Dear Friend,

Hello clients and friends and welcome to the **brand-new** May edition of **Around The House Newsletter**!

The May issue is filled to the brim with a plethora of handy home know-how, strange news, health and money-saving tips, and much more!

Before you dig into this month's edition, take a quick look at some of the highlights...

- ***** Discover 15 Ways to Get the Most Out of Being a Mom on Page 1.
- * Learn How to Meet the Challenges of Providing the Best Foster Care on Page 3.
- Have an Inherited IRA? Find Out How to Protect it from the IRS on Page 5.

Super excited to announce that we have a new addition to the Brown & Sons Crew! Johnny Scoggins! He is a Master Plumber and has 41 years of service experience to add to our company! We already have several satisfied customers thanks to his hard work, professionalism & enthusiasm he brings every day.

As always, I'm looking forward to hearing from you if you have any friends or neighbors who need help remodeling their homes, or would just like their own copy of my **Around The House Newsletter.**

Yours truly,

Ken Brown Brown & Sons Plumbing & A/C

PS If you like my newsletter, or have any suggestions, please feel free to give me a call at 940-300-5268, leave a message for Renita Brown. We love hearing from all of our friends and clients!

Brown & Sons Plumbing & A/C

Happy Mother's Dav!

AROUND THE HOUS

NEWS FROM OUR FAMILY TO YOURS YOURS

15 Ways to Enjoy Being a Mom

- 1. When you're tired, hand your kids a brush, point to your head and tell them to play beauty parlor. When you're *really* tired, pretend that you're Sleeping Beauty.
- 2. Take your mother to a spa. While you're both getting seaweed wraps, tell her all your favorite memories of growing up.
- 3. Take a bath with your infant. Make sure your husband is around for the handoff, so you can relax until the last minute. (Don't forget to smell your baby right afterward. Heaven!)
- 4. At the end of every summer, take a family photo for the holiday card (you'll be happy to have this accomplished once December comes). Every year, add a framed 11-by-14-inch print to your front hall. Your kids will be proud now and laugh later at the funny styles.
- 5. On St. Patrick's Day, dye the milk and eggs green and turn the furniture upside down so your home looks like total chaos. When your little ones wake up, tell them that the leprechauns came.
- 6. Play Freaky Friday with your husband and switch roles for a day. Enjoy his renewed appreciation for his Super Mom wife.
- 7. In the dead of winter, fix some snacks, get under warm quilts and watch *Happy Feet* on DVD. Tell your kids you love them even more than the penguins love their chicks.
- 8. Go to the beach in the off-season. Throw rocks in the water and collect shells. Put them in a vase and use it as shelf decor in your living room.
- 9. Skip the Raffi and Barney. Turn your kids on to Bob Marley, They Might Be Giants, and Gwen Stefani.
- 10. Take your baby out to the movies at night. (Infants love the dark, and loud trailers make them snooze immediately.) Then you can sip your soda and munch your popcorn in peace.
- 11. Buy yourself that fancy watch, strand of pearls or whatever piece of expensive jewelry you've been lusting after. Justify your purchase by rationalizing that you'll pass it down to your daughter (or son's wife) eventually.
- 12. Take your kids to live music performances from very early ages. Cheap ones outdoors are great to start with in case you need to make a hasty exit (like when a diaper explodes).
- 13. Use your kids as an excuse to do the things you want to do, like going to silly feel-good movies, eating mac and cheese for dinner and jumping in the moonbounce. Use your kids as an excuse to get out of things you don't want to do, like going to a wedding or office party.
- 14. Every Mother's Day, have a picture taken with your kids. Keep the photos all together—along with special cards, ticket stubs, mementos and anything else that makes you feel good about being a mom in a shoe box. (Of course, you must get those new shoes you love in order to do this correctly.) Every year, look through your Goddess Mom box and see how much your kids have grown.
- 15. Give your kids quiet time every day. Let them learn to be by themselves with books, crayons or blocks.
- 16. Let your whole family take a day off and hang out in pj's all day long.

