

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



November Events

November 1st	Extra Mile Day
November 4th	Daylight Savings Time Ends
November 11th	Remembrance Day
November 13th	World Kindness Day
November 17th	World Peace Day
November 20th	Universal Children's Day



"Fortunately, somewhere between chance and mystery lies imagination, the only thing that protects our freedom, despite the fact that people keep trying to reduce it or kill it off altogether."

—Luis Buñuel

"We should certainly count our blessings, but we should also make our blessings count."

—Neal A. Maxwell

What Parents Want To Tell Their Kids About Money

Do you wish your parents had started giving you financial advice at an early age? Many adults do, according to a survey reported on the News4 San Antonio website.

In the survey, 40 percent of respondents said they would now start talking to their kids about managing money at age 12 or earlier.

Here's what they'd advise:

- ◆ Live within your means: 56 percent
- ◆ Start saving early and regularly: 46 percent
- ◆ Take advantage of your RRSP match: 45 percent
- ◆ Manage credit cards effectively: 28 percent
- ◆ Have a budget: 21 percent

It's Delicious

What's the one thing that just might be better out of a can than picked fresh off the farm? Pumpkin.

- ❖ When it is pureed you can use it as a base for soups, stews, or chilis, as well as breads, pies, and cookies. It can also be used as a substitute for oil in some baking recipes or just to eat on its own.
- ❖ It's the cousin of the butternut squash and doesn't have much in common with that jack-o'-lantern you carved with your family a few weeks ago.
- ❖ In the town of Morton, Illinois, Libby's processes 85 percent of the canned pumpkin sold annually throughout the world—enough to make over 90 million pies. It has its own proprietary pumpkin variant, Libby Select, growing in a giant patch about eight square miles in size.
- ❖ Approximately 90 percent of all the pumpkins grown in the United States that are canned and pureed come from farms located within a 100-mile radius of the town of Peoria, Illinois.

"When you love what you have, you have everything you need."

—Unknown

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...

(519) 455-5351 or

www.rickyratchets.com



Winterization Inspection

Winterization Inspection \$109.95 includes a FREE Lube, Oil & Filter! We'll Check Your Battery, Tires, Fluids, Brakes, Test Antifreeze and more in our 52 point Inspection!

*Expires 11/30/18 Must Present Coupon
Cannot Be Combined With Other Offers*

Don't Wait Until It's Too Late!

Rich Folks Share Their Advice

Want to get rich? There's no guaranteed path to wealth, but these billionaires have shared on the Cheat Sheet website some of their thoughts on achieving financial success:

- ★ **Mark Cuban, owner of the Dallas Mavericks:** "Save your money. Save as much money as you possibly can. Every penny you can. Instead of coffee, drink water. Instead of going to McDonald's, eat mac and cheese. Cut up your credit cards. If you use a credit card, you don't want to be rich. The first step to getting rich requires discipline. If you really want to be rich, you need to find the discipline. Can you?"
- ★ **Warren Buffett, CEO of Berkshire Hathaway:** "I will tell you the secret of getting rich on Wall Street. Close the doors. You try to be greedy when others are fearful, and you try to be very fearful when others are greedy."
- ★ **Eli Broad, founder of KB Home:** "No one ever made a million bucks by being cautious or timid or reasonable. I was 22 years old and recently married when I had the crazy idea that I should give up my career as a CPA and become a homebuilder. I didn't know anything about building houses. Sometimes the craziest ideas are the ones that yield the greatest payoffs."
- ★ **Eric Schmidt, executive chairman of Google:** "Don't bother to have a plan at all. All that stuff about a plan, throw that out. It seems to me that it's all about opportunity and making your own luck. You study the most successful people, and they work hard and they take advantage of opportunities that come that they don't know are going to happen to them. You cannot plan innovation; you cannot plan invention. All you can do is try very hard to be in the right place and be ready."
- ★ **Jim Koch, founder of Boston Beer Co.:** "The most common thing I remind people of is to only pursue something you love, because a small business is going to be very demanding of your time, your energy—it just eats your life. And if you're doing something you love, then you will accept and even enjoy that. If you're just doing it to get rich, you're gonna lose heart. I tell everyone, getting rich is life's biggest booby trap. It comes down to what would you rather be, happy or rich? I say do what's gonna make you happy."

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.

Jeff Johnston

A Heartfelt Request

Emma came home from work one Tuesday evening with no idea how her life was about to change. Mixed in with her daily mail was a handwritten note addressed simply to "neighbor." The handwriting on the envelope and the note inside was in a shaky hand that reminded Emma of her late grandmother's penmanship.

The return address on the envelope was for a house across the street that Emma believed to be vacant. The curtains were always closed and in the few years since Emma and her family moved into the neighborhood, they never saw anyone enter or leave the house.

The note inside the envelope read: *Dear neighbor, I see you with your family and you seem like a very nice person. I was wondering if we could be friends. I am 93 years old and no longer have any family. I am very lonely.*

The note was signed by a woman named Allison.

In just a few lines Emma was reduced to tears. She thought of her own grandmother, who she'd just buried a few months ago, and how the loss of her passing was still present. Then she thought about how much loneliness and courage it would take for an elderly person to reach out to a complete stranger, hoping to make a connection.

