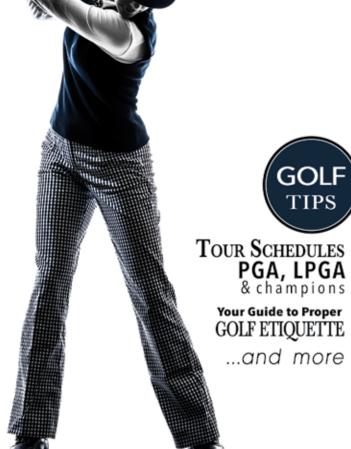


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#### FHA

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- \$203k Rehab Loan

- Up to 100% Financing
- Finance Closing Cost

#### VA

- Up to 100% Financing
- · No Monthly Mortgage Insurance

#### Reverse mortgage

- · Eliminate Mortgage Payments or
- Increase Monthly Income



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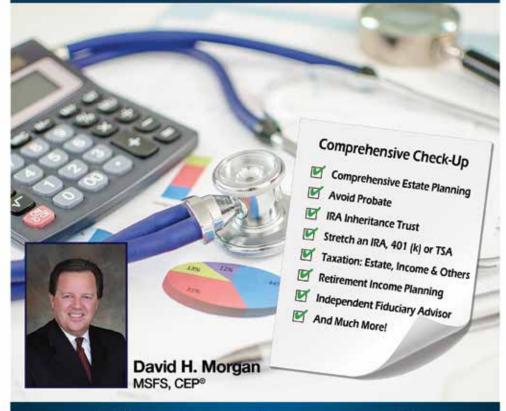
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YOUR GUIDE TO

# PROPER GOLFING ETIQUETTE

Golf etiquette is more than just a handshake before and after a match, it is however more or less common sense and having due consideration for others on the golf course. Before stepping onto a golf course you should be aware of a few simple rules, to help you here is a short guide to proper golfing behaviour.

Because of the very social nature of the game of golf you are playing with either partners and or opponents and they are entitled to play without any hindrance or irritations caused by you, here are some tips.

If someone is playing a stroke try and stand behind and out of their eye line, making sure not to stand too close. When on the green make every effort not to stand or walk across the line of another players putt. When a shot is being played keep as still and quiet as possible. →

5

#### Two ball matches have precedence over three and four ball matches and are entitled to pass them.

One of the biggest bugbears these days is Slow Play and holding up of all the play on the course. If for instance a ball is lost during your round and you are helping to look for the lost ball, you should call the following match and allow them to play through.

Two ball matches have precedence over three and four ball matches and are entitled to pass them. If you are a single player, you have no standing on the course and must give way to any match of any kind. If you lose one clear hole on the match in front of you, you should invite the following match to pass through as you are holding up play.

No one wants to rush their shots: however there are a few steps that can be taken to prevent slow play. While your partner is playing their shot you can be preparing by thinking about your shot, making club selection and being ready to take your shot just after your partner. After your group has putted

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out you should clear the green promptly, mark your score cards off the green, you will have ample time to mark cards on your way to the next tee.

Care of the fairways and greens is another must on the course, failure to do so is unforgivable. →

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It is an essential part of etiquette to always replace divots on the fairways even if it wasn't caused by you. Divots are often moved off their spot by birds and rabbits so it is good practice to replace them and firm them down with your golf shoe.



You should always repair any pitch marks left on the greens. Use a pitch mark repair fork and work your way around the edge of the pitch mark and tamp the area down with the sole of your putter.

...always replace divots

Studies have shown that it takes at least 21 days for an untreated pitch mark to fully recover. It has been said that the best policy is to repair as many marks as you can when on the greens. If everyone repaired at least one additional pitch mark there would never be any problems.

You should always place the flag gently down on the green never throw or drop it. You should never lean on your putter when bending down to remove your ball from the hole as this can leave a mark on the grass.

If your ball unfortunately ends up in a bunker it is your duty to rake the

sand and smooth over any holes or footprints you have made. If there is no rake you should try and smooth out any footprints and holes prior to leaving the bunker.

Following these simple guidelines on your part will ensure that others will enjoy their golf as much as you.







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## FAIRWAY WOODS ARE YOUR FRIEND

Golfers have many chances during a round to use either long irons or fairway woods for their second shot. Do yourself a factor, Use the fairway woods.

