



***Wishing you the best in 2008!***



If you have yet to pick a New Year's Resolution (or already broke the one you did make) try one of these—

- Go green—saving energy and being kinder to the environment will make you (and the earth) feel good.
- Be more aware — in this ever-growing age of technology it is more important than ever to be vigilant and have a grasp on your daily activities. Remember, you need to be your own watchdog!

This issue of the newsletter offers some practical advice on how you can accomplish both of these.

### ***Some Inspiration for 2008:***

#### ***Time is Precious***

To realize the value of one year:

Ask a student who has failed a final exam.

To realize the value of one month:

Ask a mother who has given birth prematurely.

To realize the value of one week:

Ask an editor of a weekly newspaper.

To realize the value of one hour:

Ask the lovers who are waiting to meet.

To realize the value of one minute:

Ask the person who has missed the train, bus or plane.

To realize the value of one second:

Ask a person who has survived an accident..

To realize the value of one millisecond:

Ask the person who has won a silver medal in the Olympics.

Time waits for no one.  
Treasure every moment you have.

—Author Unknown



### ***An Appliance Purchase Tip***

Have you finally whittled your choices for a new and costly major appliance purchase down to two different brands, but can't decide which one to buy?

Try calling the manufacturer's toll-free consumer access line. Some intelligent questions from you should elicit some intelligent answers in return. Their general telephone helpfulness and the sincerity of responses may help you decide. It may also help you to choose if you're unable to get through at all or, while on hold for 45-minutes, a recorded message keeps telling you how "important your call is to them"!

Don't forget one of the commandments of appliance repair....be an intelligent consumer by making yourself aware of the parts and labor warranty before you buy.

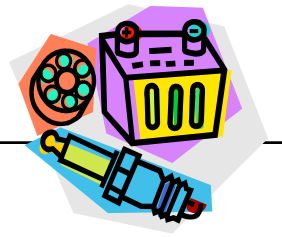
Do all those new gadgets and gizmos from Santa already have dead batteries?

Look inside for all you want to know about:

**BATTERIES**



## All About ... BATTERIES



**Q.** Does refrigerating alkaline batteries make them last longer?

**A.** According to Marilyn vos Savant, the person noted to have the highest IQ in the world, the refrigeration works but only a tiny bit. “If you seldom use batteries,” she says, “you’d save just pennies a year. If you use them often, you’d save even less. Plus, you have to wait for the batteries to warm up before using them, as condensation may damage electronic equipment.”

**Q.** My digital devices quickly drain my AA and AAA batteries. What can I do?

**A.** Brian Keogh, an expert from the Wall Street Journal says, “Match the device with the right kind of battery. Brands such as Duracell, Energizer and Panasonic feature types of batteries that are designed for power-hungry gadgets such as portable-music players and digital cameras, providing a higher voltage and longer battery life.”

Rechargeable batteries work well in these devices and save money over the long run. Although they provide less voltage and cost more initially, they can generally be recharged hundreds of times. Traditional alkaline batteries work well in gizmos that don’t require much power.

**Q.** What is the proper way to dispose of dead batteries from my laptop or cellphone?

**A.** Lyneka Little of the Wall Street Journal offers this advice: Most gadgets include rechargeable batteries that contain toxic materials like lead and mercury that are hazardous when not discarded properly. A program - called “Call2Recycle” - is run by the nonprofit Rechargeable Battery Recycling Corp. ([www.rbrc.org](http://www.rbrc.org)) and offers 30,000 free drop-off collection locations for recycling.

To recycle, visit [www.call2recycle.org](http://www.call2recycle.org) or call 1-877-273-2925 or watch for a hazardous waste collection day in your city or town.

**Q.** My new car is only two years old and I need a new battery. I thought a new car battery would last 5 years at least! What is up?

**A.** There is a propensity for premature battery failure due to all the gadgets and gizmos that continue to draw power even after the ignition is turned off. Some of the worst-offending accessories and add-ons are:

- Laptop and cellphone chargers
- Car vacuum cleaners
- Heated cup holders
- Security alarms
- Satellite navigation systems
- DVD players

## Mystery Spending



### ... Where did the Money Go?

According to a recent survey by Visa USA, half of all Americans ‘lose’ almost \$2400 in cash each year and don’t know where it goes. It’s just ‘gone’. It’s just another mystery! Men younger than 34-years-old are the biggest ‘losers’ by losing track of over \$3000 a year. Here’s what the pros have to say about tracking spending:

- Keep a journal on where every penny goes for a month. You *will be* surprised!
- Set goals on how money *should* be spent.
- Make a budget to accom-



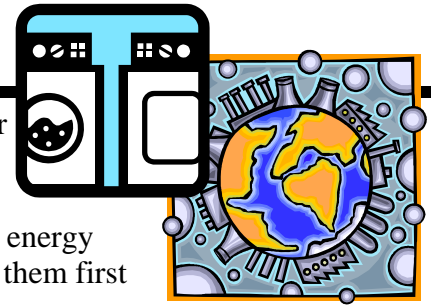
**BEWARE!**



‘Skimming’ – the newest type of credit card fraud is growing. Account data from the cards’ magnetic strips is copied without you knowing it and used later for counterfeit purposes. Here are some ideas, from the Wall Street Journal, on how you can ‘protect your plastic’:

- Keep an eye on the card at all times, if possible, when paying at restaurants and gas stations where ‘skimmer’ crimes often occur.
- Scrutinize ATMs and card readers for tampering.
- Consumer groups say credit cards offer better legal protection than debit cards.