BROWN & SONS

MAY 2015

Our Specials Include

May Special: Free Video
Drain Inspection w/

- Drain Inspection w/ purchase of Drain Cleaning Service
- \$100 off New Water Heater Install Coupon See our Coupons on our Website: www.brownandsons.com

Inside This Issue:

- The Key to Providing the Best Foster Home
- Unexpected Ways to Stay Physically Fit
- Don't Miss Out on Caregiver
 Expense
 Deductions!

Plus much, much more!!! Page 2

Not Your Ordinary Memorial Day

Americans have honored their war dead since the late 1800s, but the official national holiday, which occurs the last Monday of May (May 25, 2015), wasn't designated by an act of Congress until 1971. Many families, especially those with ties to the military, attend ceremonies and visit cemeteries on this day.

Most of us, however, use the long weekend for a family reunion. We might catch a glimpse of our President placing a wreath at the Tomb on the Unknown Soldier at Arlington Cemetery, which inspires our own love of country.

For a special group of Americans, the meaning behind Memorial Day is observed in a totally different manner. Sunday, May 24, will mark the 25th Anniversary of the Rolling Thunder "Ride for Freedom" motorcycle parade in Washington, D.C. It moves from the Pentagon to the Vietnam War Memorial Wall, a tribute that started in 1988 with just an idea for a one-time rally in remembrance of all Prisoners of War (POW) and those Missing in Action (MIA).

An increasing number of war veterans who were Harley riders and from all walks of life, learned of the rally and wanted to join. The original 2,500-participant demonstration has increased to 900,000 this year, the world's largest single-day motorcycle ride and the most attended Memorial Day event in the nation.

The low rumble of Harley engines reminds many attendees of the sound created in the 1965 bombing campaign against North Vietnam named Operation Rolling Thunder.

Rolling Thunder has over 100 chapters throughout Canada, Australia, Europe and the United States. Members actively promote legislation regarding POW/MIA issues from all wars. They also spend many hours collecting and providing food, clothing and other essentials for veterans and their families, and support for veterans' groups and women's crisis centers.



"And for insurance purposes... is this a pre-existing condition?"





- 1. Story Fortune Bank
- 2. Rough Curtain Fringe
- 3. Cows Goats Coconuts
- 4. Charities Golfers Computers
- 5. Flood Pilot Flash
- 6. Grass Clay Hard
- 7. Cross Head Tail
- 8. Taxes Heat Dough
- 9. Finger House War
- 10. Tooth Ice Guitar

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

Some months have 30 days, some months have 31 days; how many have 28? Answer on page 8

Brown & Sons Plumbing & A/C

May Is:

- National Physical Fitness Month
- Foster Care Month
- National Barbecue Month
- National Bike Month
- National Blood Pressure Month
- National Hamburger Month
- National Photograph Month
- National Salad Month
- Older Americans Month

Get Outside and Be Mindful During Physical Fitness Month!

Being more engaged and aware when you are moving your body is not only more effective from a weight-loss and muscle-building standpoint, but also can give you great detoxification benefits as well. Running on a treadmill or using a stair machine every day is not only too repetitive and boring for many, but does not move your body in a variety of ways -especially laterally. And when you move on a steady surfaces -- treadmill belts, hardwood floors, stationary bikes -- as opposed to more varied outdoor terrain, you miss hitting a lot of smaller, tertiary muscle groups that provide for a more resilient and balanced physique. Secondly, by becoming more engaged in your activity, you will find you can more easily concentrate on your breath and your focus. Deep breathing and increasing blood circulation -- whether in yoga or in hiking -- creates a more alkaline environment in our bodies, helping to strengthen our detoxification abilities.

Instead of running, weight-lifting or the usual fitness exercises, try getting involved in sport this summer. Sports have some amazing qualities that we may overlook and ignore because of our busy schedules. Team sports like softball, soccer and individual sports like tennis and golf not only improve your coordination and agility, but these and other sports can build a number of mental, social and physiological skills. Determination, drive, hard-work, leadership, fair-play and time management are just a few skills that both adults and children obtain from sports. Confidence, pride and respect for others are also big ones. Taking the time to find your local adult summer softball league or basketball league (as examples) can be a great addition to your body, mind and soul!

