



AROUND THE HOUSE

DECEMBER 2014

NEWS FROM OUR FAMILY TO YOURS



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- New Roof Installation
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- Metal Roofs
- Tile Roofs
- Flat Roofs
- Shingle Roofs
- Energy Efficient Roofs
- Roof Diagnostics & Evaluation
- Ventilation
- Fascia
- Gutter Repair/Installation
- Skylight Repair/Installation
- Insurance Claims

Inside This Issue:

- **Seven Rules for Certain Success in Business**
- **Rent a Room to Pay Off Your Mortgage**
- **Tips for Selling Your Home During the Holidays**

Plus much, much more!!!

Easing Your Way Into A Holly Jolly Stress Free Holiday

10 Simplicity Strategies

Prune the to-do list. Ask, "If I don't do this, what will happen?" Aim to knock down the list of chores to the rock-bottom necessity.

Cut the gift list. Rein in gift exchanges that have been outgrown or lost their meaning. Limit gifts to children only, draw names, or organize a gift exchange.

Wrap as you go. Who needs to spend Christmas Eve catching up on wrapping chores? Sticky notes will help you keep track of gift contents.

Buy, don't bake. Turn your back on the oven this year. Supermarkets, bakeries and the freezer department of the discount warehouse are a great source for delicious, pre-baked holiday treats.

Call, don't send cards. Reach out and touch someone ... the easy way. Online greeting cards are easy, inexpensive and fun to send. No more lines at the post office!

Scale back décor. Substitute a simple door wreath for outdoor lighting, a tabletop tree for the over-the-top tannenbaum. Focusing holiday decor on the Big Three--front door, tree and focal point--can bring a festive feel to the house without day-long decorating sessions.

Cut the clean-a-thon. Focus cleaning attention on kitchen and public rooms; private areas can slide 'til season's end. Better to schedule deep-cleaning chores like carpet cleaning until after the wear-and-tear of the holiday season.

Downsize dishwashing. Hand-washing fine china is nobody's idea of a good time, so move to everyday stoneware. Simpler still: paper plates!

Finger food, not feast. A smorgasbord of tasty tidbits is easier on the cook and kinder to the waistline than a sit-down dinner. Share the work by hosting pot-luck events.

Stay home! Cuddling down close to the hearth beats holiday travel any day. A holiday "stay-cation" allows for evening drives to see the lights, family camp-outs in front of the Christmas tree, and evenings spent with carols and popcorn. Fun!



Ground Rules for Certain Success

Bill Murphy, Jr., the author (with Jon Burgstone) of Breakthrough Entrepreneurship, offers his seven rules for success.

You'll find some of them in "always knew" category. Others not so much, but all are worth reviewing.

1. Achieve a level of competence. Murphy says all else flows from this. You don't have to be the best in the world in your field, but you at least have to know what you're talking about.
2. Think of the future. Great leaders think of the world differently. The same applies to anyone who hopes to improve in any field. You're more likely to succeed in the future if you start with the end in mind.
3. Set goals worth fighting for. Some people don't think chasing a goal is worthy of their efforts. They wind up following someone else's dream, a goal or life choices someone else has made for you.
4. Leverage technology. It's an era of unprecedented technological progress. Ordinary performers can leapfrog ahead by simply applying new technologies before others do. These don't have to be dramatic or ground breaking improvements.
5. Put others first. Selflessness is a moral good. When considering the future and how we'd like people to react to us, figure out how to get there. Do you want people or customers to say good things about you? Envision that result and work backwards.
6. Treat people with respect and expect them to reciprocate. From simple matters to huge ones, you will need their help in order to be successful. But first you need to respect yourself.
7. Value honesty and transparency. They are usually the best policies. Don't withhold information others could use to make better decisions. Pull back the curtain. You might take a risk, but you'll receive trust and unexpected benefits.

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Just for Fun

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

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

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"Watch this! If I close one nostril it's like a laser pointer!"

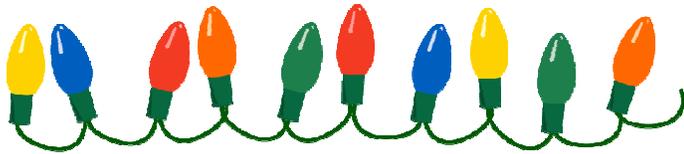
Which reindeer has the cleanest antlers?

