



AROUND THE HOUSE

JUNE 2016

NEWS FROM OUR FAMILY TO YOURS YOURS



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- *Skylight*

Inside This Issue:

- **Dads Ideas on the Perfect Father's Day**
- **See to it That Fido is Ready for Take Your Dog to Work Day!**
- **Applying for a Mortgage? Make Sure You Are Prepared!**

Plus much, much more!!!

What a Dad Wants

Father's Day is traditionally a day of breakfast in bed and carefully selected (but hardly ever worn) ties. Whether it's his first or his fifth, what can you do to make this Father's Day special? We've asked dads what would really make Father's Day great, and here's what they told us:

- 1. Eliminate the pressure.** What Dad wants most is to have a day free from any pressure. Even the pressure of having a "perfect day." Dad would really appreciate no deadlines, no hassles, no chores, no having to fix anything, and no rushing about on this special day. Let him really relax so he can enjoy his second wish...
- 2. Spend time together.** Enjoying each other's company as a family in relative harmony seems simple. But it's so easy to get sidetracked from your time together when you get caught up in cooking, taking a quick run to the store, or the temptation to finish up a project. Get away from the house if you must, but take this day to focus on spending time together as a family. Go for a walk, have a picnic, lie in a hammock together, share stories and dreams together. Now that's a day Dad will really remember!
- 3. Make romance.** Father's Day is not just a day to celebrate Dad as provider and caregiver for the children. It's a day to honor your partner as your lover and friend. Make him feel special by telling him how much he means to you, dressing up for him, treating him to a massage. Steal a few moments during the day to show him how much you love him.
- 4. Focus on him.** Instead of planning everything out for him, give him the gift of freedom and choice. Let him make decisions about what to do and how to spend the day. If he's a sports fan, accompany him to see a favorite team play. Is fishing his passion? Even if you're not so keen on bait, go along with him if he wants you to. If he wants a few hours to himself, indulge him. He deserves it!
- 5. Bring on the praise.** Fathers want to be appreciated. Tell him how much you need him. Show him how you feel by writing him a thank-you note detailing the ways he contributes to the family, how he gives moral and emotional support, what makes him a great parent and partner. If writing is not your forte, consider making a short family video for him, or making a big banner in his honor. You don't have to spend a lot of money on extravagant gifts; your gratitude and love are the greatest gifts you can give him this Father's Day.

A father is neither an anchor to hold us back, nor a sail to take us there, but a guiding light whose love shows us the way.



It's a Grand Old Flag

People across the United States celebrate Flag Day on June 14 each year to honor the United States flag and to commemorate the flag's adoption. On the same day, the United States Army celebrates its birthday.

What Do People Do?

Flag Day falls within National Flag Week, a time when Americans reflect on the foundations of the nation's freedom. The flag of the United States represents freedom and has been an enduring symbol of the country's ideals since its early days. During both events, Americans also remember their loyalty to the nation, reaffirm their belief in liberty and justice, and observe the nation's unity.

Background

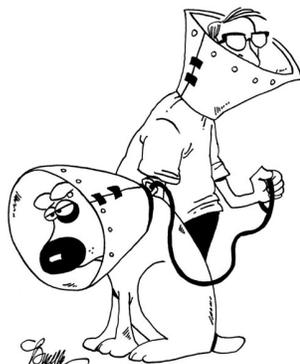
On June 14, 1777, the Continental Congress replaced the British symbols of the Grand Union flag with a new design featuring 13 white stars in a circle on a field of blue and 13 red and white stripes – one for each state. Although it is not certain, this flag may have been made by the Philadelphia seamstress Betsy Ross, who was an official flag maker for the Pennsylvania Navy. The number of stars increased as the new states entered the Union, but the number of stripes stopped at 15 and was later returned to 13.

