



# *Around The House*

SEPTEMBER 2010

NEWS THAT HELPS THE FAMILY.

## **These Steps Can Lead To Financial Freedom In The Years To Come**



Your retirement plan might be affected because of the slow economy, but there are still things you can do to make that money last for a lifetime.

Pay off your debts and avoid taking on new ones. If your debt level is unpayable, visit the Association of Independent Consumer Credit Counseling at [www.aicca.org](http://www.aicca.org) or call 800-703-8787.

- ◆ Don't pay off debts with money from an IRA or 401(k). This money is protected from bankruptcy.
- ◆ Invest in low-cost stock index funds so you have greater returns on your investments. Stay away from individual stocks.
- ◆ Avoid taking Social Security until age 70. Your check will be 76 percent larger than if you take it at age 62.
- ◆ Work longer, especially if you have health insurance on your present job. If you must retire, find a new job that offers health insurance, such as Costco, Home Depot, or Walmart, which have benefits for part-timers.
- ◆ Put off taking a reverse mortgage. They are available at age 62, but wait until your 70s or 80s.
- ◆ Buy an immediate fixed annuity. Payouts are based on your investment, your age and the type of benefit you want, says financial advisor Jane Bryant Quinn.
- ◆ If all else fails, you might have to move in with your children. That idea should get you moving.



"Have you ever considered attending an anger management workshop?"

### **Inside This Issue:**

- **Shrek Boosting Sales Of Onions?**
- **Healthy Idea For Teens!**
- **Clean Gutter Tips Ready For Fall!**

***Plus much, much more!!!***

## In Professional Golf, The Caddy Does Way More Than Carry The Clubs

As the world of golf looks toward to the Ryder Cup matches, beginning September 27, 2010, it focuses on the team members from Europe and the United States.

But in this tournament and all of the PGA events, there is a silent player who contributes much and gets little recognition. As the player makes his way to the greens, the caddy is his psychologist and coach.

Phil Mickelson once said of his caddy, Jim "Bones" Makay, "He is one of those guys that, under the gun, when it's a critical time, he thinks his clearest."

There is no such role in other sports. A basketball player has to decide for himself whether to pass or shoot. A batter has no one to tell him whether or not to swing at the ball. But when a pro golfer plays a tournament round, his caddy is with him to help determine the intricacies of the course, distances, and which club to use.

The golfer and caddy are linked in another way. They are business partners, because the caddy earns a percentage of the golfer's winnings, in addition to his salary.

Depending on who they

caddy for, some caddies can make more than their golfer over a year's time, \$350,000 to \$400,000 is not unusual. Some make about \$50,000. In 2007, Tiger Woods' caddy, Steve Williams, earned \$1.27 million.

When Phil Mickelson took his third green jacket at the Masters this year, "Bones" took no credit. He told reporters it was Phil's aggressive play that made him the winner.

But Makay probably gave him some advice along the way.



## Father Of American Navy Was A Warrior At Heart

He was a brash and brave naval officer during the American Revolution, but his tactics have led some high schools to omit him from their history books.

Jones, who lies in an ornate crypt beneath the Chapel of the United States Naval Academy, was not always the model of an officer and a gentleman. But his unlikely raids on the coast of England were instrumental in the Revolution's success.

His idea: Though the tiny Continental Navy had little chance of competing with the British armada, it could attack their homeland towns and help to convince

the British that war on the colonies was not worth the trouble.

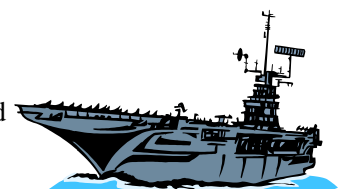
In 1775, Jones' ships raided English coastal towns, burned shipping and took city officials hostage. He meant to create panic and succeeded. His cunning was as important as his courage.

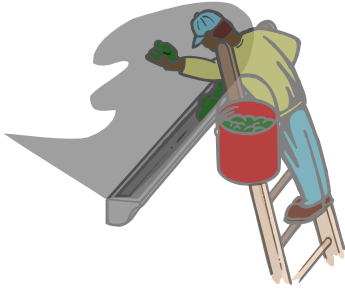
In 1778, a London newspaper editorialized: "When such ravages are committed all along our coasts by one small privateer, what credit must it reflect on the First Lord of the Admiralty." The British called Jones a pirate.

He is best-known for the battle of his ship, the Bonhomme Richard, against the far more powerful British man of war, the Serapis. As his ship was attacked, Jones reputedly cried out, "I have not yet begun to fight!" His refusal to quit eventually resulted in his victory.

Back in America, Jones didn't receive the recognition he wanted. Congress refused to make him an admiral.