Answer page 9

Precision Roof Crafters, Inc.

December Is:

- National Impaired Driving Prevention Month
- Universal Human Rights Month
- Worldwide Food Safety Month
- National Tie Month
- Tomato and Winter Squash Month
- World AIDS Month
- Bingo's Birthday month
- Buckwheat Month



First Night Becoming the Norm

It's actually surprising that a new holiday tradition could take just a couple of decades to become an important part of the holidays.

Most Christmas, New Year and Hanukkah celebrations have been with us for thousands of years, but now this popular upstart event is held in many cities of the United States and Canada.

The City of Boston started the First Night concept. It's an alcohol-free New Year's Eve celebration for the entire family.

Boston's city-wide First Night party includes hundreds of different indoor and outdoor locations, performances, and a thousand musical, dance, theater and other artistic performers. It's a day long festival celebrating art and the community in Boston.

It's still the largest First Night celebration in North America and perfect for families. All the outdoor events are free and they attract individuals and couples of all ages. After Boston's success, many cities both large and small have developed their own First Night celebrations.

Rent a Room, Pay Off Your House

If you could find someone you trust with your property and your privacy, would you rent a room in your home? What if you could pay off your mortgage sooner or just have extra spending money?

The hitch there is usually trust. But, as you might expect, the Internet comes to the rescue.

According to the census bureau there are more than 6 million people who share housing space (that number doesn't count kids who are living with parents.)

The arrangements can be a long commitment or a short one.

On the short side of things there is the Website wonder Airbnb.com. The site connects vacationers and travelers who want to stay in someone's extra room, in a favored location, for one night or 10 nights.

Airbnb is the middleman for payments and connecting. Hosts may browse people who want to stay in their area, verify IDs, email them securely through the website and decide if they want to take the person as a guest. The process is designed to help establish trust with renter and host.

Airbnb operates in 35,000 cities around the world and offers more than 800,000 listings. It served more than 10 million guests in the first eight months of 2014.

It's a lucrative arrangement for those who have the right home, in the right place, with the right amenities. If the homeowner rents out a room for \$25 a night for 10 nights a month, it brings in \$250 a month. That income could be used to make extra payments on their mortgage. The added equity could add up to \$3,000 a year or \$15,000 in five years.

Most travelers are looking for exotic locations.

On the other hand, renting a room in your home for a longer term can also be lucrative and enriching. The website sharinghousing.com gives tips to homeowners to find housemates, with instructions on how to write an ad, what to charge, and how to interview.

Sharing housing can be one way for people to expand their friendships and support their lifestyles.

"The ornaments of your home are the people who smile upon entering again and again." ~ Maralee McKee

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

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!

Brooke Blodgett, Houston

Chris Ceballos, Houston

Kevin Clark, Deer Park

Fred Garcia, Houston

Wilson Hatfield, Houston

Charles Henry, Houston

Anthony Hoag, Houston

Elliott Klein, Houston

Steve Link, Houston

Robert Linton, Houston

Thomas Lundy, Houston

Iain MacDonald, Magnolia

Paul Malsky, Houston

David Maxwell, Houston

Lisa Merino, Meadows Place

Mike Meza, Houston

Tracy Mundy, Missouri City

Roger Pallas, Houston

Jerry Snowden, Cypress

Brenton Southern, Houston

Joel Sprott, Houston

Marni Stephens, Houston

Lisa Sykes, Houston

John Thompson, Richmond

Siu Tsang, Houston

Eula Wagner, Humble

Greg West, Sugar Land

Stan Wilhoit, 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.



Senior Money Matters

Consider carefully the pros and cons of high-cost financial products

All sorts of financial products are available to seniors. But consider carefully the real costs and benefits:

* Reverse mortgage. This is a loan against your home that doesn't have to be paid until you move or die. You're charged 2 percent for mortgage insurance even though you're borrowing much less than the requirement, plus closing costs, interest and service fees.

You do tap home equity so consider whether you need the equity for emergencies. Your home can still be foreclosed if you don't keep up with insurance, maintenance and property tax payments.

* Long-term care insurance. After a 90-day waiting period during which you must pay the expense of a nursing home yourself (\$22,500 at \$250 a day), you get \$340,000 in lifetime coverage. The average cost for a 60-year-old couple is \$3,335 per year -- \$275 per month.

Remember if the premium goes up, or your finances change, you might not be able to afford it. If the policy lapses, all of the money you invested is lost.