Not only do they provide greater distance with less effort because they have large heads and longer shafts, but players develop confidence with these clubs, therefore, their swing is more relaxed.

Here are three key points to remember wen using your fairway woods:

- From a good lie on the fairway, play the shot similar to a drive – sweep it off the grass without taking a divot.
- 2. From a tight lie on the fairway, play the shot similar to an iron hit down on the ball and take a divot after the ball is struck.
- 3. From a flat or good lie in the rough, the fairway wood is more effective than the long iron.







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# SCHEDULE

Jan 7 - 10	Hyundai Tournament of Champions	Kapalua, Maui, HI
Jan 14 - 17	Sony Open in Hawaii	Honolulu, HI
Jan 21 - 24	CareerBuilder Challenge with the Clinton Foundation	La Quinta, CA
Jan 28 - 31	Farmers Insurance Open	San Diego, CA
Feb 4 - 7	Waste Management Phoenix Open	Scottsdale, AZ
Feb 11 - 14	AT&T Pebble Beach Pro-Am	Pebble Beach, CA
Feb 18 - 21	Northern Trust Open	Pacific Palisades, CA
Feb 25 - 28	The Honda Classic	Palm Bch Gardens, FL
Mar 3 - 6	World Golf Championships-Cadillac Championship	Miami, FL
Mar 10 - 13	Valspar Championship	Palm Harbor, FL
Mar 17 - 20	Arnold Palmer Invitational by MasterCard	Orlando, FL
Mar 23 - 27	World Golf Championships-Dell Mafch Play	Austin, TX
Mar 24 - 27	Puerto Rico Open	Río Grande, Puerto Rico
Mar 31 - Apr 3	Shell Houston Open	Humble, TX
Apr 7 - 10	Masters Tournament	Augusta, GA
Apr 14 - 17	RBC Heritage	Hilton Head, SC
Apr 21 - 24	Valero Texas Open	San Antonio, TX
Apr 28 - MAY 1	Zurich Classic of New Orleans	Avondale, LA
May 5 - 8	Wells Fargo Championship	Charlotte, NC
May 12 - 15	THE PLAYERS Championship	Ponte Vedra Beach, FL
May 19 - 22	AT&T Byron Nelson	Irving, TX
May 26 - 29	Colonial National Invitation Tournament	Ft. Worth, TX
Jun 2 - 5	The Memorial Tournament by Nationwide	Dublin, OH
Jun 9 - 12	FedEx St. Jude Classic	Memphis, IN
Jun 16 - 19	U.S. Open	Oakmont, PA
Jun 23 - 26	Quicken Loans National	Bethesda, MD
Jun 30 - Jul 3	World Golf Championships- Bridgestone Invitational	Akron, OH
Jun 30 - Jul 3	Barracuda Championship	Reno, NV



# SCHEDULE

Jul 7 - 10	The Greenbrier Classic	White Sulphur Spgs, WV
Jul 14 - 17	The Open Championship	Ayshire, Sco
Jul 14 - 17	Barbasol Championship	Auburn/Opelika, AL
Jul 21 - 24	RBC Canadian Open	Oakville, Ontario, Can
Jul 28 - 31	PGA Championship	Springfield, NJ
Aug 4 - 7	Travelers Championship	Cromwell, CT
Aug 11 - 14	John Deere Classic	Silvis, IL
Aug 11 - 14	Olympic Men's Golf Competition	Rio de Janeiro, Brazil
Aug 18 - 21	Wyndham Championship	Greensboro, NC
Aug 25 - 28	The Barclays	Farmingdale, NY
Sep 2 - 5	Deutsche Bank Championship	Norton, MA
Sep 8 - 11	BMW Championship	Carmel, IN
Sep 22 - 25	TOUR Championship by Coca-Cola	Atlanta, GA
Sep 30 - Oct 2	Ryder Cup	Chaska, MN





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#### USDA

#### Up to 100% Financing

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VA

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he game of golf is one you love, hate or have never played. The game is more than just about hitting a ball into a small hole. In fact, many people will find that this is a sport that can completely transform the way they feel as well as the way they perform in daily life. If you are looking for a new sport to take up or you are wondering what the true benefits of playing this game are, consider what it can really offer to you. You may be surprised by just how much fun you can really have playing it.

