



"Your Neighborhood Appliance Specialists"



IDENTITY THEFT: Has it happened to you? It could!

Identity theft can happen to anyone, and often goes unnoticed by the victim. With online shopping, online bill pay, and debit/credit card use becoming more popular, an identity thief has more access to your financial information. Gone are the days of going to the bank and everyone knowing who you are! Follow some simple steps to make sure if you are a victim of identity theft, that you know.

STEP 1: Check your bill statements. Whether you receive your bills electronically or by snail mail, be sure to carefully check your bill statements every month. If you see any activity on your accounts that does not belong to you, contact the bill company immediately. If you have been a victim of identity theft, you may receive bills from companies you don't even have an account with. Again, contact these companies immediately to report that the account is not valid and does not belong to you.

STEP 2: Check your bank statements. Thieves tend to be sneaky and come up with unique ways to steal your money. Whether it is stealing one of your bank checks or using your debit card number to make purchases, you need to look for unauthorized transactions on your bank statements each month.

STEP 3: Check your credit report. At least once or twice a year, you should pull and check your credit report from all three of the credit agencies: Experian, Equifax and TransUnion. Review all the personal information on all three of the credit reports. Check for accuracy of facts, as well as unauthorized credit accounts, loans or other types of transactions that do not belong to you. Report any inaccuracies to each of the credit agencies immediately.

STEP 4: Be aware. The key to checking to see if you have become a victim of identity theft is to be aware. Carefully review all of your financial records on a regular basis. Make sure these records are accurate and work on correcting inaccuracies immediately. Being active in your financial situation will help to ensure you do not become a victim. If you do fall prey to an identity thief, you can head it off at the pass before it blows up into a major financial problem.

Did You Know?

Despite America's obsession with eating, not that many cities are named after food. Fruits are the most commonly used foods in city names, while meats are rarely used. No wonder... would you like to live in 'Porktown' or 'Baconville'?

These are the largest cities in the United States named after a food:

1. Orange, CA
2. Citrus Heights, CA
3. Appleton, WI
4. Walnut Creek, CA
5. Sugar Land, TX
6. Apple Valley, CA
7. Port Orange, FL
8. Apple Valley, MN
9. Coconut Creek, FL
10. Pearland, TX

Quote of the Day

"Success is getting what you want. Happiness is liking what you get."

-H. Jackson Brown

All About ...

TIRES



There's a LOT of information circling on those four tires on your vehicle. All those letters and numbers written on the sides of your tires may, for some, look like tire hieroglyphics.

Let's take a look at what it all means because there's a lot of information to go around...and around...and around! (get it?)

Here's some typical tire information you could find on your sidewalls:

P235/60R15 70S M+S TREADWARE 200 TRACTION B TEMPERATURE B

'P' = tire type

'P' indicates passenger car tire but you may see 'LT' for light truck or 'T' for temporary (that would be your spare tire).

'235' = section width

This is sidewall-to-sidewall width expressed in millimeters.

'60' = aspect ratio

Sidewall height expressed as a percentage of the cross-sectional width. Shorter sidewall heights (lower aspect ratio) give better responsiveness to steering with less sidewall flex.

'R' = tire construction

R indicates the common radial construction type.

'15' = rim diameter

Over the years, wheels have become bigger and wider. Along with common 14 and 15-inch diameter rims, new 17 and 18-inch rims are being more widely used.

'70' = load rating

This is a code that provides a quick reference to the maximum load the tire can take, which is usually printed in full elsewhere on the tire.

'S' = speed rating

A designation for the maximum speed the tire can be driven at maximum load. In general, the higher letters are better. The speed rating for the S is 112 mph.

'M+S' = mud and snow

Designates a tire for all-season use.

'200' = treadwear rating

A scale of 100 is average expected tire life. A tire with a treadwear rating of 200 would have roughly double the treadwear life as a tire with a 100 rating.

'B' = traction rating

Think of this as a letter grading for traction. An A rating is the highest (some are rated AA) with C being the lowest. The rating only takes into account straight-line stopping on wet pavement.

'B' = temperature rating

A letter grading of a tire's ability to dissipate heat. An A rating is highest, C is lowest.

Go check your tires. You might just learn something!



HOLIDAY QUIZ



Test your holiday IQ...some answers might surprise you!

