



Healthy Home News

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

Professional Carpet And Cleaning Services – 812 N. Helen Ave., SF, SD 57104 – 338-9017 - Earl & Jodi

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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WATER/FLOOD
SPECIALIST!
CALL US AT
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DAMAGE. WE
ARE HERE TO
HELP YOU!**

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 **Dougllass 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.





Discover The Secret Weapon That Will Make Your Carpet Stand Up To Even The Greasiest Pizza..

Hello friends and clients. Most people I encounter want their carpets to last and look beautiful as long as possible. ***Does that sound like you?*** Then when drinks, food, dirt and oil spill or get tracked on your carpet...

Stop Them Cold!

My "Secret Weapon" will thoroughly coat each fiber of your carpet with a barrier you cannot see, feel or smell. This invisible coating will act as a protective shield against everyday spots and spills. But that's not all, because today's carpet protectors...

Perform Extra Duties

This protective barrier will help prevent spills and spots from turning into permanent stains, but it will also act as a soil and dirt repellent. As a result, your vacuuming will be more effective and dirt and soils will not easily break down your carpet fibers. This means your carpet will withstand normal wear and tear much better, traffic lanes will NOT appear and your carpet will look bright and beautiful for years longer.

Bottom-line: A protected carpet cleans up easier, and repels everyday dirt, soil, spots and spills.

Try It Out!

This month I will let you try out one room of this amazing carpet protector absolutely free! (See below for details.) When you regularly and properly clean and protect your carpets they will last and last. I've literally seen 20-year-old carpets that still look new because the homeowners used proper care and maintenance, including protection. (On the flip side I've seen 3-year-old carpets that already need to be replaced because the homeowner did not properly care and maintain the home's carpets.) **And you can breathe easy because today's carpet protection is non-toxic and safe for you and your family.**

Please Note:

Your carpet came from the manufacturer with a protective coating on it. Most carpet manufacturers will void your carpet warranty if they are not professionally steam cleaned and properly protected. Each time your carpet is cleaned the carpet protector's effectiveness is reduced by 35%. So it is necessary to reapply this protection at least every other cleaning. I can discuss your individual carpet needs with you. Call me at 338-9017

One Room Of Carpet Protection Absolutely Free If You Clean Your Carpets Before August 31, 2011*

- * Get Stronger protection against spills and stains
- * Don't worry they are safe and non-toxic
- * Stretch your \$! Your carpets will stay cleaner longer
- * Your carpet will have better dry soil resistance
- * Your vacuuming will be more efficient
- * Your carpets/upholstery are easier to clean

Call Professional Carpet & Cleaning Services at 338-9017 or
e-mail us at info@pccssf.com
www.pccssf.com

*Not valid with other offers. Limit 200 square feet.

GOT WATER?

Call "Professional Carpet & Cleaning Services"!

When Disaster Strikes Your Home – We Can Help!
We Offer Full Water Extraction and Dry Out Services!

FOUR IMMEDIATE STEPS YOU MUST TAKE IF YOU HAVE FLOOD OR WATER DAMAGE:

1. **AVOID HAZARDS!** Be extremely careful of the deadly combination of water and electricity. Also be cautious of slippery wet carpets and floors. Stay away from raw sewage back ups, which contain bacteria that can be harmful to your health.
2. **STOP THE SOURCE!** If you haven't located the source of the water, call us immediately and we will guide you through this. It is crucial that this is done quickly and properly.
3. **TAKE IMMEDIATE ACTION** by calling "PCCS" 24 hours a day, 7 days a week. You will always be answered by friendly staff. Our dispatchers will have a water damage expert contact you immediately. After you call, we're on our way!
4. **REMOVE FURNITURE!** Wood furniture will cause stains which cannot be removed. Rust stains from metal are difficult to remove and may be permanent. 95% of water damage jobs are restorable. Most of the remaining 5% are caused by not following these steps. So move furniture that's in or even near the water, or place something under the legs.



