

Under The Hood With Tom

is a free monthly newsletter from your friends at

Tom's Master Mechanics
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What's Inside?

- Government Certificates That Pay Up To 24% -
 - Halloween Safety Tip For Parents -
 - World Series History -
- Helpful Advice For Driving After Dark -
 - Funny Things Children Say -
 - Halloween Word Search -
- Win A 3-Day/ 2-Night Mini Vacation -
 - October Events -
 - Money Saving Offers -
 - & Much More!

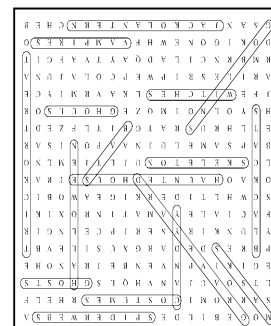


What's The Answer?



- **Can You Really Make Up To 24% On Your Money?**
 - **Where Did The Jack O' Lantern Originate?**
- **How Much Have Gas Prices Risen In The Past Year?**
- **What Will Change About Daylight-Savings Time?**
 - **What Are The Top Ten Scariest Movies?**

**The Answers To These And
Many
Other Questions Are Inside.**



The New and Improved Tom's Master Mechanics Newsletter

A Safe Halloween Is Easy When You Plan Ahead



Parents are pretty good about cautioning children about such things as sharp objects stuck in apples, getting hit by a car, and going only to certain houses. Lesser-known Halloween pitfalls include carving injuries, allergic reactions to makeup, and costumes that interfere with mobility or sight.

Hand Injuries:

The American Society for Surgery of the Hand says injuries to the flexor tendons that allow fingers to bend are up by 25 percent around Halloween. Even more disturbing, a high number of patients are between 7 years old and 15 years old.

These injuries could be from pumpkin carving which, done improperly, can cause serious deep puncture wounds. Parents can make pumpkin carving safer with inexpensive carving kits that provide tiny saws, rather than knives. Kids can also draw faces or designs on the pumpkins and leave the carving to adults.

Allergic Reactions:

Dermatologists say allergic reactions to face paint are common. Problems include symptoms of irritation such as redness and burning. They recommend testing the paint on an arm a few days before Halloween to see if there is a reaction. Always remove the paint before bedtime.

Dangerous costumes:

Each Halloween emergency room physicians see injured kids who tripped on some crazy shoe, cape, or long skirt. They caution that one-size-fits-all costumes may not allow for the running around kids do on Halloween.

Adding inexpensive reflective tape will help drivers see the child at night, especially if the costume is black.

Always check to make sure that a costume's label says it's made of a flame-resistant material, such as nylon or polyester. And never let kids use a candle as part of their costume.

Daylight-Saving Time Ends Oct. 30

Standard time resumes at 2 a.m. on Sunday, October 30. Be sure to set your clocks back an hour before retiring on Saturday night.

Next year daylight-saving time will begin on April 2 and end on Oct. 29.

Under the terms of the new Energy Policy Act of 2005, in 2007, daylight-saving time will be extended, starting March 11 and ending Nov. 4.

In favor of extending the time are most retailers and recreation groups such as the National Sporting Goods Association and the National Golf Course Owners Association. They expect increased business.

The airlines are opposed to the bill, as is the National Parent-Teacher Association.

Extending daylight-saving time would result in significant energy savings in the U.S. Also included in the act are big tax credits for buying a hybrid car and making energy-saving home improvements.

Station 'Drive Offs' Rise With Gas Prices

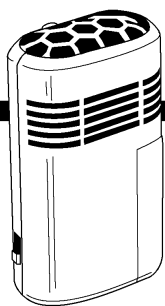


Since June of 2004, the price of gasoline has risen about 21 percent. It's expensive to fill your tank. Either in desperation or in objection, some people are driving off without paying the tab. This could be a big mistake

because many states are calling for big fines and jail time. Nearly all states have raised penalties for gas theft. Minnesota allows a 30-day license suspension on top of misdemeanor theft penalties for a pump-and-run conviction. Oklahoma raised the fine to \$500 plus up to 60 days in jail. Virginia has raised its fine to \$250 and had added license suspension.

In addition, it's easier than ever to catch gas thieves. Many stations can view your license plate number at the pump.

"...treats the air that people breathe..."



Fresh Air Buddy™ treats the air that people breathe, making it cleaner and safer, substantially reducing the concentrations of airborne particles in one's breathing zone.

