



AROUND THE HOUSE

FEBRUARY 2018

NEWS FROM OUR FAMILY TO YOURS



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Inside This Issue:

- **Educate Yourself About the Risk Factors and Symptoms of a Heart Attack During American Heart Month**
- **Will the new Tax Laws Allow you to Deduct your Mortgage Interest?**
- **Words of Wisdom to Share with your Teen Driver**

Plus much, much more!!!

No Valentine? Volunteer!

Heart-shaped confetti and bouquets of perfumed flowers are beginning to line the streets this coming love-soaked holiday. But if you happen to have no plans this Valentine's Day, you don't have to stay in and boycott the throngs of infatuated couples that have date plans. Instead, we think it's the perfect time to express an interest in your community and offer caring hands to various causes around your area.

With an entire 24 hours dedicated to sweet-nothings and romantic gestures, why not show some love of your own to your local community with support, understanding, and a little bit of giving back?

For the Animal Lover: If you happen to smile at dogs on the street while completely ignoring their owners, or regularly find yourself hidden away at a party playing with the resident cat, you may find your calling volunteering for four-legged friends. You can always go to your local Humane Society or animal shelter and ask about any open volunteer opportunities, or connect to The Humane Society of the United States (the nation's largest animal protection organization) and find volunteer openings near you. There isn't a better way to celebrate Valentine's Day than being showered with affection from appreciative pups.

Help Feed the Hungry: Fill some hungry bellies this Valentine's Day by looking up your state's food banks and soup kitchens at the Homeless Shelter Directory. You can choose to give money, donate food, or spend time volunteering. For more hands-on volunteer opportunities, check out No Kid Hungry, an organization that pushes to end child hunger in the United States. You can search for your state here and get connected to No Kid Hungry partnerships to offer your helping hands.

Talk or Text: If you're still searching for the perfect volunteer match but would rather talk or text, consider connecting with a crisis line in your area. Washington State's Teen Link connects teens dealing with suicide, addiction, and crisis to trained volunteer phone operators. The phone line is national, but the volunteer opportunities are restricted to Seattle. To find other crisis lines in your specific area, go to Suicide Prevention Lifeline to get connected. If you can't talk or simply prefer texting, consider checking out Crisis Text Line instead. It's a free 24/7 text line that connects you to people in need.

For the Runner: For those who prefer to sneak in a bit of exercise while also supporting a good cause, look no further than the annual Cupid's Undie Run hosted in almost every state. The run focuses on funding research and finding a cure for neurofibromatosis – a genetic disorder that affects 1 in 3,000 births in the United States alone. Those afflicted develop tumors that may cause blindness, deafness, learning disabilities, and chronic pain. Strip down to your best heart-printed skivvies and join in with thousands of other runners to raise money and awareness for a good cause.

For the Indecisive: If you're still unsure of where to volunteer your time or even where to get started, check out Great Nonprofits' list of top charities and volunteer organizations. This list is compiled by "people who experience their work first-hand – clients served, volunteers and donors," so you know you're picking the best of the best. Or, head over to Volunteer Match and find a plethora of organizations calling for Valentine's Day volunteers.

"Where there is love there is life." – Mahatma Gandhi

February is Fittingly American Heart Month

Throughout the month of February, health care providers will be working to educate the community about steps that can be taken to protect their hearts, including seeking immediate medical attention in the event of a cardiac event.

Education, lifestyle, and being aware of how to spot warning signs are all important to making a difference in preventing heart disease or surviving a heart attack.

