

A Free Monthly Newsletter From Your Friends At Ricky Ratchets Auto Repair

January Events



January 1st	New Year's Day
January 2nd	World Introvert Day
January 4th	Trivia Day
January 17th	Martin Luther King, Jr. Day
January 18th	Winnie the Pooh Day
January 24th	Compliment Day
January 25th	Opposite Day
January 29th	National Puzzle Day



Older U.S. Adults Have Widely Accepted Tech In Recent Years

Contrary to stereotypes, older Americans are embracing technology, according to AARP's 2021 technology survey. Ownership of smart devices like TVs, phones, watches, tablets, and personal assistants went up among older adults in 2020. Fifty-three percent of Americans 70 and older owned a tablet that year, up from 40% in 2019, and 69% of these owners said they use their tablets every day. They're spending more on tech, too—\$1,144 in 2020, a big increase from \$394 in 2019. The three most popular purchases are smartphones, smart TVs, and Bluetooth headsets.

Older adults are using their tech to connect via texting, social media, and video chats, with more than 60% saying they use their devices to stay in touch with family and friends, many on a daily basis. They're also watching smart TVs—64% percent owned a smart TV in 2020, up from 49% in 2019, and that means they're streaming more content instead of relying on networks and cable: Only 38% of adults 50 or older were primarily watching network and cable TV in 2020, a big drop from 60% in 2019.

Still, 54% say they'd like a better understanding of the devices they've purchased, and 37% don't have confidence in their ability to use today's technology.



Heed This Unpleasant Money Advice

Some advice is tough to take, especially about money. The Inside website shares one financial planner's unwelcome words that more people should bear in mind:

- ➔ **You're not saving enough money for retirement.** Chances are you're thinking you've got enough time to start putting money aside for your later years. Unless you're already wealthy, you're probably wrong. Take a look at your income and assets, determine when you want to retire, and calculate realistically how much money you'll need to live the rest of your life comfortably. If you've got children, don't forget to start saving for college early, too.
- ➔ **Be comfortable with risk.** The economy and the stock market are uncertain, but you can't play it safe all the time. Don't panic when the stock market goes down. Remember that you're in it for the long haul, and stick to your investment plan. The economy is cyclical, so eventually things will swing back to positive territory.
- ➔ **You can't afford that much house.** Monthly payments are only part of the expense in owning a home. Taxes, maintenance, repairs, and everything else can add up quickly. Don't be too quick to buy the biggest house you can get a mortgage for. Get a reasonable loan that you can live with as other expenses come and go.

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 reach out to us...

**Call us at
(519) 455-5351
Or visit our website at
www.rickyratchets.com**



FREE Vehicle Inspection

With Any Service: We Will Check Your Lights, Battery,
Wiper Blades, Tires & All Fluid Condition & Levels.



Expires 1/31/2022
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.

**All Our Great Clients and Staff at
Fanshawe College & Western University!**

Manage Your Time Better To Get Ahead In Your Career

One vital key to your career success is the ability to manage your time efficiently. Wasting time tells managers you can't be trusted with priorities, which will interfere with your plans for advancement. Keep these basic tips in mind to get the most from every minute:

- ✓ **Plan your day.** Rank your most important tasks every day in order of importance. Move through your list methodically, allocating sufficient time to do a good job on each priority.
- ✓ **Ask for help.** Don't be afraid to tap co-workers and managers when you legitimately need assistance. Don't ask anyone to do your job for you, but do solicit advice and short-term help when you're actively working on organizational priorities.
- ✓ **Review your responsibilities.** Don't treat your job description as a list engraved in stone. Check regularly with your manager to confirm that you're working on the right tasks today, and examine your own career goals from time to time to be sure you're focused on your own changing needs.
- ✓ **Organize your workspace.** Straighten up your desk or work area at least once a day to be sure you can find everything you need quickly. Go through your computer files and email, putting items in the right place or deleting them when they're no longer needed. Your ability to find information fast will put you ahead of others fumbling through irrelevant material.



Health Benefits Of The Avocado

Avocado toast is a thing, but whether you think it's an overhyped millennial trend or not, research suggests that it's good for you—the avocado part, at least.

A study published in the *Journal of Nutrition* and reported in an article on the Bicycling website found that eating one avocado a day is associated with significantly lower levels of types of LDL—the bad cholesterol—in adults who are overweight or obese. In addition, avocado also improves levels of lutein, an antioxidant associated with heart health, by more than 68%, and one avocado supplies about half of the dietary fiber that fights heart disease you need every day. So go ahead—have another slice of avocado toast.