**24-Hour
Emergency
Service!**

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- ✓ WATER EXTRACTION
- ✓ STATE-OF-THE-ART DRYING EQUIPMENT
- ✓ STRUCTURAL DRYING
- ✓ INSURANCE CLAIMS
- ✓ ANTI-MOLD & MILDEW TREATMENTS
- ✓ IICRC TRAINED & CERTIFIED TECHS

Gift Voucher

Valid for **\$150.00** to be used toward your deductible on water damage restoration and dry out services from "PCCS"

\$150



**You Protect Your Skin From The Elements Outside.....
Are You Protecting Your Carpet from The Elements Inside?**

Asphalt, Bacteria, Car exhaust, Chemicals, Dirt, Dust, Earth, Food particles, Fungus, Germs, Gravel, Grease, Grime, Grit, Hair, Industrial waste, Lime, Mud, Pet stains, Pollens, Pollutants, Rock, Sand, Scum, Smoke, Soil, Soot, Tar, Tobacco smoke, Urine, & Vomit.

Plus, don't forget living creatures, such as dust mites, fleas and critters that live, hide and breed in your carpet.

The most effective way to clean carpet & Tile is with a hot water extraction truck mount unit. It's the most powerful cleaning machine on the market and the only machine that cleans your carpet & Tile and grout of dirt, harmful bacteria fungus, chemicals, pollens and tobacco residue and dust mites!

1 ROOM of Carpet Protector applied FREE*
Plus
10% off Tile & Grout Cleaning
when you have your Grout Sealed!
*** Offers can be combined
Professional Carpet And Cleaning Services
605-338-9017
*Limit 200 square feet on protector

Maintaining your Upholstered Furniture

Your upholstered furniture represents a fair amount of monetary investment. Naturally you are concerned about how to keep your upholstery comfortable, clean, healthy and looking great!

The three main steps to properly maintain your upholstery are:

- 1) Vacuum Regularly
- 2) Spot as needed
- 3) Professional Cleaning

Vacuuming: There's no such thing as a dust-free home. Household dust and soil which settles on your furniture is a natural occurrence, and comes from a variety of sources ranging from pet hair to cooking oils which have dispersed into the air to soil which has been tracked in from outside. If allowed to remain on your upholstery, this household dust will prematurely soil your upholstery. Left long enough, it can damage the upholstery fibers and even cause fading of the upholstery dyes. Vacuuming your upholstered furniture on a monthly basis will minimize this problem. Pay attention to all top surfaces (arms, cushion tops, back etc), as well as the deck under and crevices between the cushions.

Spotting: It doesn't matter how careful you are, spots will eventually appear on your upholstery. Whether it's an accident you are aware of immediately, or something the kids or a favorite pet has left (and perhaps hidden), these spots are unsightly. It's always a good policy to remove spots as soon as possible. Depending on the substance causing the spot and the type of fabric on your furniture, spot removal may be as simple as blotting with a clean microfiber towel moistened with HomePro Spot & Stain Remover, or it may require the attention of a professional. Before doing any spotting, check the cleaning tags (usually on the deck under the cushions) for suggested cleaning procedures. If the upholstery is wet cleanable, proceed with your HomePro Spotter. Always do a test first on a hidden upholstered surface to ensure the safety of your upholstery. If safe, proceed using the instructions printed on the spotter bottle. If there is any question to the safety of home spotting, call your professional. (You should have received a bottle of Home Pro Spotter at time of last clean. If you did not receive one please call me at 338-9017 or you can stop by for a FREE bottle.)

Professional Cleaning: Periodic professional cleaning will remove those spots and soils which vacuuming and spotting have not been able to remove. It is recommended that you have your upholstery cleaned every 1-2 years to maintain it in a great condition for years to come.

15% off of Upholstery Cleaning at time of carpet cleaning just mention this ad to our Technician or when booking appointment.

When Spring Cleaning Is Not Enough

by Becky Taylor

Home-Pro

You did it! You cleaned out every cupboard in your house, you scrubbed every surface you could get your hands on, everything in your world is sparkling. Then you stop and take stock of the piles of discarded treasures you found during your cleaning adventure. It is time to organize these piles and de-clutter your world.