“Known as the ‘silent killer,’ heart disease symptoms often do not appear until it is too late, making patient education about these matters The top five risk factors for heart disease include:

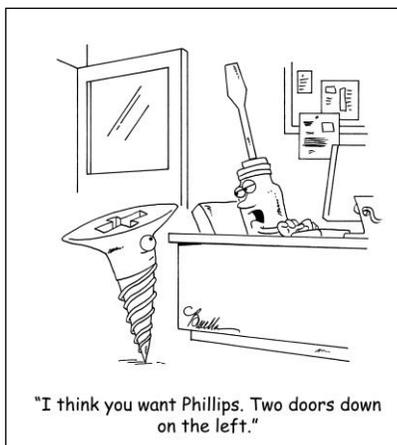
- High blood pressure
- Increased cholesterol
- Diabetes
- Lack of physical activity
- Diet

In the event of a heart attack, seeking immediate help by dialing 911 is necessary; by seeking early treatment patients may be able to prevent, or limit damage to the heart. Keep in mind the symptoms of a heart attack include:

- Chest discomfort
- Pain or discomfort in the upper body including jaw, neck, back, arms and stomach
- Trouble breathing
- Nausea, cold sweats, and/or fainting

National Donor Day: Observed February 14th, The Health Resources and Services Association encourages Americans to learn more about the life saving value of organ donation – including heart, liver, kidney, eye, and tissue donations.

National Wear Red Day: Observed Friday, February 2nd, promoting the Red Dress® symbol and providing an opportunity to unite in The Heart Truth’s life-saving awareness-to-action movement by wearing a favorite red dress, shirt, or tie. This annual event helps drive awareness about heart disease, the number one killer of American women.



Just for Fun

1. The Navy - A Deli - An Absent Teacher
2. A Person - A Watch - A Mountain
3. A Bowling Alley - A Roof - A Street
4. High - Uneven - Parallel
5. Goose - Theresa - Hubbard
6. Mare - Mustang - Bronco
7. Killer Whales - Referees - Old T.V's
8. Music - Mail - Safe Deposit
9. Rail - Chain - Picket
10. Palm - Easter - Hot Fudge

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 did the pencil say to the paper?

Answer on page 8

February Is:

- American Heart Month
- Black History Month
- Canned Food Month
- Creative Romance Month
- National Cherry Month
- Great American Pie Month
- National Care About Your Indoor Air Month
- National Slow Cooking Month

Save the Animals

Pet owners should watch for low-cost neuter and spay offers at the end of February in honor of Spay Day, Feb. 25 and World Spay Day, Feb. 27.

It's the kindest thing you can do for a family pet. Neutering limits wandering and aggression, and extends the life of your pet, according to the Humane Society.

In the United States, about 6 million to 8 million homeless animals enter animal shelters every year. About half of these animals are adopted. The other half are euthanized. In some states, as many as 300,000 homeless animals are euthanized in animal shelters each year.

Be kind. Save an animal by getting your pet neutered.



Mortgage Interest Deduction

A new tax plan passed by Congress in December 2017 allows taxpayers to deduct mortgage interest up to \$750,000.

This is lower than the previous limit of \$1 million.

The limit only affects new mortgages, not existing mortgages.

Since the median list price of a home is \$270,000, most homeowners won't be affected by the limit decrease.

The new limit is expected to affect about 1.3 percent of new mortgages on very expensive homes, usually in expensive housing markets such as coastal areas.

The new limits on deductions aren't expected to affect many people nationally, according to realtor.com. That's because homeowners can only take the deduction if they itemize and only about one-third of taxpayers do that. Of those that itemize, just over 21 percent use the deduction. However, it will affect high-cost markets in local areas.

Experts are divided as to the impact of the new tax plan on housing. Some see the tax changes as encouraging renting in high-cost areas, causing housing prices to fall. On the other hand, with a higher standard deduction, taxpayers in lower brackets could find themselves able to buy a home. That could push prices up, according to realtor.com.

The Sleepy Groundhog Stretches

For hundreds of years, on February 2, people have wondered if the groundhog would awake to see his shadow.

The day probably started with the feast of Candlemas, which celebrates the Biblical story of the Presentation of Christ in the Temple. On February 2, exactly 40 days after Christmas, people hoped for the end of the dark days of winter but perhaps were loathe to be too confident. The saying was, "If Candlemas be fair and clear, there will be two winters in the year."