Mystery Of The Ancient Glass Solved

Shards of black and green glass are scattered along a 45-mile swath of land in Chile's Atacama Desert. Its origins have long been a mystery, but the Science News website reports it may have an extraterrestrial explanation: A comet, exploding over the desert some 12,000 years ago.

Comets are mostly composed of ice and rock. Unlike falling meteors that leave impact craters—there are about 160 known impact craters on Earth—comets usually explode before they hit the ground in an airburst that produces massive heat and strong winds.

The Atacama is the world's driest desert, and it's full of sand, which forms glass when it's heated to high temperatures. Analysis of the Atacama glass showed that it formed at a temperature of more than 1,700 degrees Celsius, much hotter than any grass fire could generate—even if there was enough grass in the desert to sustain a major fire. But the proof came when scientists discovered the glass had space dust embedded inside it, similar to dust found in comets.

A comet's airburst would explain the glass's twisted shape, and the energy of the impact would have scattered it widely across the desert. It also would have spread the glass through different layers of sediment, making it look like the glass was formed during separate events. Scientists carbon-dated plants that came into contact with the glass, an analysis that helped them determine the probable date of the comet's fall 12,000 years ago.

Here's To Celebrating You!

We'd like to Celebrate your January Birthday with you! Just stop by and show us your Drivers License and you'll receive a FREE \$20 Ratchet Buck for your next service!

Expires 1/31/22

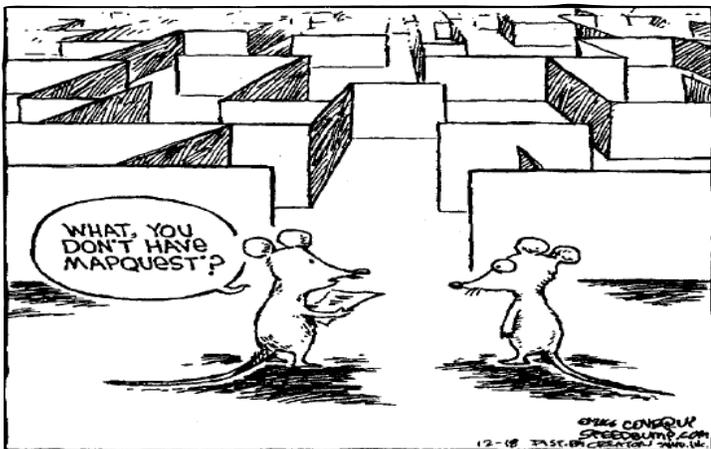


Congratulations To Our Client Of The Month!

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

YOU! Together we made Christmas a little bit brighter for local families through your generous donations to The Salvation Army Christmas Hamper Program! Thank You! We raised \$3770 plus food and toy donations!



Thank You For The Kind Words

"Fantastic service, very honest. Took time to explain everything and performed the work ahead of schedule. Start to finish I was taken care of with excellent communication. Would highly recommend!"

~ Zac Ebert

Make New Year's Resolutions You'll Actually Keep

Making a New Year's resolution is like setting any other type of goal. You have to choose wisely if you want to achieve something significant. Remember that a good resolution, like a solid goal, usually has a few definable characteristics:

- ★ **Focus.** Set a definite target: "Lose 10 pounds by June 1" is better than "Lose some weight."
- ★ **Challenge.** Your resolution should be neither too hard nor too easy.
- ★ **Support.** Share your resolutions with others who will help you work on them.
- ★ **Presence.** Write down your resolutions in detail and post your list where you'll see it often.
- ★ **Vision.** Visualize the results you want to achieve every day.



Do You Want To Win A Free \$25.00 Tim Card?

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 \$25.00 Tim Card from us! Here is this month's question... How many known impact craters are there on Earth?

(Hint: the answer is somewhere in this newsletter)

- a) 123
- b) 160
- c) 158
- d) 190

Call right now with your answer!

Last month's trivia challenge was, What percentage of Americans get their dose of news from the television?
Answer: D) 68%

Congratulations to last month's winner...