In June 1886 Bernard Cigrand made his first public proposal for the annual observance of the birth of the flag when he wrote an article titled "The Fourteenth of June" in the old Chicago Argus newspaper. Cigrand's effort to ensure national observance of Flag Day finally came when President Woodrow Wilson issued a proclamation calling for a nationwide observance of the event on June 14, 1916. However, Flag Day did not become official until August 1949, when President Harry Truman signed the legislation and proclaimed June 14 as Flag Day. In 1966, Congress also requested that the President issue annually a proclamation designating the week in which June 14 occurs as National Flag Week.

The President is requested to issue each year a proclamation to: call on government officials in the USA to display the flag of the United States on all government buildings on Flag Day; and to urge US residents to observe Flag Day as the anniversary of the adoption on June 14, 1777, by the Continental Congress of the Stars and Stripes as the official flag of the United States.

Symbols

The American flag, also nicknamed as "Old Glory" or "star-spangled banner", has changed designs over the centuries. It consists of 13 equal horizontal stripes of red (top and bottom) alternating with white, with a blue rectangle in the canton bearing 50 small, white, five-pointed stars. Each of the 50 stars represents one of the 50 states in the United States and the 13 stripes represent the original 13 colonies that became the first states in the Union.



Cone Of Empathy

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

1. Green - Moola - Dough
2. Playing - Time - Greeting
3. Punch - Hair - A Volleyball
4. High - Balance - Laser
5. Human - Rat - Relay
6. Cat - Dog - Gold
7. Toad - Foot - Bar
8. French - Eskimo - Hershey
9. Area - Fire - Zip
10. Gray - Red - Timber

When do you go at red and stop at green? Answer on page 8

Precision Roof Crafters, Inc.

June Is:

- National Safety Month
- National Adopt a Cat Month
- Dairy Month
- National Fresh Fruit and Vegetables Month
- Rose Month
- Turkey Lovers Month
- Candy Month

Happiness is a Warm Towel

Novice American travelers are often mystified by the heated towel racks in European hotel rooms. But it will probably become a more familiar sight in the next few years.

Towel heaters are actually radiators with bars for drying dampened towels. Designers say the racks help keep bathrooms and towels dry and mildew free. Plus they are a pleasure to use after a shower.

American manufacturers are now promoting towel warmers, some with aromatherapy and other perks.

At Amba Products in Marietta, Ga. a distributor of decorative hardware, they say the Italian-made Quadro collection features square bars and a digital controller with nine heat settings. The starting price is \$620. It doesn't include the cost of installation, which may require water or electrical connections.

Mr. Steam, a bath products company based in Long Island, N.Y., offers an aromatherapy feature in its Broadway Collection. They recommend filling the aromatherapy well with eucalyptus essential oil. The price is \$1,250 for the 48-by-20-inch oil-rubbed-bronze model, plus \$275 for a matching robe hook, digital timer and the oil.

Spring: 'Tis the Season to Sell

June is the month buyers begin looking for their dream homes in earnest, and real estate agents say the game is on.

This June buyers are expected to outnumber sellers in most locales, says Lawrence Yun, chief economist for the National Association of Realtors (NAR). That means there will be lots of buyers who can't find their dream home unless they get in the game early.

Because the supply of homes is low, prices are going up. The nationwide median price for an existing single-family home was recently \$213,800, or up 8 percent from last year. This year's pricing is part of a 47-month upward trend of gains, according to News Corp, which own The Wall Street Journal and also owns realtor.com, NAR's listing website.

Lenders are saying that it's a busy borrowing season. "There's a decade of pent-up demand," says Bob Walters, chief economist of Quicken Loans. In March, he says loan volume for home purchases was at its highest level in four months, and low interest rates are also fueling a mini-refinance boom.

The average interest rate for a 30-year mortgage was 3.74 percent for the week ending March 4, according to mortgage rate website HSH.com. In June borrowers should still be able to find mortgages at less than 4 percent, a great rate historically.

