



AROUND THE HOUSE

AUGUST 2014

NEWS FROM OUR FAMILY TO YOURS



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- Roof Diagnostics & Evaluation
- Ventilation
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- Gutter Repair/Installation
- Skylight Repair/Installation
- Insurance Claims

Inside This Issue:

- **Forget Grilling – Get Smoking!**
- **Is a HELOC right for you?**
- **Is Social Security a Thing of the Past?**
- **Why the Common Cold is so Common**

Plus much, much more!!!

What's Family Fun Month Without ... Family Fun?



August is Family Fun Month! There are so many options for families to really enjoy each other. There are lots of options beyond watching television or playing video games together. What types of activities might a family do during this month? Here are a few suggestions for your family to enjoy:

1. **Visit Your Local Park.** When is the last time you and your family enjoyed a day at your local park? Research a local park as a family to visit for a picnic and pack your food basket and go. Don't forget to bring a blanket and a Frisbee. Enjoy the day outdoors together as a family!
2. **Play Sports.** Grab a ball, maybe a glove or a bat and go outside as a family to play some games. Don't want to play your traditional types of sports? Try some fun games such as H.O.R.S.E., Around the World or Monkey in the Middle. Maybe you can make up your own type of game using existing sports equipment.
3. **Book Night!** You don't always have to leave the house to have fun. Take a trip to the local library and check out some books so you can huddle up with your family and read. You might want to include a longer novel where everyone can read a chapter or two, then have a snack, read a couple more, then talk about the book. Have a fun time with reading.
4. **Go Camping!** Pack up your tents, sleeping bags and canteens and book a weekend camping trip with the family. Do some fishing, hiking or biking wherever you end up going. It is a great time to spend with the whole family. Don't forget to bring the marshmallows!
5. **Visit an Amusement Park.** What child wouldn't want to spend a day at their favorite local amusement park? Select a day to take the family and go enjoy some rides, a water park, or just playing some games. Look for discounts on admission at many of the local amusement parks for being a resident of the state. Don't forget to look for discount coupons at a local store or even online.
6. **Bake!** Kids always love to help out in the kitchen when sweets are involved. Ask them what their favorite types of cookies or treats are. Go to the store a family to buy the ingredients and have some fun in the kitchen making your treats. After the work has been completed, enjoy your treats together as a family.
7. **Family Game Night.** Who doesn't love to play games? One person gets to pick out their favorite board or card game and have the whole family join in on the fun. Make some popcorn or buy some special game time snacks to enjoy while playing. Create your own family board game and play. You could even find a puzzle for the whole family to work on.

Just remember the purpose of Family Fun Month is to enjoy spending time together as a family because a family that spends time together has a blast together!

Dinner Will be Served in ... 10 Hours

Smoker cooking comes back to make tastier meat and vegetables

Grilling enthusiasts are recalling their favorite tastes from a decade ago by bringing back smoker cooking in a big way.

If you don't have one, your home improvement store stocks them at \$100 to \$300 each. BBQ masters can spend as much as \$10,000 on one that's custom made.

Smoker cooking is done by indirect heat from a source separated from the food. Cooking temperatures are between 225 and 275 degrees. The slow cooking results in juicier food with the extra dimension of smoky flavors.

How to use a smoker:

- Fill the charcoal pan half full of regular or flavored briquettes. Cherry and mesquite are popular. Or you can use small pieces of wood, like pecan, cherry or hickory. Woods should be moistened and wrapped in foil.
- Let the charcoal burn a few minutes and slowly add more. Make sure all briquettes catch fire before replacing the pan into the smoker. Replace it slowly so you don't redistribute the briquettes or put out the fire.
- Fill the water pan 3/4 full and put it in the smoker. It helps to regulate the distribution of heat.
- Place food on the grates. If it has two grates, put the meat on the bottom and the vegetables on the top grate.
- Close the lid and open the vents. One vent is for ventilation of the smoke. The other is to help provide ventilation and fresh oxygen for your fire. If the fire is waning, open the fire vent more. If the meat seems to be cooking faster than you want, open the other vents more to provide increased ventilation.
- Check the meat periodically, but don't open the lid every few minutes.
- Remember that it will take much longer to cook than when the food is being grilled. Be patient.