The next day, after Emma sent her kids off to school, she walked over to Allison's house and knocked on the door. She was greeted by a petite older woman with dazzling blue eyes. For the next few hours they got to know a little about each other over a pot of coffee and warm banana bread. Over the next few years Allison became a surrogate grandmother to Emma and her family.

As we embark upon this festive season of feasting and holiday observances, let us remember that the person in the next cubicle, living down the hall, or across the street may be left out of these good times. Reach out in the spirit of friendship and inclusion to warm the heart of a lonely person through a selfless act of kindness.

**FREE
WITH
ANY
SERVICE**

BATTERY SPECIAL

Don't Let The Colder Weather Kill Your Battery! Bring Your Vehicle In For Any Service And Receive A FREE BATTERY INSPECTION So You Won't Be Left Out In The Cold This Winter. PLUS..... Receive **\$10.00 off** parts & labour if anything additional is needed.

Expires 11/30/18

Cannot Be Combined Any Other Offers

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

Steven Siegel



Thanks For The Kind Words

“Thank you to Ricky Ratchets for being honest and saving me \$1000 of dollars. I had a serious engine problem and because Rick has cars in his blood he knew this issue. He advised me to take my 2011 Hyundai to the dealer where I received a brand new engine. WOW. Believe me you can trust Ricky!”

- Vic Sandin

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Busy As A Bee... Even When The Bees Are Sick

Honeybees are hard workers—even when they're sick. The (e)Science News website reports that researchers using radar technology have learned that honeybees continue to seek and collect honey for their hives even when they're suffering from infections or viruses.

The scientists mounted tiny, lightweight transponders to bees' thoraxes, enabling them to track individual bees using a radar signal. Studying the flight paths of 78 bees, the researchers found that although the sick bees didn't fly as far or as long as their healthy counterparts, they continued their search, suggesting that bees are hardwired to seek and procure honey even when they're ill.



“Hard work spotlights the character of people: Some turn up their sleeves, some turn up their noses, and some don't turn up at all.”

—Sam Ewing

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... What is Emma's elderly neighbour's name?

(Hint: the answer is somewhere in this newsletter)

- a) Anna
- b) Allison
- c) Pearl
- d) Margaret

Call right now with your answer!

Last month's trivia challenge was, What do squirrels' diets require an intake of? *Answer: C) Salt*

Congratulations to last month's winner...

Jeannie Stefonek

Jake's Jokes: (from a funny young man who loves to laugh)



- Q: What do you call a bear with no teeth? A: Gummy bear!
- Q: How did the leaf win the race? A: He be-leaved in himself!
- Q: What time do ducks get out of bed? A: The quack of dawn!
- Q: Why did the Oreo go to the dentist? A: It lost it's filling!
- Q: Why don't papers tell jokes? A: They are always tearable!



Ricky Ratchets Annual Christmas Drive For The Salvation Army!



GET INVOLVED THIS

Nov 19th - Dec 14th

Christmas

FILL THIS BOX?

Peanut Butter School Snacks
 Low To No Sugar/Real Fruit Jams
 Sugar-Free Canned Fruits
 Dried/Canned Beans
 Canned Pasta Sauce/Dry Pasta
 Canned Meats (fish, turkey or chicken)
 Granola Bars/Crackers
 Instant Coffee/Tea
 Low Sodium Canned Vegetables/Soups
 Baby Formula/Food Diapers (Size 4, 5, 6)
 Hygiene Supplies Toilet Paper

Giving Hope Today

YES WE CAN!

*Please note that we cannot accept dented, opened, unlabeled or expired goods

"Powerful" is how we would describe your donation to the 2017 Salvation Army Hamper Program. Your generous gift made it possible for us to provide toys to over **6,500** children and the fixings for a delicious dinner to over **4,800** London households. Now that's powerful! Thank you for helping us create this positive impact on our community.
 ~ *The Salvation Army Community and Family Services London*

Let's make a difference again this year!! Without your generosity we couldn't come close to supporting our neighbours in need. Your contribution makes an immediate difference.

Thank You!



When you make a donation to The Ricky Ratchets Christmas Drive For The Salvation Army, We Will Enter Your Name Into A Drawn For TWO Movie Tickets To See The Grinch On Us! Perfect For The Holiday Season!

December 2018
 Landmark Cinemas
 983 Wellington Rd

Help Us Provide A Merry Christmas To Over 6,000 Children This Year!!



Infants and Toddlers

Baby Einstein/Playschool
 Leap Frog/ Vtech
 Fisher Price
 * Please NO button eyes or noses or small parts!
 Packaging should say
 Infant Friendly, Baby's First
 0-6 months, 3 months+
 1-2 years, 2-3 years

Boys and Girls 4-9

Lego/Crayola/ Models
 Hot Wheels/K'Nex/Disney
 Play-Doh/Shopkins/Minions
 Polly Pocket/Action Figures
 Board Games/Craft Kits
 Little Live Pets/Dolls/Nerf
 Balls/Skateboards
 Chapter/Comic Books

Boys and Girls 10-12

Electronic/ Board Games
 Diaries/ Journals/ Books
 Balls/ Skateboards
 Craft kits/ Puzzles/Models
 Remote Control Vehicles
 Jewellery/ Science Kits
 Purses/ Personal Care/Gifts

Give a Little, Get a Little!

Free Gift and Treat Plus A Discount Coupon AND A Chance To WIN 2 Movie Tickets With Your Donation!

Limit One Per Household

