

## Keep Your Finances Organized

Keeping your financial papers in order is satisfying, but it can be difficult to achieve. If you devote a few hours to getting organized, though, you'll save endless hours in the future. Start the right way with these tips:

- ✓ **Find a home for your papers.** Set up a home financial center where you store your bills and receipts, whether it's in the corner of your kitchen or a filing cabinet nearby. Use a space you go to often.
- ✓ **Determine what to keep and what to discard.** Generally, you can get rid of grocery receipts, credit card slips for non-tax deductible items, and ATM receipts you've already reconciled. Toss all your junk mail. Hold on to anything that's tax deductible, such as medical expenses and records of charitable contributions. Also keep insurance policies, investment purchase records, mortgage and property bills, and warranties and instructions.
- ✓ **Sort your papers.** Use four categories: bills, insurance policies and records, bank and brokerage statements, and other important documents. Then sort those papers into separate folders for each account, type of receipt, like transportation expenses or medical bills, and each insurance policy, etc. Toss the nonessentials.
- ✓ **Build a routine.** Spend 5 to 10 minutes a day maintaining your files. Open your mail near the trash bin. Circle the due date for your bills, and file them in the proper order. And file whatever you decide to keep in its proper folder.

### Do You Have A Question About Car Maintenance That You Want Answered?

We love to hear from all of our good friends and clients who enjoy reading our monthly newsletter. If you have a question about anything related to your vehicle, feel free to give us a call at Phone number, Email address & Website.

## Stay Safe On The Scariest Night Of The Year

Children and parents alike enjoy Halloween, the costumes, and the candy, and the chance to spend some time together. Just remember to keep your young trick-or-treaters safe as you go door to door. Here are some tricks for collecting treats without danger:

- ❖ **Costumes.** Whether you buy your child a costume or make one, be sure it will be highly visible to cars and passersby. Bright colors and reflective tape will help youngsters show up on the dark streets.
- ❖ **Snacks.** Serve your kids dinner or a healthy snack (and eat something yourself) before going out. Children will be less likely to gorge themselves on the candy they collect if they're already full.
- ❖ **Props.** Masks are fun as long as they don't interfere with children's vision or obstruct their breathing when walking through the neighborhood. If their costumes include canes, toy swords, or any other sort of accessory, check that they're not too difficult to carry while walking or crossing the street.
- ❖ **Route.** Decide on a clear and safe path through your neighborhood before you go out. Accompany small children, and discuss safety with older kids going out as a group. Give them flashlights and a cell phone, and carry those yourself.
- ❖ **Inspection.** Go through the bags before children eat anything, and get rid of any candy that looks suspicious. Don't let kids consume too many goodies at once, ration the candy out over a few days or weeks so they don't make themselves sick.



### October Events

- |              |                                  |
|--------------|----------------------------------|
| October 5th  | World Teachers' Day              |
| October 11th | Take Your Teddy Bear To Work Day |
| October 16th | Bosses Day                       |
| October 17th | Sweetest Day                     |
| October 24th | Make A Difference Day            |
| October 31st | Halloween                        |



## ***Thank You! Thank You! Thank You!***

Special thanks go out to all of our clients and friends who graciously referred our shop to their friends and neighbors last month! Our business is built based on the positive comments and referrals from people just like you. We just couldn't do it without you.

**Name Here**

## ***What's In A Job Title? A Lot Of Imagination***

One way to add a little creativity to your workplace is to shake up job titles a little. Instead of "stock clerk" or "marketing assistant," follow the lead of these organizations that found interesting ways to identify employee roles (as reported on the Forbes website):

- \* **Houghton Mifflin Harcourt:** Director of First Impressions (receptionist)
- \* **InteQ Corp:** Crayon Evangelist (graphic designer)
- \* **Allen & Gerritsen:** Creator of Opportunities (business development)
- \* **Grasshopper:** Ambassador of Buzz (communications associate)
- \* **Detroit Venture Partners:** Catalyst (executive assistant/office manager)
- \* **Apple Store:** Genius (service technician)
- \* **Honest Tea:** President and TeaEO (CEO)



## ***Avoiding The Dentist? It May Cost You***

Proper dental care is important to your overall health. Unfortunately, many of us tend to avoid visiting the dentist, often because of the cost.

A survey commissioned by Aspen Dental found that almost two out of five Americans have delayed needed dental work, or had it only partially performed, because of their financial situation. It's a figure that has jumped by almost 8 percent over the last two years, even though 80 percent say they're aware that staying away from the dentist will be more expensive in the long run.



