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JUNE 2017

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What Dads Really Want for Father's Day

Words of affirmation. The story goes that everyone loves and wants to be loved in different ways. In 1992 the American author and anthropologist Gary Chapman defined them as "the five languages of love". But not all of them work so well with your dad. While raising children, he has honed his filter, so nice words don't always cut it. And as Chapman writes in his *Five Love Languages for Men*, flattery is quite different to affirming words. It has an agenda and can involve manipulation. "Gee Dad, your hair is looking decidedly thick and plentiful today" won't get you far.

Receiving gifts. Most dads have everything they need – that is, they have great kids like you. Most fathers don't care so much for material stuff anyway. So if you have to give Dad something, make it something you have created yourself. How about grandchildren?

Acts of service. Most dads are hopeless at showing affection to their wives or partners and fall back on doing jobs like the mowing and washing up to express their love. Sooner or later these little chores come to define Dad and, no matter how much he plays the martyr card, he enjoys them immensely. As such, Dad can interpret any attempt by you kids to do his jobs for him as a sign you don't appreciate what he does or how well he does it. So instead of making him breakfast in bed or cleaning his car, ask him to do something nice for you. He'll be thrilled that you trust him to do it. But make sure his life insurance is up to date.

Physical touch. A hug or kiss is always fine, but they should be an everyday occurrence, not a once-a-year treat.

Quality time. Of all Chapman's love languages, this one works the most with dads. A shared experience cannot be diminished over time or be broken like a cheap plastic backscratcher (which, come to think of it, isn't a bad gift idea if you can't deliver item 2). Find something Dad loves doing and thinks he can do well – even if he's hopeless and you can beat him easily. Then offer to do it together. But remember: go easy on the poor old bugger.

Credit for dad jokes. Every day Dad gets the rolling eyes treatment for his brilliant witticisms like "I don't drink any more – but I don't drink any less either!" On Father's Day, prove you love his jokes by telling them – all 100 of them - back to him. He will soon stop with the brilliant witticisms.

Memories. Dads forget stuff – and especially the good bits about raising children. Get the old photos and videos out to remind him what he's done well.

Family history. Every dad wants his kids to turn out better than him. The same was true for his dad and granddad. Show some interest in Dad's background and hearing his family stories. It will validate him and give you something to tell your kids on Father's Day.

A little recognition. Dad's not asking for much. He doesn't want to be rewarded for being a great father or a wonderful money earner. He just wants you to understand that while being a breadwinner is a tough, 24/7 gig, trying to be the best dad possible is even tougher.

Inside This Issue:

- National Safety Month is the Perfect Time to Improve Safety Practices at Work
- Is it Safe to Store Your Data in the Cloud?
- Find Out How Appraisals can Affect the Housing Market

Plus much, much more!!!

June is National Safety Month

Each June, the National Safety Council celebrates National Safety Month. The goal is to help educate and influence safer behaviors for some of the leading causes of injury and death in the United States, particularly in the workplace. Whether you work in construction or sit at a desk all day, there are things you can do to improve your safety and the safety of those with whom you work.

Five Ways to Avoid Injury at Work

According to the NSC, nearly 11 workers die on the job each day in the United States. You can do your part to reduce these numbers by using these workplace safety tips:

- 1. Avoid Distractions on the Job** – Distractions are as deadly at work as they are while operating a car. Whether you are using machinery or walking down a flight of stairs, be alert and attentive to what is going on around you and what you are doing. Even if your employer allows the use of cell phones while working, do not use them while operating heavy machinery or driving the company car.
- 2. Stay Cool** – If your job requires you to be outside for extended periods, protect yourself from heatstroke. Stay hydrated, take breaks from direct sun exposure frequently, and wear lightweight, breathable fibers.
- 3. Follow Safety Rules and Procedures** – Your company has a procedure manual and safety rules already in place, but do you follow them? Re-familiarize yourself with the company rules and make sure you use those safety precautions you were taught when you were first hired. For example, if you work in a laboratory, wear your personal protective equipment at all times.
- 4. Use Mechanical Aids** – Instead of attempting to lift or carry heavy objects, use a conveyor belt, wheelbarrow, or other mechanical aid to help you move it. If something is too heavy, let a supervisor know you need assistance, but never attempt to move something that is heavy enough to cause injury.
- 5. Training** – Pay attention to the training you receive. If you are unsure how to do something safely, ask a supervisor. If you are new on the job, request a supervisor shadow you for the first few days to ensure you are following proper safety protocols. Keep an eye out for new employees and offer assistance when they need it. If you ever notice employees doing something against protocol, show them the right way to do it. For supervisors, implement training refresher courses to ensure all employees remember how to stay safe on the job.



"Have you ever thought of having yourself digitally restored?"



"Do we have any low calorie food? The doctor told me to stick out my tongue and say, 'Oink.'"