Still, history recognizes him as the father of the American Navy. He should be in the history books.





## ***Around The House Tip of the Month: “Clean Gutter Tips For Your Home”***

Clean gutters: Anyone who's cleaned out a gutter knows it's a messy job with an even messier time cleaning up the debris on the ground after it's been cleaned out of the gutters. But it's a seasonal task that is necessary for your gutters to be able to drain moisture away from your roof and foundations during the winter months. Here is some information to help you learn more about gutters and find the right service professional to clean your gutters:

Reasons to clean: Water doesn't drain from the downspouts when leaves and other debris clog at the elbows and downspouts, causing overflow. Cleaning this is an easy, do-it-yourself job. Simply insert a hose from the bottom and stuff the opening around the hose with rags so that all the water's force goes upward toward whatever's blocking the pipe.

When water overflows from gutter and drips from joints, the leaks can be sealed with caulk. There's no substitute for cleaning out your gutter system in the spring and fall. Your gutters and downspouts direct rain and snowmelt away from the foundation of the house. When your gutter is clogged with leaves and needles, the water can overflow and collect near the house, seeping through the foundation walls and into the basement.

Strong winds can loosen and blow the mineral granules off asphalt shingles. These can drain into your gutters and downspouts and clog them up.

Strainers and guards: Leaf strainers and wire mesh don't always work. They're designed to keep debris out of the gutter, but the leaves may cling to the screening or the strainer, so they also may keep water from the gutters, essentially negating the effectiveness of your drainage system.

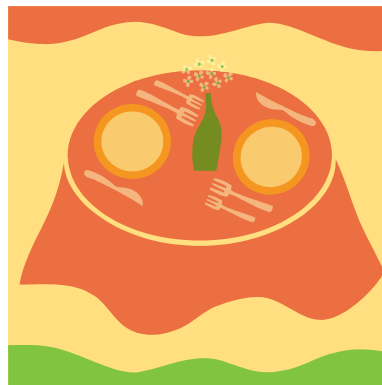
### **Monthly Helpful**

#### **Hint: Turn Small Folding Tables into Extra Seating!**

Maybe you have one or you found a small folding end table at the Goodwill.

It's easy to make it into an extra seat, and it will fold up, an advantage if you have limited storage.

Cut a piece of foam rubber that is a half inch larger on each side than the table top will be. Staple it on the sides. Center fabric on it and staple it on the underside of the table. Now you have a seat.



Numbers Game Sudoku

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



## Core Complex

Target the four key indicators of heart health: cholesterol, triglycerides, homocysteine and oxidant stress.

### Key Benefits

Support circulation and healthy blood vessels\*

Maintain healthy homocysteine levels already within normal range\*

Antioxidant protection

### Details

2 brown soft gels of plant sterols and B vitamins

1 green soft gel of mixed tocopherols, quercetin and alpha lipoic acid

1 burgundy Tri-Shield™ with 100% pure Neptune Krill Oil†

2 gold Herbalifeline® fish oils with Omega-3 fatty acids

### Usage

Take one packets per day with a meal and set aside 1 brown plant sterols softgel for consumption with a later meal.

### Fast Facts

Developed with and exclusively endorsed by Nobel Laureate in Medicine, Dr. Lou Ignarro.\*\*

Consumption of Omega-3 fatty acids may reduce the risk of coronary heart disease.\*\*†

Alpha lipoic acid is an important nutrient required for energy production, such as the energy required to support the heart muscle.\*

- Each carton contains 30 convenient packets.

Order now: [www.herbalifte.com](http://www.herbalifte.com)

## Healthy Idea: Teens Start School Half An Hour Later

Health authorities have suggested for some time that starting school half an hour later would be beneficial for teens. A new study by Hasbro Children's Hospital in Providence, R.I. shows the later start time improves students' mood, alertness and motivation. The extra sleep made teens feel so much better that many started going to bed 15 minutes earlier than before in order to get additional benefits.

Held at a Rhode Island high school, the study showed the percentage of students getting less than seven hours of sleep fell by 79.4 percent. The percentage of students reporting they felt unhappy or depressed dropped from 65.8 percent to 45.1 percent.

## End Summer With A Safe, Enjoyable Labor Day Weekend

The grand finale of summer is approaching. The calendar says summer doesn't end until Sept. 22, but North America calls it quits on Sept. 6.

In the 1880s, the originators of Labor Day made a good point. They said working people needed an extra day of rest between the 4th of July and Thanksgiving.

The idea caught on, and Labor Day became a national holiday in 1894.

At the time, people often worked a six-day week and did mostly physical labor. They used picks and shovels, drove horses, or worked long hours over a set of books. No factory equipment, front loaders or computers were there to help out.

