region has only one instance of the word PATRONIZE. Similarly, each letter can only appear once in a column or row.

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!

John H., Hockley * Nancy K., Houston * Sam R., Katy * Tonya M., 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.

Should Your Small Business Stop Taking Cash?

Money talks to small business and one credit card company is speaking loudly.

Earlier this year Visa unveiled a campaign to encourage small business food service owners to stop taking cash as payment. The effort highlighted the continued move by merchants to make it easier for customers to pay with credit cards, and now even digital currency, like Bitcoin.

For Visa's campaign, small business food service owners who committed to join its 100 percent Cashless Quest could be awarded up to \$500,000.

According to Visa, 70 percent of the world's people, or about five billion, will have a connected mobile device by 2020.

That is an "incredible opportunity to educate merchants and consumers alike on the effectiveness of going cashless," Visa noted.

The card company's campaign was a call-to-action for small business restaurants, cafes, and food truck owners to describe what cashless meant for them, their employees, and customers. It also highlighted the opportunities for small business merchants.

Visa found that if businesses in 100 cities switched from cash to digital, their cities stood to gain \$312 billion of savings, largely in the form of labor costs.

Small food service businesses already have been making the move away from cash with the explosion of easy ways to accept with credit cards. Now that tide is even turning as people take advantage of digital currency, like Bitcoin, to make their purchases. The number of ways for merchants to accept digital currency is growing, as Bitcoin, and other types of cryptocurrencies, shed their negative reputations.

Virtual Currency = Real Value

Anyone that has their finger on the pulse of technology and finance has at some point encountered virtual currencies like Bitcoin and Ethereum and seen their incredible increase in value over the past decade.

Bitcoin was the first major virtual currency, and when it appeared in 2009, it was a revolutionary idea in the financial space.

One reason currencies like Bitcoin are so unique is that they are created out of thin air by the very process used to verify the buying and selling transactions.

There are a finite number of Bitcoins available on the network: 21 million. To "mine" these Bitcoins, users run programs that do Bitcoin work; using their own computer power to verify Bitcoin transactions. They are then rewarded with 12.5 newly generated bitcoins when they find the key to the transaction. At this point, it has become nearly impossible to mine Bitcoins, but some new Bitcoin still do exist.

Because of this, Bitcoins have become more precious over time, and prices have tended to increase because of their scarcity.

Another unique property of Bitcoin is that there is no centralized network, like a bank, according to Bitcoin.org.

For individual users, Bitcoins are stored in a virtual wallet that exists either in the cloud or on a user's computer. Bitcoins can be shared internationally with no fees and with complete anonymity.

About 100,000 companies accept Bitcoin as currency, so they have real value. Early adopters had notoriously been criminal enterprises, which thrives on anonymity, but, today, criminals aren't the only ones using the virtual currency.

With the price of Bitcoin at roughly \$2,310 it's quite clear that these currencies are the real deal for now.

Deconstructed Chicken Kiev

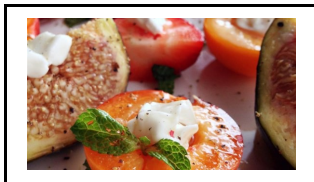
Ingredients

- 1 ½ pounds baby Yukon Gold potatoes
- 3 tablespoons olive oil
- Salt and pepper
- 4 slices white bread
- 3 cloves garlic
- ¼ cup fresh + 2 tablespoons chopped flat-leaf parsley
- ½ cup butter, melted
- 4 skinless, boneless chicken breast halves, butterflied
- ½ pint cherry tomatoes
- 1 lemon, zested
- ½ cup feta cheese
- 1 (7 ounce) bag arugula



Directions

1. Preheat oven to 400 degrees F. Toss potatoes with olive oil, salt, and pepper. Roast for 20 to 25 minutes before adding chicken (follow next steps to prepare chicken before roasting).
2. Add the bread to a food processor. Pulse until it turns into crumbs. Take the breadcrumbs out, and set aside. Pulse the garlic and parsley until finely chopped. Add the breadcrumbs back, and pour in melted butter. Pulse again until it coats all of the breadcrumbs.
3. Press the bread mixture onto the chicken breasts. Put the chicken into the oven with the potatoes and bake until cooked through, about 15-20 minutes.
4. Meanwhile, halve the tomatoes, toss with olives, lemon zest, 1 tablespoon of olive oil, salt, pepper and parsley. Stir in Feta. Set aside.
5. Layer arugula on the bottom of the plate. Add the chicken breasts, top with tomato and feta salsa. Serve with roasted potatoes.



Whipped Ricotta with Honey and Summer Fruit

- ¾ pound fresh ricotta cheese
 - ¼ cup heavy whipping cream
 - 1 teaspoon vanilla extract
 - 1 pint fresh figs, halved
 - 3 plums, pitted and sliced into eighths
 - ½ cup honey
 - Freshly cracked pepper to taste
 - 3 sprigs fresh mint
1. Beat ricotta cheese, cream, and vanilla extract together in a bowl with an electric mixer until light and fluffy.
 2. Spread ricotta mixture onto a platter; top with figs, strawberries, and plum slices. Drizzle honey over the fruit and sprinkle black pepper over the top. Garnish with mint sprigs.

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How To
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Client of the Month!

Every month we choose a (insert your company name here) 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 **Julieta S.!** Congratulations! **Julieta wins a 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.

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Yes! Feel free to use my name as a reference when you contact the referrals!

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Commonym Answers:

1. They are waxed
2. They have cups
3. Pronouns
4. Largest of their kind
5. Blood suckers
6. They are contagious
7. Fractions
8. Shades of yellow
9. They have pits
10. Beans

Riddle Answer:

Pumpkin Pi!

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SEPTEMBER SPECIAL
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Diagnostic & Evaluation

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Cannot be used in conjunction with any other offer.

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