So, curiously that saying morphed into a groundhog or badger or some other creature who, when awakened on February 2, sees his shadow, and thus predict six more weeks of winter. Or doesn't see it. Thus we start spring.

The date of February 2 is also thought to correspond to hibernation patterns. German farmers thought that if a badger emerged from his burrow and saw his shadow there would be six more weeks of winter. By 1841, German farmers in Pennsylvania were again marking the day, this time with a groundhog's shadow.

As it turns out, both the groundhog and the badger have not been very good weather predictors. According to the National Climatic Data Center, groundhog predictions have been correct 39 percent of the time since 1887.

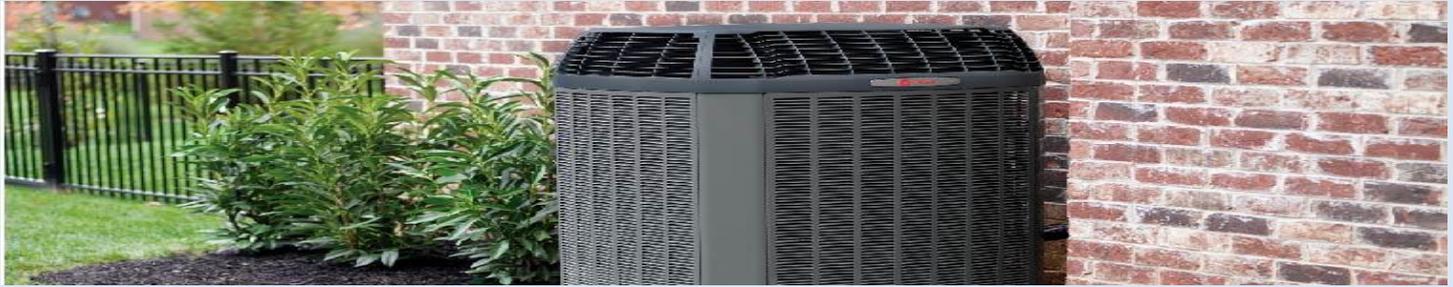
		3	6					1
1	8	6			2			
	9				7			
			1	7		3	9	
		2				1		
	5	1		9	3			
			8				1	
			7			2	8	6
3					6	5		

Sudoku

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.



Make Cheap (Maybe Even FREE!) Stock Trades

One of the most significant obstacles that potential investors face when they are trying to start building their wealth are the fees associated with trading stocks, exchange-traded funds, and other investment products. According to Clark Howard, keeping costs low in general is one of the best ways to ensure that money is working for the investor instead of the broker and can add up to thousands of dollars over time.

For example, purchasing a \$100 stock with a commission of \$10 means that the stock would need to appreciate in value by 10 percent just to break even on the trade. Purchasing 10 shares at once lowers this amount to a much more comfortable one percent, but that requires much more money up front.

Luckily, the trend towards low-cost and even free stock trading has been rising in recent years, and it is now possible to find many options to save money initially and over the long term. These options include services with commission-free trades and no fees as well as commission-free trades with fees.

The relative newcomer Robinhood, offers entirely commission-free trades and currently charges no fees to their users with no account minimums. Billed as a way for young, beginner investors to get started with very little money or complications, their platform is only available on smartphones and has a no-frills design with only the most basic information and stock analysis. The company doesn't want to overwhelm new investors, and removing the fancy tools that other brokerages offer allows them to keep costs low.

Some other exchanges have jumped on the commission-free bandwagon but have decided that they have to charge some fees to make a profit and stay in business. To make up for the costs, one company, Acorns, puts a twist on how users fund their accounts and tries to make it as fun and painless as possible to get started. Investors simply chain their credit and debit accounts to the service and every time they make a purchase it is rounded up to the nearest dollar. The difference automatically goes into the Acorns account and a stock purchase is made whenever it hits a \$5 threshold. At \$12 per year, the profits can be upside down at first but quickly rebound to gains over the years.

Words of Caution to Share with your Teen Driver

Teen drivers are inexperienced, usually distracted, and impulsive, statistics show.

That's every single teenager, from the A student to the wild child.