To avoid delays in closings, lenders recommends getting into the market as soon as possible. They say the number of mortgage seekers is expanding every day. Lenders are pushing for preapproval, which requires full documentation, to be submitted to an underwriter. Preapproval can save up to 10 days in the closing period and gives you an advantage when there is competition for the same house.

Fido Goes to Work

Friday, June 24 is Take Your Dog to Work Day (TYDTWD), the 18th annual event. Known as 'man's best friend,' dogs are valued for their companionship, intelligence and ability to improve the mood of owners while reducing their stress.

Several studies show dogs in the office place do the same, and improve the work productivity, skills, cooperation, trust, and unity of employees, and increase job satisfaction. TYDTWD is a perfect opportunity to encourage pet adoption.

Talk with coworkers in advance and take into consideration those with allergies or fear of dogs. If you find consensus, gain the support of your company. Present a detailed list of 'petiquette' Do's and Don'ts.

Dogs must have current vaccinations, be people and other dog friendly, accept being leashed to the owner's cubicle, and be housetrained. They should be groomed and come with a briefcase containing a favorite toy, food and water dishes, leash, treats and poop bags. Excitable dogs that bark at unexpected noises or activity should stay home.

Arrange for selfies or group photos to hang in the office or employee lounge. Pet Sitters International (PSI), who created this idea in 1999, took a survey with American Pet Products Association's help. They learned 2.3 million dogs are taken to work daily by their owners (like President Obama) and entire corporations allow this practice: Google, Facebook, Amazon and even Ben & Jerry's.

One day could become every day, because dogs in the office can achieve and exceed expectations. Woof!

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

Marianne I., Sugar Land

Roger K., Houston

Ruby C., Houston

Elizabeth D., Houston

Marissa W., Houston

John G., 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.

Home Equity Loan Boom

Banks are anticipating a boom time for home equity loans.

With home values rising, consumers have more borrowing power. And lenders want to create home equity lines of credit to offset faltering mortgage originations ... and a refinancing wave that is fizzling out.

Average home prices are up 35 percent since the market bottomed out in 2012, S&P/Case-Shiller reports. New homes families looking at are costly and might not be what they're looking for. So instead of buying or moving, they are choosing to remodel or add a room.

One study showed that the average home equity loan last year was for about \$119,000. But economists say the borrowing binge isn't looking like bad news.

Credit-reporting agency Equifax has announced that lenders originated \$546 billion in home equity loans in 2015.

"Consumers are more comfortable using the equity in their house," says Brendan Coughlin head of consumer lending for Citizens Bank, the No. 6 home equity lender.

Quoted in USA Today, Coughlin says, "The housing market is improving, consumer confidence is also improving, and unemployment is declining."

During the housing boom of the mid-2000s, homeowners took out equity lines of credit for everything from vacations to boats. Now they're drawing on them for home improvements as well as debt consolidation, emergencies and education expenses, Coughlin says.

They are not turning their homes into ATMs.

Gather Ye Paperwork (to Apply for a Mortgage)

Lenders are trying to reduce the amount of required paperwork for mortgages, but the list is still long. It is wise to gather the documents before you apply for a mortgage.

- * W-2 forms for one or two years if you collect a paycheck.

- * Self-employed borrowers may have to submit a current-year profit and loss statement, especially if the year is more than half over or they haven't filed their prior year's tax return.

- * Profit and loss statements or 1099 forms, if you own a business.

- * Recent paycheck stubs. Loan guidelines typically specify one month of verified income. Employees who are paid electronically may be able to print out paycheck stubs.

- * You will be expected to provide tax returns, including all the pages and schedules for one or two years.

- * A list of debts tells the lender how much you owe each month, for credit cards, student loans, car loans, child support payments, and the minimum monthly payments and balances.

- * The lender then calculates your debt-to-income ratio, which is key to the loan decision.

- * Current bank statements, and possibly previous bank statements will identify the source of your down payment money. If you saved up for your down payment, without gifts from family, your bank record will show that.

- * Renters will be asked to supply 12 months of cancelled rent checks and bank statements showing that the rent was paid on time.

