

A Free Monthly Newsletter From Your Friends At Mike Palmer Automotive

## 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 **801-595-8724**, email us at **mikepalmer724@msn.com** or visit us at **www.mikepalmerautomotive.com**

## 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                        |



**Save \$15.00**



**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!

An Additional \$20.00!



Expires 10/31/15  
Must Present Coupon

## 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.

**Dave Richards Referred Roberta Nelson**  
**Lizzie Wright Referred Catherine Spruill**  
**Jimmy Kester Referred Zach Stevens**  
**Colin Moulton Referred Spencer Moulton**

## 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)
- \* **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



# HAPPY HALLOWEEN SPECIAL

## CAR CARE CLUB CARD MEMBERS...

Not Valid With Other Offers & Cannot Exceed \$100.00



## TAKE 15% OFF LABOR



Expires 10/31/15 & Must Present Coupon

## 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

**Ryan Rosencran of Murray Glass**



### Thanks For The Kind Words

"Very honest and practical. They walked me through repairs that should be made (to keep the car running well), repairs that could be made (the A/C was working subpar but would be expensive to fix and they explained why), and things that really were not necessary to repair (small leaks that would cost hundreds to repair but that did not affect vehicle function). I never felt pressure to do anything."

- Jason Neilson

## 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.

## Dads Invade The Supermarket

The long-held stereotype of the grocery store as women's territory may be losing its grip. A study from Cone Communications reports that 52 percent of fathers are now the primary grocery shoppers in their family. And they're not just popping out for a six-pack, either. The study's findings include:

- **Shopping lists.** A majority of dads, 63 percent, take a detailed shopping list to the store with them.
- **Coupons.** Another majority, 56 percent, collect coupons and read advertising circulars when planning their shopping trips.
- **Meals.** Fifty-two percent of shopping dads plan meals for the week.
- **Research.** Twenty-four percent of fathers who shop check the background of the products they buy.



## October Is Adopt A Dog Month

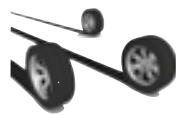
Millions of animals are waiting for someone to give them a safe, loving home. Be a hero and consider adopting a rescue animal or a dog from your local shelter. You'll be saving a life and adding joy to yours.



The material contained in this newsletter is for informational purposes only and is based upon sources believed to be reliable and authoritative; however, it has not been independently verified by us. This newsletter should not be construed as offering professional advice. For guidance on any specific matter, please consult a qualified professional. ©2015 RSC

# TIRE CARE PACKAGE

**Increase The Life Of Your Tires!**



SAVE \$25.00

**Standard Alignment**

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

Car Care Club Card Members Save... An Additional \$20.00!

Expires 10-31-15

Cannot Be Combined With Other Offers

A Free Monthly Newsletter  
From Your Friends At  
Mike Palmer Automotive  
39 W 900 S.  
SLC, UT, 84101



## What's Inside?

- Keeping Your Finances Organized -
  - Stay Safe On Halloween -
  - Control Your Appetite -
  - Advice From The Top -
    - 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*