Just for Fun

1. An Airline - A Dart - A Stairwell
2. A foot - Cinderella Fairytale - A Christmas Tree
3. A Compass - A Doctor - An Evergreen
4. Time - A Kite - A Flag
5. A Bottle - A River - A Guitar
6. Deer Antlers - A Horse - An Attack
7. A Whip - A Joke - A Safe
8. A Dog - A Kite - A Storyteller
9. A Golf Ball - A Nail - A Car
10. A Peach - A Long Jump - A Pole Vault

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!

Answer page 9

What is the question you can ask all day, get different answers for the same, and they would all be correct?

Answer page 9

Precision Roof Crafters, Inc.

August is:

- Family Fun Month
- National Golf Month
- National Catfish Month
- Peach Month
- National Picnic Month
- National Eye Exam Month
- Water Quality Month

Helocs Are All the Rage

Borrowers are again tapping their home equity

With home values on the rise and interest rates at near-record lows, more homeowners are borrowing against their properties.

Home-equity lines of credit, or Helocs, and home-equity loans were up 8 percent in the first quarter when compared to last year. And banks are marketing them in areas where home prices have risen, according to Inside Mortgage Finance.

At Wells Fargo, Helocs and home equity loans were up by 33 percent in 2013 and are rising strongly again.

"That is the number one product that customers want," says Kelly Kockos, Wells Fargo senior vice president of home equity.

During the housing boom, Helocs were used to finance home improvements, buy new cars and boats and to send children to college.

This time, lenders seem to be offering Helocs only to borrowers with good credit and who are in locations where home values have risen. According to the mortgage information site, HSH.com, during the boom, homeowners could borrow up to 100 percent of their home's value. Now the maximum may be 80 percent to 85 percent. Lenders are very conservative.

Some lenders, however, are even bringing back piggyback loans, which serve as a second mortgage and cover all or a part of the traditional 20 percent down payment when purchasing a home.

Home Monitoring Systems for All

Home monitoring systems are no longer just for rich people. Today, home monitoring and control systems are attractively priced so almost everyone who's interested can have one.

Most let you use a smartphone or tablet to do tasks remotely, like adjusting the thermostat, turning lights off and on, and controlling a security system.

At Lowes, the Iris system costs \$179 for the "Safe & Secure" kit, which comes with motion sensors. The Iris Comfort & Control version that also monitors the thermostat and energy use is \$299.

Comcast and Verizon offer similar systems, and more advanced packages are available from AT&T, Time Warner Cable and ADT Security. Prices vary, according to Kiplinger's Personal Finance.

The SimpliSafe customizable alarm systems start at \$230. Available at SimpliSafe.com, the company says there are no hidden fees and no contracts. They give you 60 days to try the system out. You must be 100 percent satisfied or they'll pay to have it shipped back and will refund your entire purchase price.

Reviewers for The New York Times say SimpliSafe has "all the bells and whistles for a lot less money."

Social Security: To Be or Not To Be?

Who believes Social Security will be around for them? Hands?

About 6 out of 100 of the millennial generation raised their hands.

Wealth advisor Scott Hanson would probably be on their side. He says every study shows that Social Security is unsustainable in its current form. But few people think the program can or will stay in its current form.

Instead, young people will probably at some point be taxed more and there might be a means test for the program. That means, if you've prepared well, invested wisely, you might lose your contributions in favor of those who didn't do either.

Hanson advises well-healed people to consider taking their social security early, while people who will rely on it for all their retirement living should take it late and try to accumulate savings.

