

## *A New Year's Resolution For Fiscal Fitness*

Most New Year's resolutions revolve around getting fit. Although that frequently means losing weight, one area you want to fatten up is your money supply. Here are some simple resolutions for adding some healthy heft to your overall financial profile:

- \* **Pay down your mortgage.** You can save more than \$63,000 on a 30-year, \$200,000 mortgage by paying just \$100 more a month.
- \* **Save 10 percent.** Put aside 10 percent of your income for long-term investments and retirement savings before paying any bills.
- \* **Track your expenses.** Record every dollar you spend, for at least one week. You'll get a clearer idea of where the money goes and what you can cut back on.
- \* **Energize your house.** Look for ways to make your house more energy efficient. You'll save on heating and cooling costs and help the environment.
- \* **Stay home.** Resist the temptation to eat out. Cook more meals at home. Instead of going to the movies, stream a video, read a book, or play a game with your whole family.
- \* **Don't rely on credit cards.** Credit card debt can eat up your savings and your future. Start reducing your debt, and don't buy anything on credit if you don't have the money to pay the bill off promptly.

## *January Events*

January 1st	New Year's Day
January 2nd	Science Fiction Day
January 6th	Cuddle Up Day
January 13th	Make Your Dreams Come True Day
January 21st	Martin Luther King, Jr. Day
January 29th	Free Thinkers Day
January 31st	Inspire Your Heart with Art Day

## *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...

**215-257-0204,**  
**email us at [matthew@joedavisautosport.com](mailto:matthew@joedavisautosport.com),**  
**[ryan@joedavisautosport.com](mailto:ryan@joedavisautosport.com) or visit us at**  
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## *It's All About The Journey*

Inspirational author and minister Steve Goodier often shares a version of this story to remind us to enjoy the journey as we set out to explore our horizons.

Armed with shovels, two young boys were hard at work, digging a hole in the corner of their backyard. Their older siblings came over to find out what they were doing.

"We're explorers!" one of the youngsters shouted. "We're digging a hole to the center of the earth."

Their older siblings began to laugh. One said, "I hate to tell you this, kiddo, but you won't make it."

"You'd need a lot more than those shovels if you really wanted to go deep into the earth," the other sibling added.

"It doesn't matter," one of the younger boys replied. "We may not get far, but we sure did find some treasures."

In his outstretched palms were a live worm, a shiny rock, an old skeleton key, and a nickel.



*Happy New Year!*

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## ***Coffee Aids In Kidney Disease Fight***

Among coffee's health benefits may be a reduced risk of death from kidney disease, according to the Healthline website.

A study recently written up in the journal *Nephrology Dialysis Transplantation* examined data from 4,863 Americans.

The subjects were divided into four groups. Group One consumed the amount of caffeine in one cup of iced tea per day. Group Two took caffeine equivalent to one cup of coffee per day. Group Three had one or two cups, and Group Four had multiple cups per day.

Subjects in Group Two, researchers found, had a 12 percent lower risk of dying from kidney disease. Group Three showed a 22 percent lower risk, and Group Four, which consumed the highest amount of caffeine per day, saw a 24 percent lower risk.

Scientists caution that caffeine poses other health risks, and patients on fluid-restricted diets should take coffee into account of their daily fluid intake. Cream, creamers, and syrups can also cause problems for people with kidney disease, including increased phosphorus and potassium levels. Check with your doctor, as always.

## ***Stay Safe While Sledding***

It's that great time of year when the kids are out speeding through the snow on sleds and toboggans. To ensure the fun continues, it's important your kids (and you) follow a few safety precautions while dashing through the snow:

- ★ Don't slide near driveways, roads, trees, rocks, poles, or water.
- ★ Take care on icy hills—you'll go faster than you think.
- ★ Leave your dog at home.
- ★ Make children wear protective helmets.
- ★ Don't overload your toboggan or sled, and always stay seated.
- ★ Wait until the hill is clear before you start your slide.
- ★ Climb up the side of the hill, away from other tobogganers.
- ★ Stop if you're tired. A lot of collisions occur in the afternoon when fatigue sets in.
- ★ Don't toboggan alone. Take a friend with you so you can both check for frostbite and guard against injury.
- ★ Look before you go down the hill.
- ★ Ride feet first. If you slide off, you'll be less likely to hit your head.