## ***Control Your Appetite After The Workout***

Does a good workout leave you feeling hungry for a snack, or a meal? Don't sabotage your exercise efforts. Remember these tips for dealing with the munchies:

- ★ **Drink some water.** Thirst sometimes masquerades as hunger. Take a drink of water or some other non-caloric beverage to rehydrate and fill your stomach.
- ★ **Plan ahead.** Prepare a healthy snack before your workout. Some fat-free yogurt or a tuna sandwich on whole-grain bread will fill you up without undoing the benefits of exercise.
- ★ **Eat before.** Have a modest meal 30-60 minutes before exercising. This can stave off pangs of hunger afterward.
- ★ **Slow down.** Take a more moderate approach to working out. You can get good results at a lower intensity, and you won't feel like you're starving afterward.



## ***Advice From Women At The Top Of Their Game***

Women and men alike can benefit from the experience and advice of female celebrities who have achieved success. From The Cut website comes these words of wisdom from successful women in the entertainment industry:

- **Kelly Ripa:** "Somebody's negativity dumped on you is a bigger commentary on how they feel about themselves than you."
- **Susan Sarandon:** "You can always forgive yourself or apologize for things you do, but you can't ever work through things you wish you'd done and you didn't."
- **Chita Rivera:** "Take advantage of every opportunity that comes your way, with grace and humility. Be a sponge, and absorb and learn."
- **Dana Delany:** "Trust your instincts, but the caveat is you don't usually know what those are until you're much older."

## ***Quotes***

"Success is finding satisfaction in giving a little more than you take."

- Christopher Reeve

## Congratulations To Our Client Of The Month!

Every month, we choose a very special client of the month. It's our way of acknowledging our great clients and saying thanks to those that support our business with referrals and repeat business.

This month's Client of the Month is

**Name & Reason Here**



## Thanks For The Kind Words

**Testimonial(s)**

## Stash Some Cash, A Few Easy Ideas For Saving Money

Looking for ways to save a little money? Here are a few quick ideas that don't require very much thought or effort:



- ❖ **Empty your pockets.** Stash all loose change in a jar or piggy bank. You'll probably bank more than a dollar a day.
- ❖ **Use your coupons.** Remember to use coupons only for the things you would normally buy. Take the money you saved and stash it away. This could add up to almost \$2 a day.
- ❖ **Stash a dollar a wash.** Whenever you do a load of laundry, put a dollar in a jar. Use the accumulated cash for laundry detergent and utility bills.

## Do You Want To Win A Free Lube, Oil & Filter Change?

The first 10 people to call with the correct answer will be eligible to win. At the end of the month we'll draw one lucky name. That winner will receive a FREE Gift Certificate for a Lube, Oil & Filter Change from us! Here is this month's trivia question: What company refers to their receptionist as the 'Director of First Impressions'? (Hint: the answer is somewhere in this newsletter)

- |                              |                |
|------------------------------|----------------|
| a) InteQ Corp                | c) Honest Tea  |
| b) Houghton Mifflin Harcourt | d) Apple Store |

**Call right now with your answer!**

Last month's trivia challenge was, *What cooking temperature gets the most antioxidants out of tomatoes?*  
 a) 190 degrees. Congratulations to last month's lucky winner!

**Winner Name Here**

## October Is Adopt A Dog Month

Millions of animals are waiting for someone to give them a safe, loving home. Be a hero and consider adopting a rescue animal or a dog from your local shelter. You'll be saving a life and adding joy to yours.



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## What's Inside?

- Keeping Your Finances Organized -
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- Win A FREE Lube, Oil & Filter Change -
  - October Events -
  - Money Saving Offers -
  - & Much More!



## *What's The Answer?*

*What's In A Job Title?*

*Should You Eat Before Or After Your Workout?*

*What Did These Successful Women Say?*

*Could Avoiding The Dentist Be Costing You Money?*

*The Answers To These And Many  
More Questions Are Inside*



Oct. 1

Do You Want To Know How To Save \$000.00 On All Your Auto Repair?



Give Us A Call At (555) 555-5555 And Ask About Joining Our Car Care Club!



Changes

Oct. 2



Save \$00.00

Autumn Is Here... Are You Ready?

Radiator Inspection & Coolant Flush

Car Care Club Card Members Save...

Have Your Coolant Checked Before The Unpredictable

Fall Weather Leaves You In The Cold!