Modern equipment and computers have made work less of a physical activity today. But it's still work. But now we have the whole Labor Day Weekend to enjoy and even get some rest at the same time.

One thing the organization always hopes to see: everyone coming back from their adventures safe and unscathed.

We hope you don't drive for long hours and get sleepy at the wheel.

We hope you'll see the "No Diving" signs at shallow swimming pools.

We hope you'll watch for poison ivy if you're at a picnic or in the woods.

When you stop to think about it, the idea of relaxing at home and having a cookout sounds better all the time.

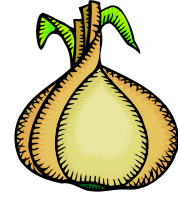
Whatever you do, have a good time and stay safe!

### IS YOUR SHOWERHEAD LOOSE AS A GOOSE?

Repairing your bathroom's entire showerhead gooseneck pipe when it becomes loose can add up. A simple, quick-fix tip is to use expanding foam sealant that is normally used in walls to control air infiltration.

Simply spray the sealant around the gooseneck and it fills in gaps, dries hard and locks your loose gooseneck pipe in place.

## Shrek Boosts Vidalia Onion Sales



From three-year-olds on up, kids are begging their mothers to buy some Vidalia onions. What's more, they are eating them, usually in casseroles or other dishes. Recipes are free.

It's the jolly green ogre's huge image in produce departments that have prompted kids to insist their moms buy the bag of onions, Shrek's favorite food.

Shrek Forever After, the fourth Shrek movie, got off to a slow start before it went on to be a big money maker. It has tie-ins with many companies.

The tie-in with the Vidalia Onion Committee, which represents growers of the sweet onion from southeastern Georgia, has been very profitable for growers.

When the "Vidalia Forever Sweet" onion came out at the same time as the movie, kids clamored for them. Through June 14, the U.S. Department of Agriculture said farmers had shipped eight million more pounds of Vidalias than by the same date last year, even though the season started two weeks later than last year. The onion growing

season lasts through September.

In the movie, Shrek says, "Ogres are like onions. It's not that both might make you stinky, make you cry or get all brown in the sun. Rather, it's because we both have layers."

At DreamWorks, they say onions were rooted in Shrek's personality from the first movie.

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

## Here's How To Drive ... Safely And Defensively

Because cars have changed and new features are being added all the time, leaders of safe driving courses say these are the best ways to avoid an accident.

\* Know your car, its features, and how to use them.

\* Focus on driving. Do nothing else including eating and conversing with passengers, especially in traffic.

\* Stay alert. If you can't remember driving the last 50 miles, your mind is not on driving and you won't

be able to react quickly to an emergency.

\* Intersections are danger zones. Be extra careful. If turning left, keep your wheels straight until you are turning. \* Keep side mirrors adjusted to give a full view of what's behind you and what's coming on either side.

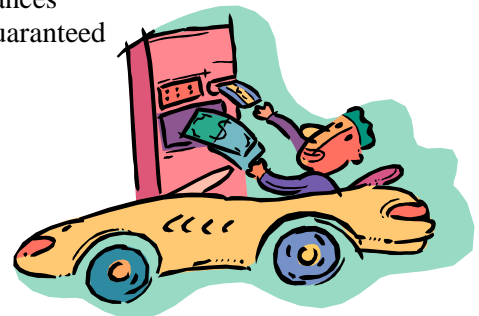
\* Stay a car length's distance behind the car ahead for every 10 miles per hour you are driving. Add an additional distance if it's raining.

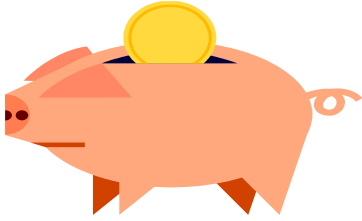
\* At night, park in well-lighted areas. Don't park between two vehicles that

are larger than yours. You won't be able to see when you back out.

\* If you have a close call or a near miss, analyze the situation to see what you could have done to avoid it.

\* There are instances where you must yield the right of way. Assume that there are no instances where you are guaranteed the right of way.





**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:

**“\$150 Credit to your account”**

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: 201-391-9471.

You’re Name: \_\_\_\_\_

You’re 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 \_\_\_\_\_

**Yes! Feel free to use my name as a reference when you contact the referrals!**

**Fax To:** 201- **Mail To:** 69 Broadway, Park Ridge, NJ.07656

**Email To:** [office@robpatonlandscaping.com](mailto:office@robpatonlandscaping.com)

[www.robpatonlandscaping.com](http://www.robpatonlandscaping.com)