## Golf: The Benefits of Playing

GOLF IS THE TYPE OF GAME YOU NEED TO PLAY FOR MORE THAN JUST WINNING THE GAME. IN FACT THERE ARE NUMEROUS BENEFITS TO PLAYING THIS GAME THAT YOU MAY NOT HAVE KNOWN ABOUT UNTIL NOW.

BY: ANTOINETTE AYANA



#### It's About Health

While the game itself is a lot of fun, it is also a great game for your health. Golf encourages you in various ways and, because of these things, it can actually help you to stay healthy longer and well into your senior years.

- It works to improve balance and overall muscle tone. You will do a lot of walking. You will be stretching your tendons and ligaments. You will be flexing your muscles. This helps to improve your overall ability to keep muscles limber.
- It works to push your brain farther.
   Because this is a game that involves a lot of planning and mental sharpness, it can actually help you to improve your mental health. You need to focus, plan and think about the way you hit the ball in order to get it into the hole. There is a lot of science involved.



## stay healthy longer

 It helps you to stay at a healthy weight. The game itself requires a good deal of walking, unless you decide to ride around in a cart. Golf is a fabulous way for you to stay healthy overall because it can be aerobically beneficial to your body.

As you can see, the game does keep your body in check and provides you with an opportunity to really feel great. You are getting the physical exercise you need and you are staying mentally challenged, which is a great way to prevent the onset of other conditions.

In addition to this, the game is a social one. You are likely to head off onto the course with friends and that means you are getting quality time with others. Social activities are good for the brain and for your quality of life, too.

The competitive edge in the game of golf is a great way to keep you motivated and playing the game. Form a competition with others, whether they are coworkers or even your spouse, and challenge each other each time you head out onto the greens. Doing so can really transform the way you are playing the game and help to keep you sharp.

Did you know golf offered so many benefits? If not, now is the time to start playing. It does not take a lot to learn how to play and once you do, you will benefit from doing so.

essential

Aromatherapy
Oils

My Alexandru Chiuariu

While aromatherapy can provide a wide array of benefits for your body, mind, and emotionsnot all aromatherapy oils are alike. For instance, you could choose from a wide array of essential oils.

Pure

hat exactly are essential only 24 ps name suggests, an essential oil committe the essence of a plant-and specifically the insente of its aroma. What makes essential oils specificative for aromatherapy is their consent a fed form in fact, the number of plants needed to make a small amount of essential oil can be sky high.

When discussing essential aromatherapy oils, it important to realize that they don't collectively chare any chemical or medicinal properties. In fact, the characteristic that they share is a unique and distinctive aroma. It's that aroma that makes them ideal for aromatherapy.

How are essential aromatherapy oils extracted from plants? In fact, while manufacturers use several different methods, the most common one is distillation. Distillation involves using a boiling liquid to separate different mixtures. Here's how it works. Workers apply steam to a particular plant, which allows it to "cook." As a result, the plant releases the essential oil contained in it. Then after cooling the steam that was applied to the plant, workers extract the essential oil from the water.

While essential oils have recently increased in popularity, people have used them extensively during certain periods in history. That includes their use for various medicinal purposes, such as for skin problems. The popularity of essential oils had greatly decreased during modern times. However, the recent popularity in aromatherapy has been coupled with a renewed interest in essential oils. Still, governments today are generally much more vigilant about regulating essential oils. This has helped to reduce the number of false claims that manufacturers make about their products.

Why have essential oils become so popular in the use of aromatherapy? It's important first to understand the function of

aromatherapy. This type of alternative medicine uses the aromatic compounds in various types of plant extracts, such as essential oils. In fact, people have been using essential oils for eons, to treat certain health ailments. The belief of many aromatherapy practitioners is that various essential oils can provide those some health benefits-through aromatherapy.

essential

oils only

contain extracts

from plants

When shopping for essential oils, one should know flow to distinguish pure and impure essential oils. Pure essential oils only contain extracts from plants, while lacking ingredients such as animal products. For instance, some products mimic the scents of various natural essential oils, but also contain various mammade ingredients. The function of such products is strictly as a scent. Thus, they won't have the same properties as essential oils.