Expires 10/31/15 Must Present Coupon

An Additional \$00.00!



Changes

Oct. 3



HAPPY HALLOWEEN SPECIAL

CAR CARE CLUB CARD MEMBERS...

TAKE 00% OFF LABOR



Not Valid With Other Offers & Cannot Exceed \$000.00



Expires 10/31/15 & Must Present Coupon

Changes

Oct. 4

TIRE CARE PACKAGE

Increase The Life Of Your Tires!



SAVE \$00.00

Car Care Club Card Members Save... An Additional \$00.00!

Expires 10-31-15

Standard Alignment  
4 Tire Rotation & Spin Balance  
Tire Tread Depth Check  
Air Pressure Check  
Tire Inspection

Cannot Be Combined With Other Offers

Changes

Oct. 5

# Wheel Alignment Special!

## Benefits To You:

*Save* We'll Inspect Suspension Components For  
**\$00.00** Wear & Perform Wheel Alignment.

Shims & Simulator Extra If Needed

Expires 10-31-15



Better Gas Mileage,  
Longer Tire Life &  
Safer Driving!  
Most Cars & Light Trucks

Changes

Oct. 6

# SQUEALING BRAKES?

## STANDARD BRAKE SERVICE



Expires 10/31/15  
Must Present Coupon



Cannot Be Combined  
With Other Offers

**\$00.00 OFF**



Changes

Oct. 7

# Antifreeze & Coolant Change

**\$00.00 OFF**

Now **ONLY \$00.00**



Expires 10-31-15  
Must present coupon  
Cannot Be Combined With Other Offers



Changes

Oct. 8



# Ladies Appreciation Days

All Ladies Will Receive A FREE \$00.00 Gift Certificate When They Have Any  
Service Or Repair Performed With US On Any Tuesday During The Month

Expires 10/31/15

Of October!

Must Present Coupon

Excludes Oil Changes



Changes

Oct. 9

# You Can Pick Your Service...



Not Valid With Other Offers

**\$00.00  
OFF**

- ✓ Alignment Service
- ✓ Coolant Flush
- ✓ Transmission Flush



Expires 10/31/15

**GET ALL  
3 & SAVE  
\$00!**

Changes

Oct. 10



Expires 10/31/15  
Cannot Be Combined With Other Offers

# Scary Fact:



8 Out Of 10 Transmissions Fail Due To Lack Of Preventative Maintenance. Transmissions Fail Due To Fluid Not Dissipating Heat From The Transmission.

**Transmission Service Special  
Save \$00.00 With This Coupon!!**

Changes

Oct. 11

# All Month Long: Trick Or Treat Halloween Special



Oil Change & Filter



33 Point Courtesy Check



Lubricate Chassis



Expires 10/31/15  
Must Present Coupon  
Cannot Be Combined With Other Offers

**Only  
\$00.00**  
A \$00.00 Value

Changes

Oct. 12

# Is Your Birthday During October?

We'd like to Celebrate your Birthday with you!  
Just stop by and show us your Drivers License and  
you'll receive a FREE Regular Oil Change on Us!










Expires 10/31/15  
Up to \$00.00 Value

Changes

# Fall Is Here!

Don't Let This Fall Special Blow By You!

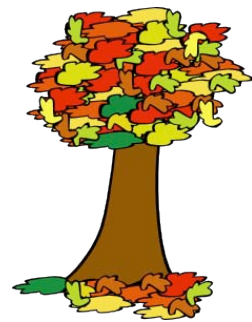
## Fall Special:

-  Lube, Oil & Filter
-  Complete Tire Rotation
-  Complete Vehicle Inspection
-  Battery & Charging System Test
-  Consultation on any vehicle problems you may have
-  Check Tread Depth & Adjust Air Pressure On All Tires (as needed)
-  Check All Fluids & Top Off All Fluids Under The Hood (as needed)



A \$000.00 value for most vehicles

**ONLY \$00.00**



**Be One Of Our First 10 Clients  
To Have This Fall Special Performed  
On Your Vehicle & Receive A  
FREE \$00.00 GAS CARD!!!**



**Call us now at (555) 555-5555  
to schedule your appointment.**

Just remember to bring this coupon  
when you come in for service.

Offer expires October 31<sup>st</sup>, 2015.

Don't miss this offer that is **FREE** to the  
first **10 clients** that take advantage of our  
Fall Special listed above.

**We look forward to Seeing you Soon!**