That won't come as news to the insurance industry, which charges high rates for teen drivers. But, teens might not know the dangers of their own inexperience. Parents who are teaching their kids to drive might point out some sad truths.

First, teens have a lot of car accidents and car accidents kill.

Of all age groups, 16-year-olds have the highest crash rates, and a full third of all deaths among 13- to 19-year-olds are likely to occur in a car crash. In fact, more than 3,000 people die in car accidents every single day.

Second, teens are unusually distracted behind the wheel.

According to dosomething.org, more than half of teen drivers admit they use a phone while driving.

More worrisome is that texting can take eyes off the road for almost five seconds -- a lot of time for something to go wrong. Car and Driver Magazine did a study on this and found texting while driving had the same effect as driving drunk.

Teens must learn to leave their phones unanswered while driving. That's a lesson adults can learn too since 27 percent of adults have read or sent a text message while driving.

Third, driving around teen friends can be deadly. Fatality rates increase with each extra passengers in the car. It's dangerous for the driver and for the teen rider. Fewer than half of teens say they would speak up if the driver was scaring them.

Teens must also recognize that their inexperience can get them into trouble. Driving in poor conditions such as snow, fog, or rain can be dangerous and teens must give the task their complete attention.

Curry Stand Chicken Tikka Masala

Ingredients

- 2 tablespoons ghee (clarified butter)
- 1 onion, finely chopped
- 4 cloves garlic, minced
- 1 tablespoon ground cumin
- 1 teaspoon salt
- 1 teaspoon ground ginger
- 1 teaspoon cayenne pepper
- ½ teaspoon ground cinnamon
- ¼ teaspoon ground turmeric
- 1 (14 ounce) can tomato sauce
- 1 cup heavy whipping cream
- 1 teaspoons paprika
- 1 tablespoon white sugar
- 1 tablespoon vegetable oil
- 4 skinless, boneless chicken breast halves cut into bite-sized pieces
- ½ teaspoon curry powder
- ½ teaspoon salt (or to taste) optional
- 1 teaspoon white sugar (or to taste) optional



Directions

1. Heat ghee in a large skillet over medium heat and cook and stir onion until translucent, about 5 minutes. Stir in garlic; cook and stir just until fragrant, about 1 minute. Stir cumin, 1 teaspoon salt, ginger, cayenne pepper, cinnamon, and turmeric into the onion mixture; fry until fragrant, about 2 minutes.
2. Stir tomato sauce into the onion and spice mixture, bring to a boil, and reduce heat to low. Simmer sauce for 10 minutes, then mix in cream, paprika, and 1 tablespoon sugar. Bring sauce back to a simmer and cook, stirring often, until sauce is thickened, 10 to 15 minutes.
3. Heat vegetable oil in a separate skillet over medium heat. Stir chicken into the hot oil, sprinkle with curry powder, and sear chicken until lightly browned but still pink inside, about 3 minutes; stir often. Transfer chicken and any pan juices into the sauce. Simmer chicken in sauce until no longer pink, about 30 minutes; adjust salt and sugar to taste.

Unbaked Cherry Cheesecake

Ingredients

- 1 ¼ cups graham cracker crumbs
- ¼ cup margarine, softened
- ¼ cup sugar
- 1 (8 ounce) package cream cheese
- 1 cup powdered sugar
- 1 teaspoon vanilla extract
- 1 cup heavy cream, whipped
- 1 (12.5 ounce) can cherry pie filling



1. Mix together graham cracker crumbs, margarine, and sugar in a bowl until well incorporated and crumbly. Press into a pie plate, going up the sides as much as possible.
2. Beat together the cream cheese, sugar, and vanilla in a bowl until smooth and spreadable.

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

Commonym Answers:

1. They all have subs
2. They have faces
3. They have gutters
4. Bars in gymnastics
5. Mothers
6. Horses
7. They're black & white
8. Boxes
9. Fences
10. All Sundays/Sundaes

Riddle Answer:

I dot my i's on you

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