At Harvard Business School, Professor Michael Norton says you can improve the odds of accumulating money. Quoted in Bloomberg Businessweek, he says:

"Focus on specific things you're saving for. How many times a week do you want to eat out when you retire? How about a summer in Paris or a world tour? Forgo new swimsuits now, and you're that much closer to adding a pool. These kinds of goals make saving more enjoyable."

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

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!

Ann Allen, Houston
Kelli Anderson, Galveston
Victoria Artripe, Sugar Land
Elizabeth Barker, Houston
Bob Bass, Freeport
Phillip Benavidez, Pasadena
Pennie Biediger, Richmond
Richard Black, Humble
Lisa Brock, Cypress
Paul Brushwood, Houston
Janet Cheng, Houston
Janna Cummins, Houston
Lisa Davis, Houston
Rene Deshazer, Cypress
Ken Dunham, Houston
Lisa Elliott, Houston
Paul Enwere, Stafford
Ryan Farquhar, Spring
Scott Ferrill Houston
Vedwa Finn, Humble
Windi Flynn, Baytown
Alan Furnish, Houston
Bobby Garcia, Houston
Vincent Gonzales, Houston
Marie Guerrero, Houston
Nick Hale, Houston
Sandra Haltom, Katy
David Hampton, Houston
Don Helling, Houston
Lowell Henderson, Houston
Luan Huynh, Houston
Courtney Inman, Humble
John Ives III, Porter
Daryl Kenefake, Conroe
Cathline Kmiecik, Houston
Rosemary Kozar, Bellaire
Tim Le, Houston
John Lee, Houston
Kris Lehnert, Houston

Wayne Lewis, Magnolia
Alex Loftus, Houston
Jorge Lopez, Cypress
Diane McDaniel, Houston
Sarah McKeon, Houston
Ryan McMillan, Stafford
Fernanda Menda, Spring
Tobi Miller, Houston
Tom Mitro, Houston
Michael Montagne, Houston
Hung Nguyen, Katy
Tom Orlofsky, Baytown
Maria Oropeza, Houston
Jenny Ou, Houston
Barry Penney, Houston
Truong Phan, Sugar Land
Jeremy Poole, Katy
Bill Quiros, Sugar Land
Robert Reed, Houston
Laura Roberts, Houston
Anna Roelants, Spring
Tina Ryan, Highlands
Dalzenia Sams, Houston
Cindy San Miguel, Houston
Sam Sharkawi, Cypress
Margaret Stone, Houston
Zambrina Sturtevant, Kingwood
John Thibodeaux, Pearland
Amorn Thunnipath, Houston
Martha Claire Tompkins, Houston
Christian Tu, Houston
Bonnie Twymon, Pearland
Hope Vorheis, Sugar Land
Sheila Weick, Houston
Sonji Williams, Cypress
Aida Worker, League City
Sean Yu, The Woodlands
Kuan Zhao, Missouri City

We are giving recognition to our new clients and our superb friends who are kind enough to refer their neighbors and relatives to us.

To Catch a Cold

Any one of hundreds of viruses can cause a cold, sometimes a long-lasting one.

The common cold can last longer than many people think; up to two weeks for the main symptoms and longer for a cough that stays even after the virus is gone.

It's also possible to get back-to-back colds. Doctors say it's unlikely that you'd be infected with the same virus because the body builds some immunity to it. These are the cold facts;

- Adults get two to five colds a year, mostly between September and May.
- Colds are most contagious about two days before symptoms start and in the early stages of the illness.
- The average cold lasts for five to 14 days. Coughs can last for 18 days or more.
- Experts say it's possible that the carrier of germs can infect others without having symptoms himself.
- Exercise, reducing stress, getting enough sleep and hand hygiene can help to prevent a cold.

Influenza gets more attention, but the common cold is the leading cause of doctor visits, according to the National Institutes of Health. Each year, people in the U.S. get a total of about 22 million colds. School children get seven to 10 colds. The elderly get fewer colds because they've built up immunity.

Rhinovirus is the most common viral cause of the common cold, accounting for 20 percent to 50 percent of adult colds.