Become a Foster Parent

Today the foster care network of families houses nearly 400,000 children, according to the Department of Health and Human Services.

Foster children are children removed temporarily or permanently from their biological family because of abuse, neglect, or addiction of the parent. Children range in age from infancy to teen.

The need for foster parents is enormous, but so are the challenges for children wounded by abuse and neglect.

According to the American Academy of Child and Adolescent Psychiatry, children who have been abused or taken from parents and siblings tend to blame themselves for being removed from their birth parents. They often hope for a reunion with parents, even those who abused them. Children in foster care are often repeatedly moved to new foster homes, making them feel helpless, unwanted, and unsure about becoming attached to their foster parents or any adult.

Critics of the system say too many children are put in foster care, and even unpleasant home situations are sometimes better than foster care situations. Others say wholesome group environments would be better than long-term foster care.

Nonetheless, some foster parents can change the world of a child with consistency, safety and kindness.

Here are some important tips if you consider becoming a foster parent:

* Make your home emotionally, physically, and socially safe. Be just as vigilant and protective of a foster child, as you would be of yourself and other children.

* Reach out to other foster parents for advice. Go to the National Foster Parent Association site nfpaonline.org for resources.

* Be patient. Not all children are alike. Some will bond quickly, some will never bond. Take a step back, take offense to nothing, and just show continued consistent support.

* Get involved in your foster child's social and school life. Take an interest in his or her interests. Give them responsibility.

* Understand family ties. Visitations with family can be confusing and emotional.

* Keep communication open. If a foster child is moved to another home, offer an email or a number to get in touch.

"You might be temporary in their lives. They might be temporary in yours. But there is nothing temporary about the love or the lesson." Tonia Christie

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

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WE WELCOME THIS MONTH'S NEW CLIENTS TO THE "BROWN & SONS" FAMILY

Here are some of our new clients that became members of the "Brown & Sons Family" this past month. I'd like to welcome you and wish you all the best!

Christina Sutton of Sanger, Michelle Beach of Denton, Kelly Coppinger of Aubrey, Mark Hailer of Denton

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

Protect Inherited IRAs

An inherited IRA from your spouse could pay off your mortgage or be saved for your own retirement. But if you don't handle it correctly, the IRS could get a big chunk of the money.

The tax code treats IRAs inherited by children and others differently from IRAs inherited by husbands and wives. Surviving spouses can roll IRAs into their own accounts, postponing required minimum distributions and taxes until they turn 70 1/2. Children and others don't have that option.

If they want to continue to benefit from taxdeferred growth, each must roll his portion of the IRA into a separate account called an Inherited IRA.

To give children or others this option, you must name them as beneficiaries of the IRA. Don't name the estate as the beneficiary or the heirs will be required to clean it out by the fifth year after your death if you die before age 70 1/2.

Don't Miss Out on Caregiver Expense Deductions

As a caregiver, there are a number of deductible expenses you should be keeping track of and saving the receipts. If you haven't done so beginning in January, take time to catch up on the task now.

Then keep your notebook and receipt box in a handy place so it will be easy to keep track of your expenses for the rest of the year. You may be able to save thousands of dollars on your tax return. You should, of course, consult your tax accountant.

Claiming your parent as a dependent

A dependent reduces your taxable income by \$4,000. Your parent can be related to you biologically, through marriage, or by adoption, but he or she must be a resident of the United States.

Your parent's gross income for the year must be less than the personal exemption amount (\$4,000 in 2015). Gross income includes wages, investment income, and rental income but does not include social security benefits in most cases. For further information, refer to Form 1040 instructions.

You must have provided more than half of your parent's total support for the year. That includes food, lodging, medical costs, recreation, transportation, and other essential expenses funded by any party, including your parent. If your parent is living with you, remember to include the fair market value of his or her rent in your calculations.