## ***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.

**Greg Simmons, Leon Moyer, Jim Kerr, Evan Winters,  
Kevin McGlaughlin, Steve Fretz, Zack Sullivan,  
Kate Walther, Bryan Eroh, Rob Demko, Deb Dominianni,  
Lee Soble & Andrea McKinney.**

## ***The Things That Matter***

Jason Haaheim calls himself a "tenacious loser." He doesn't use this term in a putdown—it's simply an honest assessment of his ability to face failure and rejection. Haaheim is actually quite accomplished.

He holds degrees in both physics and engineering, but he has the soul of a classical musician. While he was employed as a scientist at a nanotechnology company he dreamed about playing in an orchestra.

Though he never attended a music conservatory, Haaheim did study classical percussion, including timpani, for many years. He subscribed to the theory of "deliberate practice" and worked very hard at developing his skills.

When he began to audition, his only goal was "continual refinement." He wasn't concerned about positive or negative outcomes. Maintaining this kind of detachment gave Haaheim the freedom to "lose constructively," which ultimately allowed him to grow.

Haaheim began to audition for orchestras throughout North America and those in select countries overseas. In all, he auditioned and failed 27 times, but he learned something during each one of those auditions that helped him refine his skills.

Jason Haaheim's 28th audition was for the Metropolitan Opera. He advanced and has been the principal timpanist since the 2013-2014 season. He believes that failure is a "perception" and that the only things that matter are the specifics of your loss/failure, doing your best, and improvement.



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**“Never Give Up, For That Is  
Just The Place And Time That  
The Tide  
Will Turn.”**

*-Harriet Beecher  
Stowe*



***Trouble Seeing While Driving At  
Night? We Can't Fix Your Eyes But...  
We Can Do Headlight  
Restoration for  
Safety***

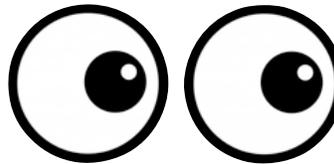
AAA's study of headlight effectiveness used clean systems with clear lenses.

Older lamps, however, may be less effective because of “hazy”

plastic lenses or other deterioration. AAA testing found that restoring headlight with commercially available products doubles their maximum light intensity, and reduces glare-producing light scatter up to 60%. Despite the benefits of headlight



restoration, another recent AAA survey discovered that only 20% of Americans have performed such a service.



### ***Ancient Sword Discovered In Lake By Young Woman***

It's not exactly the fabled sword in the stone, but it's almost as astonishing: An 8-year-old girl discovered an ancient sword while swimming in a lake in Sweden last summer.

According to The New York Times, the girl, Saga Vanecek, encountered what she thought at first was a stick. When she pulled it up, though, she realized it was a sword, covered with rust and black-brown with age.

The family turned the 33-inch-long sword over to a museum, which determined that it dated from the fifth or sixth century—before the time of the Vikings. Exceptionally well-preserved, it included a cover made from leather and wood.

The discovery was kept secret for a time while archeologists and divers used metal detectors to make a thorough search of the lake. Now that the find has been made public, the sword will be displayed in about a year as specialists perform conservation work on the artifact.



### ***Thanks For The Kind Words***

“Without a doubt these guys stand above and beyond. Truthful, great communication and quality work. Haven't gone anywhere else since I found out about them and went there the first time. I am in marketing, and one of my biggest customer bases are in Bridgestone/Firestone, Goodyear, ITDG, Michelin, etc. These guys need to get on the training circuit and let them all know how it should be done.”

*-Scott*

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## What's Inside?

- January Events -
- Money Saving Offers -
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## *What's The Answer?*



*How Can You Get Fiscally Fit In 2019?*

*Who Discovered An Ancient Sword In Sweden?*

*What Tips Can Keep Me Safe While Sledding?*

*Is Coffee A Disease Fighter?*



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