Vickie Mills

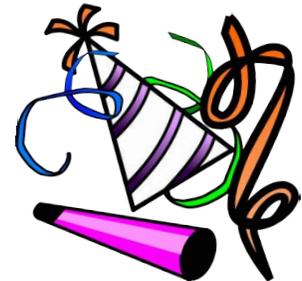
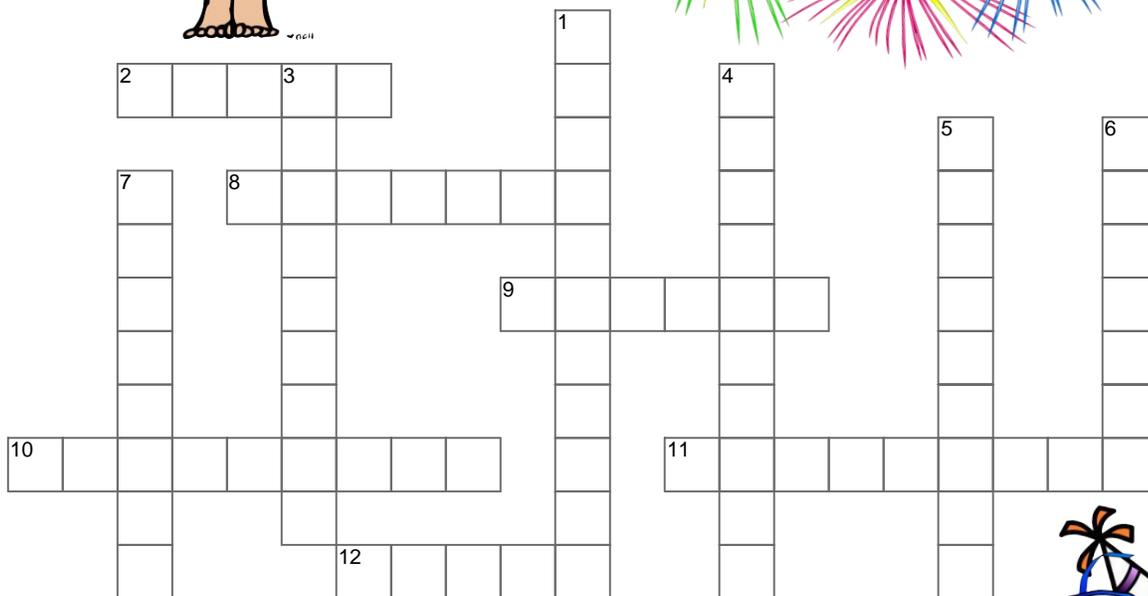
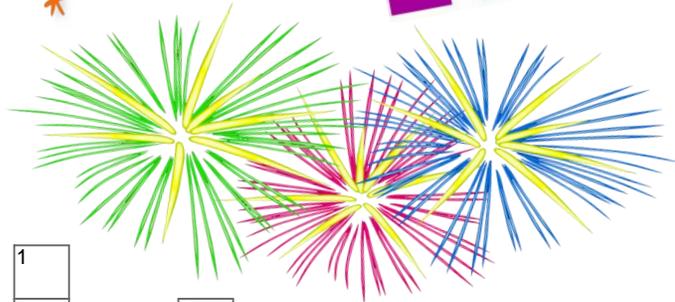
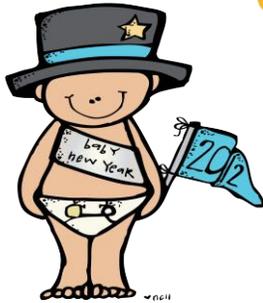
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Jakes Jokes:

- Q: Where do math teachers go on New Year's Eve? A: Times Square
- Q: What is the perfect food to eat on New Year's Eve? A: Toast!
- Q: What did the icy road say to the car? A: Let's go for a spin!
- Q: Why do bees stay in the hive in the winter? A: It's swarm in there!
- Q: What are dental X-rays called? A: Tooth pics!



Happy New Year! 2022



ACROSS

2. A mechanical or electrical device for measuring time.
8. First month of the year.
9. All the descendants of a common ancestor.
10. The point in time at which something starts.
11. Low explosive pyrotechnic device used for entertainment purposes.
12. A social gathering of invited guests.

DOWN

1. January 1st
3. A white sparkling wine associated with celebration.
4. A firm decision to do or not to do something.
5. Counting numerals in reverse order to zero.
6. A person one knows and with whom one has a bond of mutual affection.
7. Twelve o'clock at night.



Wishing You & Your Family
Health & Happiness In 2022!



~Rick, Linda & Staff