Just for Fun

1. Arthur - Kong - Herod
2. Base - Beach - Billiard
3. Coat - Spice - Bicycle
4. Green - Black - Iced
5. Rain - Black - Enchanted
6. Short - Bus - Rest
7. Hound - Bull - Sheep
8. Iron - Bronze - Stone
9. Blood - IQ - Ink Blot
10. Burns - Angles - Temperatures

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 last page

What's the difference between a poorly dressed man on a tricycle and a well-dressed man on a bicycle?

Answer on last page

June Is:

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

Can We Let Our Kids Play Outside?

With the exception of the last two generations in the U.S., it is safe to say that every child since the beginning of time was able to play outside alone.

Certainly every Baby Boomer remembers walking to school, roaming the neighborhood until the street lights came on (that meant you had to be home), and generally doing anything you could think of outside by yourself or with your friends. Kids even waited in the car, alone, for their parents to come out of a store.

But today, especially in certain urban areas, allowing a child outside alone is unthinkable. At least that is what New Yorker Lenore Skenazy found out when she wrote a blog column about letting her 9-year-old son take the subway alone. The child wanted to do it. He had money, a MetroCard and quarters for emergency calling. He knew the route and had taken it many times before. He came home safe and he loved the experience.

Nonetheless, Skenazy says she was immediately invited on four television shows to prove she wasn't America's worst mom.

Have things changed so much that these things are incomprehensible?

Skenazy points out that information has changed more than anything else. "I can instantly name five girls who met ghastly ends, but our parents could never do that," she writes in her blog, Free Range Kids. "We're swimming in fear soup -- fear of lawsuits, fear of injury, fear of blame (People love to blame parents for not being responsible enough.)"

Is Cloud Storage Safe?

Gone are the days when people would store their essential documents and family photos in a filing cabinet or even a safe at home.

As people accumulate more digital documents, cloud storage has become essential, but are they safe?

Recent headlines involving data security breaches have created some doubt.

A detailed look at the industry by the BBC reveals that large players, such as Amazon's Web Services (AWS), have more than 1,800 security controls. Dropbox uses a process called sharding which breaks a file into separate chunks and then stores those pieces in different places to avoid losses. Box, meanwhile, encourages users to send a link to the file to others that allow them to preview the content without actually downloading it.

Whatever the method, those within the industry contend that their methods are much more secure than storing files locally. In fact, the majority of the biggest breaches over the past few years, such as Target, have come from internal databases and not cloud-based storage.

With all of the technology utilized to protect cloud data, the New York Times reminds users that the password is still the weakest link in any security system. Strong passwords, changed regularly, coupled with the systems put in place by cloud storage companies can create an incredibly safe environment for your important files and photos.

Tech Bytes

You have seen the pictures of water-proof coatings that can make a cellphone impervious to a swimming pool. Or make fluids run off a shirt. The drawback to those coatings is that the coatings are easily damaged, especially in rugged conditions, according to Engadget.

Researchers at a company called HygraTek have now developed a new type of coating that yields a surface that is extremely water proof and can self-heal hundreds of times despite incredible amounts of abuse. The potential for such a technology is endless. Ships could move faster by reducing water resistance and clothes could be waterproofed indefinitely.

According to Make Tech Easier, here are the internet speeds necessary to stream content from Netflix:

*** 3.0 Megabits per second -- Recommended for Standard Definition (480p)**

*** 5.0 Megabits per second -- Recommended for High Definition (1080p)**

*** 25 Megabits per second -- Recommended for Ultra HD**

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

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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The Rise of Drones: Here to Stay

During the past several years, mainstream drones have gone from a somewhat geeky niche hobby to a full-on pop culture phenomenon.

A recent report by FAA suggests drone fever might just be getting started, according to Fortune. In fact, Fortune predicts that the number of hobbyist-owned drones will reach the 3.6 million figure by the year 2021. That would more than triple the number in 2016. Perhaps more interesting is the claim that they expect the amount of commercially-owned drones to go from 42,000 to 442,000.

Automated Package Delivery

One of the most exciting new ways for drones to incorporate themselves into the modern economy is through package delivery. According to The Verge, Amazon performed its first-ever public package delivery in March where it dropped off some sunscreen for members of a conference. Although the conditions were pretty tightly controlled, the drone was running completely autonomously.

The FAA tightly regulates drones now, making it nearly impossible for them to be used commercially, but it is very possible that shoppers could have access to 30-minute drone deliveries in the near future.

Military Adoption

Although known more for their bomb-dropping drones, the American military also has big plans to use drone technology for saving lives rather than taking them. According to USA Today, the Marine Corps are testing systems that allow small helicopters to transform into unmanned aircraft capable of delivering supplies to troops in the field.