* Immediate annuities. In exchange for a lump sum, an insurance company gives you a monthly check for the rest of your life or for a specified period.

The cost is built into the payout. A 65-year-old man with \$200,000 to invest would qualify for monthly payments of \$983 to \$1,091, according to annuity experts.

With most policies, you can't get any money back. Low interest rates reduce the size of your payout, and inflation will shrink its purchasing power. Policies that adjust for inflation have lower payouts, according to Kiplinger's Personal Finance.

To Sell or not to Sell In December (That is the Question)

There are several pros to December marketing.

* There are fewer homes on the market over the holidays. That means less competition and more serious prospects.

* You're appealing to a smaller group of buyers in December, but some people really need to move in January. Showing your home in December may prove to be a bonus.

* Some sellers want to put their homes on the market regardless of any disadvantages. It can depend on local custom, and how real estate activity is viewed in your area. Every town is different.

If you decide to list

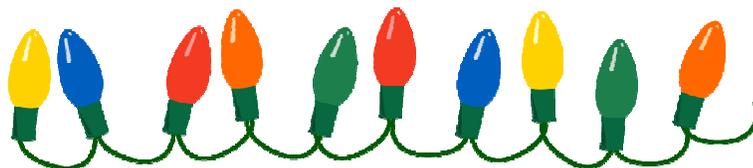
Consider your decorations. Outside, if decorations are simple and beautiful, they could make your place more attractive.

Inside, decide whether you should put out your crèche or prominently display your menorah? Keep the decorations to a minimum. Don't cover up important selling features such as a fireplace mantels, stairs and beautiful windows.

If you do decorate, use more reds than greens. It's a more appealing color.

People carry their biases and prejudices with them. By not decorating, you are protecting your privacy. You are also making your home feel more spacious without blocking pathways. Buyers want to imagine their own furniture in each room. They can't do that if your holiday decorations dominate the stage.

However, you might consider investing in a simple door wreath.



Squash with Tomato and Feta Cheese

Ingredients

- 2 cups peeled and cubed acorn squash
- 2 eggs
- 1/3 cup heavy cream
- 2 green onions, chopped
- ¼ green bell pepper, diced
- 1 cup dry bread stuffing mix
- ¼ cup grated Parmesan cheese
- 1 teaspoon salt
- ½ teaspoon cracked black pepper
- 1 sprig fresh rosemary
- 2 tablespoons crumbled feta cheese
- 2 roma tomatoes, thinly sliced



Directions

- Preheat the oven to 350 degrees F (175 degrees C). Lightly grease a medium casserole dish.
- In a steamer basket over boiling water, steam the squash 10 minutes, or until tender. Remove from heat, and mash with a fork.
- In a medium bowl, blend the eggs and heavy cream. Mix in the squash, 3/4 of the green onions, green bell pepper, dry stuffing mix, and Parmesan cheese. Season with salt and pepper. Transfer to the prepared casserole dish. Press the rosemary sprig into the center of the mixture. Top with feta cheese, tomato slices, and remaining green onions. Season with pepper.
- Bake 45 minutes in the preheated oven, until lightly browned. Discard rosemary sprig before serving.

Recipe Source: Allrecipes.com

Peppermint Patties



Ingredients

- | | |
|----------------------------------|----------------------------------|
| ¾ cup sweetened condensed milk | 3 cups semisweet chocolate chips |
| 1 ½ teaspoons peppermint extract | 2 teaspoons shortening |
| 4 cups confectioners' sugar | |

Directions

- In a large mixing bowl, combine condensed milk and peppermint extract. Beat in enough confectioners' sugar, a little at a time, to form a stiff dough that is no longer sticky. Form into 1 inch balls, then place on waxed paper and flatten with fingers to form patties. Let patties dry at room temperature two hours, turning once.
- In a medium saucepan over low heat, melt chocolate with shortening, stirring often. Remove from heat. Dip patties, one at a time, into chocolate by laying them on the tines of a fork and lowering the fork into the liquid. Let cool on waxed paper until set.

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Learn How To
Save On Your Next
Home Project**

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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 **Milian Kurten!** Congratulations!

Milian Kurten 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! 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).

Your Name: _____ Your 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!

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

Puzzle Answer:

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:

Comet!

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OUR DECEMBER SPECIAL

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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.
Offer expires January 15, 2014



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