Magazines: If you are anything like me you may have a small addiction to magazines. It doesn't matter what the subject, the portable convenience of this reading material can over take your world. Suddenly you have stacks of magazines by your bed, in your bathroom, on your coffee table maybe even in your car. There are some that you haven't read, but intend on reading and there are some you have gone referred back to time and time again for your favorite recipe or the latest summer fashion. It is time to let go of your good intentions and time to start being realistic. Do you have time to read all the magazines? NO. Do you really need the National Geographic Traveler from August 2009 because it had an article about the Andes and you are dying to go there someday? NO. So what do you do with all of these magazines? Recycle, recycle, recycle let me say it again recycle! There are a couple of ways to do this. I make cards with mine. I find awesome pictures and use them to make fun creative cards for my friends and family. There are a lot of creative art projects that can be done with magazines. Just search the internet for Magazine Art Projects. If you are not feeling crafty please put them in the recycle bin at home or if you don't have one contact your local department of sanitation to find the nearest recycling bin or center in your area.

Clothing: Ah clothes, how they comfort us, from the gently used designer jeans that aren't the right size, to the ski jacket that you meant to wear three winters ago on that ski trip that never happened, to the everyday clothing items that just don't go with your style anymore. It is time to say goodbye to these items and make space in your world for clothes that fit your life better. De-cluttering your wardrobe can help you feel empowered and free. Free of past fashion faux pas (You want to fit into the jeans you wore before you had kids. Your oldest is ten and stone washed tapered jeans aren't really in anymore. Let them go.) The question remains where do you send these precious items to so they can continue to bring joy to others? My first suggestion is that you donate them. There are a lot of organizations that are willing to take gently used clothing that help people in need. If you have a particular item that you paid more for than your first car you may want to try a Consignment Shop. They will take your clothes and sell them and you get some money back. One of my favorite things to do is take a cotton t-shirt and make a rag of it. Or hey if you are having a bad day a good form of therapy is tearing an unwanted piece of clothing to shreds until you feel peaceful.

Outdoor Gear: This can be an extremely sensitive subject in the house I am sure. Ask yourself this...How many coolers do I really need? Do I need to store up on camping chairs incase all my indoor furniture spontaneously combusts? When was the last time I played tennis? If you answer any of these questions with a smile or a pang in your gut, it is time to clear out some of the outdoor gear in your life. You will be amazed how much more space you have in your garage, basement, storage unit (or in my case the trunk of my car). Outdoor gear is typically bulky and seems to collect dust at astronomical rates. Sometimes you may even find a creature or two has taken up residence in your abandon coolers. There are some great ways to get rid of these items. Look into youth groups and find out if they are accepting donations for the items that you are getting rid of. There are also consignment stores for sporting and outdoor equipment. My biggest tip on this subject is make sure nobody in your house will have a melt down if suddenly their favorite camping chair disappears.

My friends I hope you find these tips helpful. Now that you are de-cluttered it is time to go out and enjoy the magazine you saved from the recycle bin, your favorite summer dress and the ultimate lawn chair!

Althea Gibson: A Pioneer



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 titles. 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.

The Wizard of Oz Fun Facts

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...

Debbie B.

Thanks for All the Kind Words!

Great job, Great Service & Wonderful Personality.

The carpets look great! Thanks for the great service.

Debbie B.



Your New Issue Has Arrived!

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

Save trees! Please email me or go to www.pccssf.com and sign up on line I will give you \$25 off of your next clean. This is good until 8-30-11.
(not valid with other offers-mention this ad)

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 An Earls Gift Card?

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. Everyone who calls my office M-F 9-5 with the correct answer will be entered to win **an Earls gift card**. Take your best guess, and then call me at 338-9017! Remember, your chances of winning are better than you think!
(2 winners each month will be drawn – gift cards will be different each time. Drawing will be around 5th of each

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
Must have done business with PCCS to qualify.*