For more urban areas, small drones flying low and navigating city blocks can bring ammunition or water to an infantry squad engaged in combat. This capability could open the door for units to become adapted to a variety of situations on the fly simply by ordering the supplies they need for the job at hand.

Sale Prices Rise; Appraisals Might Not

Across the country, real estate agents are reporting a strong sellers' market driven by lower unemployment and tight inventory of existing homes. More people have more money and they want to buy homes but with fewer houses to choose from, prices rise.

This is still a great situation when buyers want a house and sellers want to sell. But an appraisal can sometimes throw a wrench into the deal.

What happens when appraisals are lower than the agreed prices?

Since mortgages are based in part upon appraisals, deals can quickly change. In a market that has gone from cool to hot, appraisals can't follow along with rising prices, according to Market Watch.

That's because appraisals look to the past. An appraiser considers how much similar properties in the area have sold for in the recent past. If past sales were slow and prices were down, but current sales are brisk with prices rising, appraised value probably will be lower than the asking price.

Of course, a good appraiser will look at properties under contract and this might help boost appraisals.

To account for appraisal problems, most purchase contracts have an appraisal contingency stating that the property must appraise at or above the contract price. If the property appraisal comes in low, the deal changes. The buyer can put more money into the deal or the seller can agree to sell at a lower price. With a contingency in place, the buyer may terminate the deal and lose nothing if the appraisal is low and the deal can't be renegotiated.

Here is an example of what can happen. Let's say a buyer has agreed to purchase a house for \$200,000. The buyer agrees to put \$20,000 down and hopes to finance \$180,000. But the house appraises for \$175,000. Now the lender will only finance \$140,000 and, with the buyer's \$20,000, this doesn't add up to the appraised value of \$175,000. The buyer will have to bring \$15,000 more to the table or the seller will have to accept a lower price.

The difference isn't always that dramatic, however. In Phoenix, for example prices have appreciated 5.1 percent from a year ago, according to CNBC. In West Pennsylvania, the average sale price is up 2.66 percent, according to West Penn Multi-List.

So you might have a scenario where the buyer of a \$200,000 house has \$40,000 down but the house appraises for \$195,000. In this case, the lender just assumes the buyers have a \$35,000 down payment and the other \$5,000 makes up the difference.

Father's Day Mancake Pancakes

Ingredients

- 8 slices bacon
- 1/3 cup packed brown sugar
- 1 teaspoon vegetable oil
- 1 ½ cup all-purpose flour
- 3 tablespoons white sugar
- 1 ½ teaspoons baking powder
- 10 fluid ounces of Dad's favorite beer (more if needed)
- 3 tablespoons unsalted butter, melted
- ½ teaspoon salt
- ½ teaspoon vanilla extract (optional)



Directions

1. Preheat oven to 350 degrees F (175 degrees C). Line a baking sheet with aluminum foil. Place a wire rack on top of baking sheet; place bacon strips on wire rack.
2. Bake in the preheated oven for 10 minutes; remove from oven and sprinkle tops of bacon strips with half the brown sugar. Return to oven and bake 10 more minutes. Remove from oven and flip bacon to other side; sprinkle with remaining brown sugar and bake until bacon is crisp and brown sugar is golden brown, 10 to 15 more minutes. Remove bacon, let cool, and crumble into small pieces.
3. Lightly grease a skillet with vegetable oil and place over medium-high heat.
4. Whisk flour, white sugar, and baking powder in a large bowl; in a separate bowl, whisk beer, melted butter, salt, and vanilla extract. Lightly stir the liquid ingredients into the flour mixture to make a smooth batter. Stir candied bacon pieces into the batter.
5. Pour batter into the hot skillet 1/2 cup at a time and cook until edges are browned, about 2 minutes; flip pancake and cook until golden brown and the center is set, 3 to 5 more minutes.

Source: Allrecipes.com



Rhubarb Strawberry Crunch

- 1 cup white sugar
- 3 tablespoons all-purpose flour
- 3 cups sliced fresh strawberries
- 3 cups diced rhubarb
- 1 ½ cups all-purpose flour
- 1 cup packed brown sugar
- 1 cup butter
- 1 cup rolled oats

1. Preheat oven to 375 degrees F (190 degrees C).
2. In a large bowl, mix white sugar, 3 tablespoons flour, strawberries, and rhubarb. Place the mixture in a 9x13 inch baking dish.
3. Mix 1 1/2 cups flour, brown sugar, butter, and oats until crumbly. You may want to use a pastry blender for this. Crumble on top of the rhubarb and strawberry mixture.
4. Bake 45 minutes in the preheated oven, or until crisp and lightly browned.

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

Commonym Answers:

1. kings
2. balls
3. they have racks
4. teas
5. forests
6. types of stops
7. dogs
8. ages in the history of man
9. tests
10. measured in degrees

Riddle Answer:

Attire!

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