## Energy Saving Tips for Washers and Dryers



- Using cold water during the washer's rinse cycle can save at least \$25 per year by not having to heat the water.
- Select the correct wash cycle for the level of soil on your clothes. Each cycle has a different time associated with it, the heavy wash cycle uses more energy than the short cycle. If you have a load of heavily soiled clothes, try soaking them first and then use a shorter wash cycle.
- Don't forget to adjust the water-level or load setting to match the amount of clothes that you will be placing in the washer. Lower settings use less water.
- Consider combining two small loads to reduce the time spent doing the laundry and use less energy.
- Is it about time to replace your washing machine? If so consider buying a front-load washer, which can use up to 50% less energy, require less detergent and water and cause less wear and tear on your clothes.
- Overloaded dryers take longer for clothes to dry, wastes energy and also causes wrinkles, which will require ironing.
- Clothes dryers use heated air and tumbling action to dry clothes, so keeping the lint filter clean is very important. Lint build-up on the filter reduces air flow and makes the dryer work harder, which uses more energy.
- Take advantage of the warm air you have already paid to heat up the dryer. Whenever possible dry loads consecutively.
- Make sure that all excess water is removed from items being placed in the dryer. Soaking wet clothes take much longer to dry.

# Did You Know?...



**... You Probably  
Already Own a  
Portable Security  
System?**



You come home for the night, put the garage door down (and recheck it), lock all the doors and feel pretty secure. You throw the car keys on the counter or place them on a hook in the hallway. That sounds like a normal scenario for many people.

However, keeping that car key chain with you is a great security device ...and it is FREE and PORTABLE!

If you think someone is trying to gain entry to your house or if you hear an unfamiliar noise outside the house, just press the panic alarm on your car key chain. Try it! It will send the car horn honk-

ing from almost anywhere inside your house. It doesn't matter if the car is in the driveway or in the garage or on the street. And you can stop the 'alarm' noise by pressing the same alarm button again. BE SURE YOU TRY IT TO GET COMFORTABLE WITH DOING IT! Start sleeping with your keys on the night table within easy reach.

If your car alarm goes off, odds are slim that a burglar or other intruder is going to stick around as your neighbors start peering out their windows to see what's going on – no matter what time of day or night!

This alarm system also works well in parking lots as you are walking to your car. Have the keys in your hand or pocket and be ready to hit the alarm button. Tell everyone you know about this simple but easily overlooked system of personal protection.

**Remove 'someday'  
and 'one of these  
days' from your vo-  
cabulary. If it is  
worth seeing or hear-  
ing or doing; see it,**

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## ***Be your own Watchdog!***

### **Avoid a Pill Mix-up at the Pharmacy**

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The serious issue here is sound-alike medication names and notorious bad penmanship.

Before leaving the doctor's office, make sure you know the EXACT name of the medication, the prescribed strength, the dosing schedule and why the doctor thinks you need the medication. Ideally, have the doctor describe what the pill looks like. If the doctor's office calls in the prescription, ask for the same information and **WRITE IT DOWN**. Compare that to what you pick up at the pharmacy.

For added security, ask the pharmacist to explain what the medication is for and how it is to be taken. Make sure that information matches what your doctor advised. For extra-added safety, **READ** the printed information that comes with the prescription.

Pill mix-ups do happen. You need to be the watchdog!



### ***Challenge!***

The first 15 customers that go to [www.Guinco.com](http://www.Guinco.com) and call 817-568-2866 and tells us what three movies

Toni has in her DVD collection gets a

**Free Comfort Analysis**

(ask a CSR for more details)

To unsubscribe to this newsletter at anytime send an email to [newsletter@guinco.com](mailto:newsletter@guinco.com)

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## ***It's Easy Being Green... and Trendy!***



Here are some tips from HGTV.com on using green in your home decorating:

- GREEN is trendy because it complements environmental concerns
- Darker GREENS have long been colors of preference amongst the wealthy
- GREEN is the one single color that focuses directly on the retina so it's the easiest color for the eye to see. So, use green wherever you plan to read, relax, concentrate or focus
- GREEN says 'security' and 'stability' and, thus, combats homesickness. Think about that when you send your child off to college or a younger child to summer camp this year!



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***"Family owned business with honest value"***