Fresh Air Buddy has been **confirmed by world authorities** in health-related aerosol studies to significantly reduce particles in the 0.04 to 3 micron range.

With no fan, no filter, and no maintenance, Fresh Air Buddy is so small and convenient that it can be worn comfortably and taken almost anywhere.

2.5 in. high
1.5 in. wide
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Tom Derr (619) 933-1213

October Events

- | | |
|---------------------------------------|---|
| Oct. 1 st | Yosemite Park Anniversary (1890) |
| Oct. 3 rd | Rosh Hashana Begins At Sundown |
| Oct. 10 th | Columbus Day |
| Oct. 12 th | Yom Kippur |
| Oct. 17 th | National Boss Day |
| Oct. 30 th | Daylight Savings Time Ends |
| Oct. 31 st | Happy Halloween |
| Oct. 7 th -9 th | National Fallen Firefighters Memorial Weekend |
| Oct. 1-31 | National Breast Cancer Awareness Month |



CUSTOMER REFERRAL CARD

I would like to introduce you to _____
who is interested in talking to you about some
automotive needs that they have. I'm sure that my
friend will experience the same friendly, personal
service that has always set Tom's Master Mechanics
apart.

Referred by _____

Phone _____

Entitles new customer to 10% discount on their first visit (Max. \$50).
Referring customer will receive \$5—\$25 in Tom's Master Bucks.

**FEEL FREE TO COPY AND HAND OUT THE ABOVE
TO YOUR FRIENDS OR COME IN AND PICK UP
SOME CARDS TO HAND OUT**

Government Certificates Pay 16%, 18% Up To 24%

These armored car safe certificates are perfect for the man in the street, average people like you and me.

Unfortunately, brokers, bankers and most attorneys don't know about these predictable, certain and secure certificates.

Across America author and publisher Ted Thomas is alerting Americans that they could be purchasing Tax Certificates from local Governments and earning 5 times local bank savings rates.

These little known Tax Certificates are available in denominations as small as \$500 and as large as \$50,000. This is the perfect investment for savings accounts, which are currently paying only 3% to 4%. Tax Certificates pay 16%, 18% up to 24% with little or no risk.

This is the perfect investment for (IRA) Individual Retirement Accounts and Pension Plans. The investment is made directly with the Government. No middle-man commissions to pay. Your check is to the Government and you get GUARANTEED Government Checks in return...PLUS, huge interest rates.

In Texas, Tax Certificate investors earn 25% returns in as little as 180 days; that's only six months. More information and a Free Safe Haven Consumer Report just call (321) 449-9940.

Through The Eyes Of A Child...

- 1) Upon seeing Grandma's false teeth soaking in a glass of water, four-year-old Jimmy whispered, "Dad, the tooth fairy will never believe this!"
- 2) Watching her parents dress for a party, little Debbie saw her dad put on a tuxedo. She asked, "Daddy, why do you wear that suit? It always gives you a headache the next morning!"
- 3) Joey was looking through the family Bible when a leaf that had been pressed between pages fell out. "Mama, look what I found," he said, "I think it's Adam's underwear!"
- 4) Suzie had just finished her first week at school when her mother asked how she liked it. Suzie said she didn't like it because, "I can't read, I can't write, and they won't let me talk."

On The Origins Of The Jack O' lantern

Have you ever wondered how the practice of turning pumpkins into scary jack o' lanterns was born? The origin is quite fascinating.

O' lantern sounds Irish, and it is. The flickering, carved pumpkin faces that animate the American Halloween derive from an old Irish custom of creating rustic lanterns from vegetables. The Irish child's typical Halloween flashlight was a hollowed-out turnip or potato with a candle inside, and when the Irish landed in America in the nineteenth century, they were quick to spot the possibilities in the pumpkin.

Driving After Dark

The American Optometric Association urges drivers to take special precautions to compensate for their reduced visual acuity at dusk and nighttime:

- Reduce speeds at night.
- Consider stronger prescription lenses to see at night.
- Use headlights not only at night but at dawn and dusk.
- Keep windshields and windows clean, and make sure headlights and wipers are in good working order.

