



August 2011

Healthy Home News

"Secrets For Living A Healthy, Wealthy & Happy Life..."

THE TU'S GROUP INC.

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The 5 Worst Ways to Save for Retirement

by David Ning

Many of us should be ramping up our efforts to save for retirement. But not all methods of saving money are worth the cost. Here are five retirement saving strategies that could actually leave you worse off in retirement.

- **Neglecting your health.** Never neglect your health in exchange for saving more money. If you aren't healthy, there's really no point in having a bunch of money. When you feel dizzy and tired all the time, watching a bank balance with a bunch of digits is not going to help at all. Consider what you are really sacrificing when you skip preventative care or eat unhealthy food to save a few dollars now.
- **Saving instead of paying off credit card debt.** Whether you should save for retirement or pay off debt is an age-old question. But high-interest credit card debt should always be eliminated first. It doesn't make sense to try earning a modest return while paying 20% a year or more of interest.
- **Saving in ways you can't openly talk about.** If you can't comfortably talk about how you are saving money for your retirement, then it might not be worth the cost. It would be very difficult to live a comfortable retirement knowing you had to cheat others to obtain it.
- **Making today miserable.** Saving for tomorrow involves learning and accepting the idea of delayed gratification. But while the future is important, you need to have some fun today too. Don't forget about retirement, but also remember that you have a life to live. Money isn't for hoarding.
- **Never giving.** Practically everyone in our society can afford to give. If money is tight, we can probably afford to donate our time through volunteer work. Giving will bring you a lifetime of incredible memories, which is much more meaningful than a few extra numbers in a bank statement.

David Ning runs MoneyNing.com, a personal finance site aimed at helping others change their habits for a better financial future.



Protect Your Eyes!

Wear sunglasses outdoors -- even in the winter. This is the best way to minimize eye damage from ultraviolet (UV) light. Consistently wearing sunglasses that block UV rays will halve your risk for cataracts and macular degeneration, which are the leading causes of vision loss in adults.

Drink more water. The body's blood supply does not feed the lens of the eye, so drinking lots of water to flush toxins can reduce the risk for cataracts.

Eat cold-water fish three times weekly. Salmon, tuna, mackerel and sardines are the best dietary sources of *docosahexaenoic acid* (DHA), a long-chain fatty acid that rebuilds damaged cell membranes in the retina and may improve night vision.

If you don't eat fish, take a fish oil supplement containing 500 milligrams (mg) of supplemental DHA daily, or consume 500mg of supplemental algae, which is also rich in DHA. - Robert Abel, Jr. MD

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Outstanding Client Of the Month!

Julie Brown

Every month I choose a very special **Client of the Month**. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth and repeat business... YOU might be my next **Client of the Month**! Watch for your name here in an upcoming issue!

Golf Quotes

These greens are so fast I have to hold my putter over the ball and hit it with the shadow.

Sam Snead

Actually, the only time I ever took out a one-iron was to kill a tarantula. And I took a 7 to do that.

Jim Murray

The only sure rule in golf is: he who has the fastest cart never has to play the bad lie.

Mickey Mantle

The ball retriever is not long enough to get my putter out of the tree.

Brian Weis

You can make a lot of money in this game. Just ask my ex-wives. Both of them are so rich that neither of their husbands work.

Lee Trevino

See Insert This Issue:



Discover A Secret Weapon That Will Make Your Carpet Stand Up to Even the Greasiest Pizza!

The Purple Heart: A Badge of Military Merit

The purple heart is the oldest award that is still given to members of the U.S. military. The original Purple Heart (then called the Badge of Military Merit) was established by George Washington while he was still the commander-in-chief of the Continental Army, on August 7, 1782. The Badge of Military Merit was only awarded to three Revolutionary War soldiers. Although never abolished, awarding the badge was not proposed again officially until after World War I.



The first Purple Heart of the modern era was awarded to **Douglass MacArthur**. During World War II, nearly 500,000 Purple Heart medals were manufactured in anticipation of the estimated casualties resulting from the planned Allied invasion of Japan. To the present date, total combined American military casualties of the sixty-five years following the end of World War II (including the Korean and Vietnam Wars) have not exceeded that number.

In 2003, there were still 120,000 of these Purple Heart medals in stock. There are so many in surplus that combat units in Iraq and Afghanistan are able to keep Purple Hearts on-hand for immediate award to wounded soldiers in the field.

August is National Golf Month

- There are 336 dimples on a regulation golf ball.
- A titanium driver hitting a golf ball can create a sonic boom.
- Golf has been played on the moon.
- The longest hole on a golf course is the seventh hole at the Satsuki Golf Club in Japan, which measures 914 yards, and is a par 7.
- Scotland invented golf -- but then banned the game in 1647.
- The lowest 18-hole golf score ever recorded in competition was a 55. Only one 55 is known to have been posted, by pro golfer Homero Blancas, who played on the PGA Tour in the 60's and 70's. In 1962, when he was an amateur and playing in the Premier Invitational, in Longview, TX, Blancas fired a front nine of 27 and a back nine of 28 for a round of 55. He had 13 birdies and one eagle, using only 20 putts.
- The longest drive on record in tournament play was hit by pro Mike Austin in September of 1974. Playing in the US Nations Seniors Open Championship at Winterwood Golf Course in Las Vegas, the 64-year-old Austin unleashed a blast on the par-four 5th hole that flew more than 400 yards, bounced in front of the green and came to rest 65 yards beyond the green. When it was paced off, it was recorded as a 515 yard drive.