- * The lender will check your credit reports. So, months or weeks before applying for a mortgage, check your own credit report and correct any errors.

- * A list of assets including bank accounts, mutual fund statements, real estate and auto titles, brokerage account statements, and records of any other investments or assets.

Look! No Hands!

Nike has unveiled its highly anticipated self-lacing sneakers. It's a nod to the shoes Marty McFly sported in the 1989 film, "Back to the Future Part II."

Note that Nike's stock market shares have risen 7,000 percent since "Back to the Future Part II" was released.

Now named the Hyper-Adapt Trainer 1.0, the new kicks, which will be available by the holidays, will have a heal sensor that adjusts the fit depending on the user. No laces are needed. The new self-lacing shoes will attract new buyers. Many of them will be people who have a physical problem like arthritis that makes lacing and tying shoes difficult or painful.

Nike hopes that increased sales of its basketball shoes and sneakers will go a long way toward pleasing Wall Street.

Turkey Lasagna

Ingredients

- 1 onion, chopped
- 2 stalks celery, chopped
- ½ teaspoon minced garlic
- 1 tablespoon vegetable oil
- 2 cups cooked and chopped turkey
- 1 cup cooked chopped broccoli
- ¼ cup all-purpose flour
- Salt and ground black pepper to taste
- 1 ½ cups milk
- 1 (16 ounce) package instant lasagna noodles
- 1 cup shredded mozzarella cheese



Directions

1. In a medium skillet saute the chopped onions, celery and garlic in oil until soft and tender. Add chopped turkey and broccoli. Set aside.
2. To make white sauce: In a small saucepan over low heat melt butter or margarine. Remove from heat and add flour, salt, and pepper; and blend well. Return to low heat, whisk in milk and cook until thick.
3. To assemble, in the bottom of a casserole dish place a thin layer of white sauce, then a layer of noodles. Next, place a layer of the turkey mixture, followed by sauce, and then 1/2 cup of the shredded mozzarella cheese. Repeat layering process with turkey mixture and sauce. Top with the remaining 1/2 cup of mozzarella cheese.
4. Bake in a preheated 350 degree (175 degree C) oven for 45-60 minutes until bubbly and heated through. Let stand 10 to 15 minutes before serving.

Source: allrecipes.com



Hard Candy

- 3 ¾ cups white sugar
- 1 ½ cups light corn syrup
- 1 cup water
- 1 tablespoon orange or other flavor extract
- ½ teaspoon food coloring (optional)
- ¼ cup confectioners' sugar for dusting

1. In a medium saucepan, stir together the white sugar, corn syrup, and water. Cook, stirring, over medium heat until sugar dissolves, then bring to a boil. Without stirring, heat to 300 to 310 degrees F (149 to 154 degrees C), or until a small amount of syrup dropped into cold water forms hard, brittle threads.
2. Remove from heat and stir in flavored extract and food coloring, if desired. Pour onto a greased cookie sheet, and dust the top with confectioners' sugar. Let cool, and break into pieces. Store in an airtight container.

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Home
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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 **John M.**! Congratulations! **John M. 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"

F 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!"**

E Without you, we couldn't do what we do. To take advantage of our Referral Reward Program, just fill
ri out the enclosed referral sheet and either fax or send it in. That's all there is to it!

ROCKET REFERRAL REWARD PROGRAM!

V
O 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).

If Name: _____ Phone # _____

b **Referrals: If you run out of room, please feel free to use a separate sheet of paper.**

Y Name _____

E Address _____

N City, State, Zip _____

A Home Phone _____

C Name _____

F Address _____

N City, State, Zip _____

A Home Phone _____

C

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

F **Fax To: 713.334.4458**

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

1. slang for money
2. types of cards
3. they can be spiked
4. beams
5. races
6. fish
7. stools
8. kisses
9. codes
10. wolves

Riddle Answer:

When you're eating a watermelon!

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