Finally, it's important to note that the price of essential oils for aromatherapy can vary quite-sign ficantly. This is based on factors such as the availability of certain plants, and the number of plants needed to produce the oils. For instance, while some plants contain much oil, others contain little oil. That's why rose and Jannine are some of the priciest essential oils on the market.

If you're going to use aromatherapy, then you should definitely do some homework on essential oils. They can be the essence of a relaxing aromatherapy experience. ≈



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# LPGA SCHEDULE

Jan. 25	Pure Silk Bahamas LPGA Classic	Paradise Island, Bahamas
Feb. 1	Coates Golf Championship by R+L Carriers	Ocala, FL
Feb. 15	ISPS Handa Women's Australian Open	Adelaide. South Australia
Feb. 22	Handa LPGA Thailand	Chomburi, Thailand
Feb. 29	HSBC Women's Champions	Singapore
Mar 14	JTBC Founders Cup	Phoenix, AZ
Mar. 21	Kia Classic	Carlsbad, CA
Mar. 28	ANA Inspiration	Rancho Mirage, CA
April 10	Lotte Championship presented Hershey	Oahu, Hi
April 18	Swinging Skirts LPGA Classic by CTBC	San Francisco, CA
Apr. 25	Volunteers of America Texas Shootout	Irving, TX
May 2	Yokohama Tire LPGA Classic	Prattville, AL
May 16	Kingsmill Championship presented by JTBC	Williamsburg, VA
May 23	LPGA Volvik Championship	Ann Arbor, MI
May 30	ShopRite LPGA Classic presented by Acer	Galloway, NJ
June 6	Major KPMG Women's PGA Championship	Sammamish, WA
June 13	Meijer Classic presented by Kraft	Belmont, MI
June 20	Walmart NW Arkansas Championship	Rogers, AR
June 20	Walmart NW Arkansas Championship	Rogers, AR
Jun. 27	Cambia Portland Classic	Portland, OR
July 4	Major U.S. Women's Opem	CordeValle, CA
July 11	Marathon Classic by Owens Coming I	Sylvania, OH
July 18	UL International Crown	Chicago, IL
July 25	Major RICOH Women's British Open	Milton Keynes, England
Aug. 15	Olympics Women	Rio de Janeiro, Brazil
Aug. 22	Canadian Pacific Women's Open	Calgary, AB, Canada
Aug 29	Manulife LPGA Classic	Cambridge, ON, Canada
Sept. 12-18	Major The Evian Championship Evian	Les Bains, France
	China TBD	China
Oct. 3	Sime Darby LPGA Malaysia	Kuala Lumpur, Malaysia
Oct. 10	LPGA KEB Hana Bank Championship	Incheon, Korea
Oct. 17	Fubon LPGA Taiwan Championship	Taipel, Taiwan
Oct. 24	Blue Bay LPGA	Hainan Island, China
Oct. 31	TOTO JAPAN CLASSIC	TBD
Nov. 7	Lorena Ochoa Invitational by Banamex	Mexico City, Mexico
Nov. 14	CME Group Tour Championship	Naples, FL



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# CHAMPIONS S CHAMPIONS TOUR CHAMPIONS S CHEDULE

Jan 21	Mitsubishi Electric Championship	Ka'upulehu-Kona. HI
Feb 05	Allianz Championship	Boca Raton, FL
Feb 12	ACE Group Classic	Naples, FL
Mar 18	Tucson Conquistadores Classic	Tucson, AZ
Apr 01	Mississippi Gulf Resort Classic	Biloxi, MS
Apr 15	Mitsubishi Electric Classic	Duluth, GA
Apr 22	Bass Pro Shops Legends of Golf at Big Cedar Lodge	Ridgedale, MO
May 06	Insperity Invitational	The Woodlands, TX
May 19	Regions Tradition	Birmingham, AL
May 26	Senior PGA Championship by KitchenAid	French Lick, IN
Jun 03	Principal Charity Classic	Des Moines, IA
Jun 09	Constellation Sr. Players Championship	Philadelphia, PA
Jun 24	American Family Insurance Championship	Madison, WI
Jul 08	Dick's Sporting Goods Open	Endicott, NY
Jul 21	Senior Open Championship by Rolex	Berkshire, ENG
Aug 05	3M Championship	Blaine, MN
Aug 11	U.S. Senior Open Championship	Sacramento, CA
Aug 26	Boeing Classic	Snoqualmie, WA
Sep. 02	Shaw Charity Classic	Calgary, AB, CAN
Sep 16	Nature Valley First Tee Open at Pebble Beach	Monterey Peninsula, CA
Sep 23	Pacific Links China Championship	Tianjin, CHN
Oct 07	Toshiba Classic	Newport Beach, CA
Oct 14	SAS Championship	Cary, NC
Oct 28	PowerShares QQQ Championship	Los Angeles, CA
Nov 04	Dominion Charity Classic	Richmond, VA
Nov 10	Charles Schwab Cup Championship	Scottsdale, AZ
Nov 29	Champions Tour Q-School	Scottsdale, AZ
Dec 09	PNC Father Son Challenge	Orlando, FL