Althea Gibson (8/25/1927-9/28/2003) was an American sportswoman who became the first African-American woman to be a competitor on the world tennis tour and the first to win a Grand Slam title in 1956. She is sometimes referred to as "the Jackie Robinson of tennis" for breaking color barriers.

Gibson was ranked in the world top ten from 1956 through 1958, reaching No. 1 in those rankings in 1957 and 1958, winning back-to-back Wimbledon. In 1958, Gibson retired from amateur tennis.

In 1964, she became the first African-American woman to join and play in the Ladies Professional Golf Association (LPGA). In 1971, Gibson was inducted into the International Tennis Hall of Fame.

Did you know...?

- Mishaps were frequent during the filming, and Margaret Hamilton (the Wicked Witch of the West) was usually the victim. In one particularly dire instance, the pyrotechnics surrounding her exit from Munchkin Land burned her so severely that she was absent from the set for six weeks.
- Gelatin dessert crystals were used to color the Emerald City horses - a makeup which consistently needed to be reapplied, as the animals eagerly licked it off.
- Near the end of filming, Frank Morgan discovered the name *L. Frank Baum* sewn into the lining of his jacket he wore while playing Professor Marvel. The jacket had been obtained from a used clothing store, and Baum's widow later confirmed it had belonged to the renowned author.
- In a year widely considered to be Hollywood's best, the nominees for 1939's **Best Picture Oscar** were: *Dark Victory*, *Gone with the Wind*, *Goodbye, Mr. Chips*, *Love Affair*, *Mr. Smith Goes to Washington*, *Ninotchka*, *Of Mice and Men*, *Stagecoach*, *The Wizard of Oz* and *Wuthering Heights*.
- Reacting to criticisms that followed the first sneak preview of the film, studio head Louis B. Mayer decided to remove the "Over the Rainbow" sequence. After much intervention on the part of Arthur Freed, the milestone song was restored.
- Although Buddy Ebsen (the original Tin Woodman) is not in the film, his voice is heard in the quartet version of "We're off to See the Wizard."
- Australia's World War II troops used "We're off to See the Wizard" as their marching theme song.
- The Wizard of Oz first aired on television on Nov 3, 1956.
- Jack Haley Jr. (son of "the Tin Woodman") and Liza Minnelli (daughter of "Dorothy") were married from 1974 to 1979.



Thank You!

Thanks to YOU the word is spreading! Thanks to all of my wonderful clients and friends who graciously referred me to their friends and neighbors last month!

My business runs on the positive comments and referrals from people just like you! I couldn't do it without you!

A special thanks to all these fine folks who referred me...

Susan Zhou, Debbie Tancza, Julie Brown, Ethel Chun, Marilyn & Chris Brennan, Dan Rice, Alex Zhang, Doug Will, Dr. Turner, Paul Henry

Thanks for All the Kind Words!

Married people always seem to strive for opportunities to "look good" in front of our in-laws, and I guess I'm no different! My mother-in-law lives in a rental apartment in Crystal City and was complaining about how dirty her carpets were looking. Having recently met Ruby through a cross-chapter meeting here, I was glad to refer the Tu's Group. My mother-in-law was impressed first with the thoroughness of their visit and estimate, and then again when they more than delivered on that estimate. She was delighted with the whole affair, and I was lookin' good! Many thanks, Ruby! Ann Potocnak

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Your New Issue Has Arrived!

*Look Inside For Some
Amazing Money-Saving
Tips and More!*

Roller Coasters!

To celebrate the invention of the roller coaster in August of 1898, here are the current roller coaster record-holders...

- **The Tallest Steel Coaster/Drop:** 456ft/418ft, *Kingda Ka* at Six Flags in Jackson NJ.
- **The Tallest Wooden Coaster/Drop:** 216ft/214ft, *Son of Beast*, Kings Island, Mason OH.
- **The Tallest Vertical Loop:** 145ft, *Superman: Krypton Coaster*, Six Flags, San Antonio, TX.
- **The Fastest Steel Coaster:** 150mph, *Formula Rossa*, Ferrari World, Abu Dhabi, UAE
- **The Steepest Steel Coaster:** 112 degrees, *Mumbo Jumbo*, Flamingoland, Yorkshire, ENG
- **The Longest Coaster:** 8,133 feet (1.54 miles), *Steel Dragon 2000*, Nagashima Spa Land, Mei, JPN

Who Wants To Win Movie Tickets?

**Take my Trivia Challenge
And you could win too!**

This is one of my favorite parts of the newsletter! Each month, I'll give you a new trivia question. The first 10 people who call my office with the correct answer will win **two FREE movie tickets**. Enjoy a night out on me with someone special in your life! Take your best guess, and then call me at **703-481-1261!** Remember, your chances of winning are better than you think!

This month's Mega Trivia Question:

How many dimples are on a regulation golf ball?

A) 168 B) 204 C) 299 D) 336 E) 488

HINT: The answer is somewhere in this newsletter