Experts say rhinoviruses are out there all the time. It's just a question of when you are susceptible. Stress, lack of sleep and your overall health can make you more likely to get infected.

"The most confounding thing of all is that we still haven't identified 20 percent to 30 percent of adult common colds," said Anthony Fauci, director of the National Institute of Allergy and Infectious diseases.

Sometimes a cold that never seems to end could be caused by an allergy. Sometimes it could be a sign of something more serious. A cold may result in a sinus infection, bronchitis or pneumonia.

Dryers are Energy Hogs

While other household appliances have steadily become more energy efficient, clothes dryers use about the same amount of energy they did in the 1970s, says the National Resources Defense Council (NRDC). The environmental group calculates that, nationwide, U.S. consumers are wasting billions of dollars drying their clothes each year.

Homes pay more than \$100 a year to run an electric dryer and \$40 for a gas dryer, the NRDC reports.

An electric dryer uses 919 kilowatt hours of electricity per year. A dishwasher uses 280, a new refrigerator uses 454 kilowatt hours, and a clothes washer uses 203. Note that the dryer alone uses more electricity than the dishwasher, refrigerator and clothes washer combined.

Since the 1970s, U.S. efficiency standards have been updated seven times for refrigerators. The efficiency requirement for electric clothes dryers has been raised three times by only by a small amount each time.

The Environmental Protection Agency is taking steps to boost dryer efficiency. For the first time, manufacturers can use the Energy Star on dryers only if they use 20 percent less energy than the minimum standard. These models will probably have sensors that automatically stop the dryer when clothes are dry.

Kathleen Hogan of the Department of Energy says:

"There's more opportunity in dryers. We are improving testing efficiency before finalizing another standard, likely due in 2017." She says heat pump dryers are more common in Europe but more expensive to buy.

Creole Catfish

Ingredients

- 2 cups water
- 1 cup uncooked long-grain rice
- 1 pound catfish filets
- 1 (16 ounce) can stewed tomatoes with liquid
- 2 teaspoons dried minced onion
- 1 teaspoon chicken bouillon granules
- ½ teaspoon dried oregano
- ¼ teaspoon garlic powder
- ¼ teaspoon hot pepper sauce (more or less to taste)



Directions

1. In a small saucepan, bring the 2 cups of water to a boil. Stir in the rice and return to a boil; reduce the heat. Cover and simmer for 20 minutes or until the rice is tender and the water is absorbed.
2. Using a very sharp knife, cut the catfish into 3/4 inch pieces; set aside.
3. In a medium saucepan, combine the tomatoes (with juices), dried onions, bouillon granules, dried oregano, garlic powder and hot-pepper sauce; bring to a boil and stir in the catfish pieces.
4. Cover and cook over medium heat for 5 to 8 minutes or until the fish flakes easily when tested with a fork and is opaque all the way through.
5. Serve the fish mixture over the rice.

Source: AllRecipes.com

The Dreamiest Peaches

1 (15 ounce) can peach halves, drained 1 tablespoon butter, softened
10 vanilla wafers, crushed ¼ teaspoon ground cinnamon
1 tablespoon brown sugar

Directions

- Preheat oven on broiler setting.
- Place peaches hollow side up in a pie pan. In a medium bowl, mix together crushed vanilla wafers, brown sugar, butter and cinnamon until crumbly. Sprinkle over peaches.
- Place under broiler, and cook until sugar is melted and bubbly, about 1 minute.

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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 **Laurie Reid!** Congratulations! And, **thank you, for referring us to Barbara Patrick!!!**

Laurie Reid wins a **\$50 Gift Card** from Carrabba's Italian Grill. You 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!

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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).

Your Name: _____ Your Phone# _____

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

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

Commonym Answer:

1. they have flights
2. they have balls
3. they have needles
4. they all fly
5. they have necks
6. they are mounted
7. they are cracked
8. they have "tails"
9. they are driven
10. they have pits

Riddle Answer:

What time is it?

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Must present this coupon to receive offer.
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