Q1. Which was the first state to declare Christmas a legal holiday? And the last?

Q2. What does Hanukkah mean in Hebrew?

Q3. Who created Kwanzaa?

Q4. Who created the American image of Santa Claus, the bearded and plump version?

QUIZ ANSWERS ON PAGE 4

GREEN LAUNDRY? Some tips to save energy on laundry day



Getting your clothes clean doesn't need to be an energy-eating activity. The tips below will help you make laundry activities as green as possible.

- Wash only full loads. Washing full loads instead of multiple small ones can save up to 3,400 gallons of water a year.
- Use cold water for rinsing when possible. Warm and hot water require more energy for heating.
- Sort by fabric types. Drying similar fabrics together reduces drying times and ensures even drying.
- Dry faster with leftover heat. Drying a load while the dryer is still warm from the previous load shortens your drying time.
- Don't overfill the dryer. Air circulation is important to ensure proper drying. Overloaded dryers may have to be run more than once - wasting energy, time and money.
- Clean the lint filter before each dryer cycle to maintain proper air circulation and speed up the drying process.

CLIP -N- SAVE FOR YOUR COLLEGE STUDENT

LAUNDRY 101 • LAUNDRY 101

Amongst going to class, getting used to college life and making new friends, laundry is likely to be low on a priority list. With these step-by-step instructions, laundry room visits can easily (and quickly) be crossed off the to-do list.

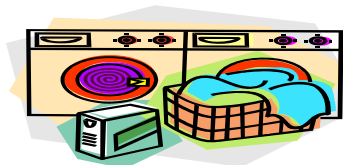
STEP 1 - PREPPING:

- Treat stains by blotting, not rubbing, from the back of the fabric to the front.
- Divide loads into lights and darks.
- Check that zippers are closed, hooks clasped and pockets emptied.



STEP 2 - WASHING:

- Use only enough detergent as specified for your load size. More detergent is NOT better. Measure. Extra suds retain and redeposit dirt on wash items.
- Use hot water to keep white loads bright.
- Use warm water when washing colors.
- Use cold water to prevent darks from fading.



STEP 3 - DRYING:

- Select items from the wash load to place in dryer. Delicate items can go on a drying rack.
- Add a fabric softener sheet to keep clothes static-free.
- Empty the lint trap to dry faster and increase energy efficiency.
- To avoid extra wrinkles, fold clothes immediately while still warm.

WHAT YOU NEED TO KNOW ABOUT... GIFT CARDS

Gift cards are quickly becoming the gift of choice, to give and to receive. New, consumer-friendly gift card rules effective just months ago will make life easier for all of us. Here are some highlights:



- New rules apply to all retail gift cards and Visa, MasterCard, American Express and Discover gift cards, but excludes reloadable phone cards, or gift cards purchased for business use.
- Gift cards can only expire after five years from the card issuance or from the date money was last loaded onto the card. If the card and the underlying money expire at different times, the card issuer must make known which date applies. You should not be charged a fee to replace your card if it expires before the underlying funds expire.
- Issuers can only charge an inactivity fee on a gift card if the card hasn't been used in one year. Only one service charge or inactivity fee can be charged per calendar month although service fees may include fees for transactions like a balance inquiry, balance reload fee or ATM withdrawal fee.
- Consumers must be made aware of all gift card fees. The expiration and fee information needs to be displayed on the card.

BOTTOM LINE ADVICE :
IF YOU RECEIVE A GIFT CARD – USE IT, FAST!

HOLIDAY QUIZ ANSWERS

A1. In 1836, Alabama was the first state to declare Christmas a legal holiday. Oklahoma was the last state to do so in 1907.

A2. Hanukkah, meaning 'dedication' in Hebrew, is celebrated for eight days and nights, starting on the 25th of Kislev on the Hebrew calendar (which is November-December on the Gregorian calendar).

A3. Kwanzaa, a week-long Pan-African celebration observed almost exclusively in the U.S. each year from December 26 to January 1, was invented by Ron Karenga, an African American author, political activist, and college professor.

A4. Thomas Nast, considered to be the "Father of the American Cartoon," created the American image of Santa Claus in 1863.

WISHING YOU AND YOURS A SAFE AND HAPPY HOLIDAY SEASON!