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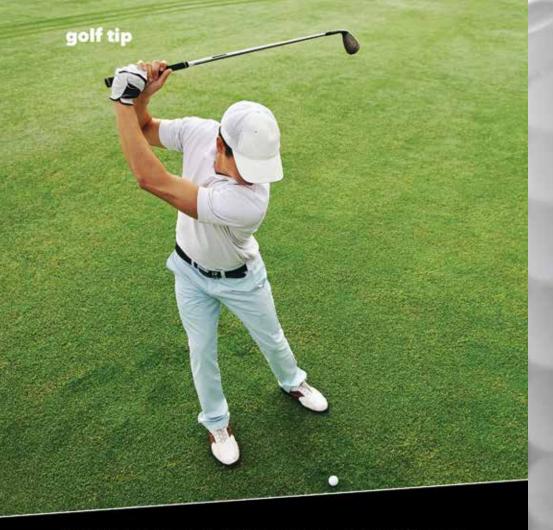


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## TARGET YOUR SWING

The aim of the swing starts with your club head to the target.

After aligning your club to where you would like the ball to travel, you then line your set and shoulders parallel to the club face. This now allows you to swing freely to the target.







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**ACUPUNCTURE** 



## THE TAKEAWAY

The takeaway of the club can be done in many ways. Some of which are easier to hit the ball than other.

The easiest way to make a proper takeaway is to drag the club straight back and keep it in front of your body. This will also help with the shoulder turn and weigh transfer. The reason to drag the club straight back and not pick the club up in the air is to create more club head speed, which will let you hit the ball straighter and possibly further.

The shoulder turn and weight transfer happen almost simultaneously. Your leading shoulder needs to get behind the ball at your set up position, and the weight should be all on your back leg.

To see if you are in a proper position try the following: at the top of your back swing stop and see if you can support all your weight on your back foot by lifting up your front food. If you can then you made a proper with transfer, if you can't keep on practicing.

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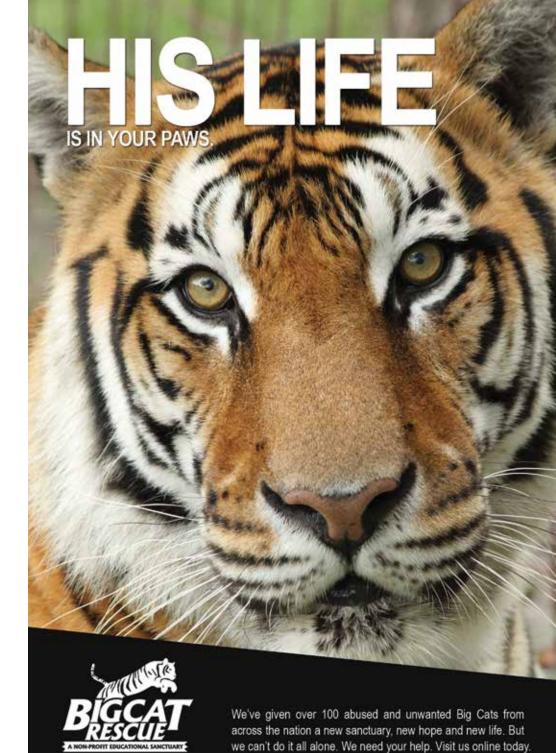












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