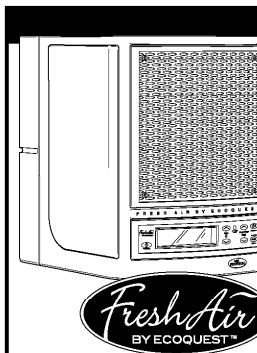


World Series History



According to the Baseball Almanac, the idea of a best of seven game World Series originated in 1894 with William Temple, the owner of the Pittsburgh Pirates. But it wasn't until 1903 that the first official series was played with the best team in the National League (Pittsburgh Pirates) pitted against the best team in the American League (Boston Americans). Boston won.

The American League has won 58 World Championships; the National League has won 42. There have been three tie games, 107 shut-outs, one perfect game, and 11 instances in which a team lost the first two games yet rallied to win the series.



There's nothing quite like walking outside and taking a deep breath of fresh, clean air after a thunderstorm. Wouldn't you like to be able to step back inside and enjoy that same fresh air all the time?

We would like to introduce you to Fresh Air by EcoQuest™. By duplicating the same processes nature uses to clean the air outside, Fresh Air by EcoQuest™ keeps indoor air fresh and clean-smelling day and night. Collectively known as SynAirG, these processes work together synergistically to eliminate smoke, odors and tobacco smoke.

Like clean water, fresh air is essential to our well being. Now, having the fresh air you want is as easy as pressing a button, when it's Fresh Air by EcoQuest™.

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FREE trial offer!**
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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
Carrie Petro



Halloween Jumble

M O G E B I L D E S P I D E R W E B S A	HALLOWEEN
S A R R O M I C O S T U M E S R H E L F	GOBLINS
L T S O A U J A N V H Q L S G H O S T S	HAUNTED HOUSE
E G I K I V P N V E N B E J R A N O H E	GHOSTS
P B R E S D E D A R G X U S I L E V B T	MASKS
Y L U N K I R Y S E R J P C E L N G I R	COSTUMES
F A C I A L E Y A M A T I N R O X I K I	WITCHES
S C W H L T I D E R K I G E A W O B I C	BLACK CATS
O K A O H A U N T E D H O U S E T R A K	VAMPIRES
L C S K E L E T O N U J L T J E M L N O	TRICK OR TREAT
B A P S A M E L U J N A A P O N I S A R	JACK O' LANTERN
E T L H R U S R A T G B I T L F Z E D T	CANDY
H S Y O L N O I M O Z E G H O U L S O R	SPIDERWEBS
J F E W I T C H E S L K A V R M I Y C E	GHOULS
A R I L E S R I P W E P C O L A J U N A	SKELETON
R M B R N C I L A D Q A Y T V A F G I T	BATS
D O K I G O N E W H F V A M P I R E S O	GRAVEYARD
G S A N J A C K O L A N T E R N C H E B	

On Eating Your Words

A vacuum salesman wound his way into a remote valley. Once there he found a little house and went up and knocked on the door.

"This machine is wonderful," he crowed to the woman who answered. "Just look at this." He then took a bag full of dirt and poured it on the carpet in the living room. "Watch," he said. "If this machine doesn't pick up every last piece of dirt, I'll lick it up personally for you."

The woman smiled and said, "Would you like some ketchup to go with that. We don't have any electricity out in these parts."



Do You Want To Win A Free 3-day / 2-night Mini-Vacation?

Take the trivia challenge and you just might win!

Each month we'll give you a new trivia question. 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 certificate good for 3 fun-filled days and 2 exciting nights of deluxe hotel accommodations at one of 18 fantastic locations. Here is this month's trivia question:

"In the history of the World Series, how many tie games have there been?"

(Hint: the answer is somewhere in this newsletter)

- a) Eleven
- b) Seventeen
- c) None
- d) Three

Call right now with your answer!

The answer to last month's trivia challenge was

b) Two Cups.

Letter from the Editor

HI Everyone! Happy Halloween! Hope you all have a great holiday and go out and scare some kids...okay, I'm just kidding, but have fun.

Let's see, the only thing that's new with me is that I've started school again. I got accepted into a program at UCSD Extension and so now I've gone back to school to study graphic design and all the digital media stuff. I'm very excited. I started last month and so I'm going to be stuck in school for the next 2 years. It's not that bad. I'm actually looking forward to it all. 2007 is when I'm done and certified times four. So when that time comes and you need some graphics stuff done, let me know. We'll work something out. :)

Well, I hope everyone has a great month of October and I'll talk to you all in November.

"Til then...

Ciao!