Does your parent meet these criteria? If so, be ready to claim him or her as a dependent on 2015 taxes.

Deducting Medical Expenses

If you itemize deductions on your tax return (rather than taking the standard deduction), you may be allowed to include your parent's medical expenses in addition to your own.

To qualify, your parent must be a legal resident and qualify as your dependent. In other words, all requirements for dependency apply except for the income requirement.

Depending on your age, you may only deduct the amount by which your medical expenses exceed 7.5 percent or 10 percent of your adjustable gross income.

Itemized deductions should be listed on Schedule A of Form 1040.

Providing care

If you pay for someone to provide care for your parent, you may be able to claim the Dependent Care Credit on form 1040/1040a, regardless of whether or not your parent qualifies as a dependent on your tax return.

The credit is designed to offset costs of care incurred when you were working or looking for work, so you must have income or work-related expenses to qualify. In addition, you must be able to identify your care provider on Form 2441, including their name, address, and social security number.

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Layered Eggplant Hamburger Casserole

Ingredients

- 1 ½ pounds lean ground beef
- 2 onions, chopped
- 2 cloves garlic, minced
- 1 (6 ounce) can tomato paste
- 2 ¼ cups water
- 1 (14.5 ounce) can peeled and diced tomatoes
- ¼ cup dried parsley
- 1 teaspoon dried thyme
- 1 teaspoon dried oregano
- 1 teaspoon dried basil
- 1 eggplant
- 1 onion, sliced
- 1.2 cup dried breadcrumbs
- 1 cup grated Parmesan cheese

Directions

- Preheat oven to 350 degrees F (175 degrees C).
- In a large skillet over medium heat, saute the ground beef, onion and garlic for 5 to 10 minutes. Drain excess fat. Stir in the tomato paste, water, tomatoes, parsley, thyme, oregano and basil. Set aside.
- Slice eggplant into 1/4-inch rounds. Place a layer of eggplant into the bottom of a lightly greased 9x12-inch glass baking dish. Then place a layer of the ground beef mixture over the eggplant, followed by a layer of sliced onion. Top this with 1/2 the breadcrumbs and cheese. Then repeat the layers: eggplant, ground beef mixture, sliced onion and remaining breadcrumbs and cheese.
- Cover and bake at 350 degrees F (175 degrees C) for 1 hour, remove foil and bake for 20 more minutes.

Mom's Day Pie



- 1 cup white sugar
- 2 tablespoons all-purpose flour
- ¼ teaspoon salt
- 6 tablespoons butter, melted
- 1 teaspoon vanilla extract
- 3 eggs
- 1 (12 ounce) can evaporated milk
- 1 cup shredded coconut

- Preheat oven to 325 degrees F (165 degrees C). Generously grease and flour a 9 inch pie plate.
- 2. In a medium bowl, mix together sugar, flour, and salt. Stir in melted butter or margarine and vanilla extract. Add eggs one at a time, mixing well after each addition. Mix in evaporated milk followed by coconut. Pour mixture into pie plate.
- **3.** Bake in preheated oven for 35 to 40 minutes. Chill before serving.



Call Today To Learn How To Save On Your Next Home Project (940) 300-

300-5268

Around The House Newsletter

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Client of the Month!

Every month we choose a Brown & Sons 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 **Mike Ferrel**! Congratulations!

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 <u>gift from our company</u>:

"1 FREE Trip Fee"

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
Page 8
Yes! Feel free to use my name as a reference when you contact the referrals!
Fax To: [insert fax number] Mail To: [insert address]
Fax To: [insert fax number] Mail To: [insert address]



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

Puzzle Answer:

- 1. tellers
- 2. parts of a golf course
- 3. they produce milk
- 4. they have drives
- 5. lights
- 6. tennis court surfaces
- 7. winds
- 8. they all rise
- 9. paints
- 10. picks

Riddle Answer:

They all do!

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Recipient Name Recipient Address Recipient City, State Zip/Postal Code



How about a refrigerator with a *TV* and *DVD* player built into the door? It's available.