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Calendar of Events

July 4—Independence Day, office closed
July 12—Strategies for Saving, 11:30-2pm
July 17—Finding Your Niche on Social Media, 12:30-2pm
August 7—Search Engine Optimization, 12:30-2pm
August 14—Myths and Realities of Retirement, 1-3pm
August 16—Battle of Bennington Day, office closed



Community National Bank Information

Barre: 316 North Main St., 05641; PH: 476-6565
Hours: M-F, 8:00-5:00; Sat, 9:00-12:00

Montpelier: 95 State St. (POB 1437), 05602; PH: 223-0598
Hours: M-F, 8:00-5:00; Closed Saturday

Morrisville: 116 VT Route 15 W (POB 309), 05661; PH: 888-4633
Hours: M-F, 8:00-5:00; Closed Saturday

You can make deposits by mail!

Matched Withdrawals

For those of you who have saved their \$1,000 and been in the program for at least one year, we have included an overview of the withdrawal process with this newsletter.



We hope it will be a helpful reference when you are ready to start thinking about how you will spend your savings and match!

And there are a few of you **who must make their matched withdrawal by August as the grant is closing. Please see your statement to find out if this deadline applies to you.**

Business Workshops

Take a break during the heat of the day and come to these workshops **at Capstone!** Business Counselor, Margaret Ferguson invites the public to attend at no cost.

Finding Your Niche on Social Media Tuesday, July 17— Time, 12:30-2:00pm

Social Media isn't second nature to most people. It makes many feel lost, frustrated and question the point of the whole thing. So, what's the point of social media? Should you bother? Which platforms should you use? And how? Answering these questions based on your industry, brand personality, and resource limitations will help you find your niche (big, little, or nonexistent) on social media.

Register for July: <https://insightsvt.com/event/finding-niche-social-media/> or let Margaret know.

FAQ on Search Engine Optimization (SEO) Tuesday Aug. 7—Time, 12:30-2:00pm

We get a lot of questions about this elusive and, quite frankly, ever-changing entity. This workshop is a basic overview of what SEO is, what it involves, tools to help, and steps you can take to improve your SEO and be more easily found on Google.

Register for August: <https://insightsvt.com/event/faqs-on-seo-2/> or let Margaret know.

Workshops presented by Insights, LLC, 26 N Main St., Waterbury, VT 05676 PH: (802) 882-8191 (call or text)
Website: www.insightsvt.com.

Financial Workshops



"Strategies for Saving" Thursday, July 12 11:30am — 2:00pm

There are 2 types of money. Money invested in the market and savings which are your liquid assets and does not have market risk. We will talk about why you should have both.

"Myths and Realities of Retirement" Tuesday, August 14 1:00 — 3:00pm

We will discuss many things regarding retirement about which many people have misconceptions.

Presented by
Jo Ann Thibault & Associates
Registered Representative and Investment Advisor
Website: www.joannthibault.com

Join us at Capstone for these FREE workshops!
For more information, contact **Margaret Ferguson:**
477-5214 or mferguson@capstonevt.org



Simple Ways to Keep Your Car Safe for Summer Driving

By Jim Gold

These basics will prevent most car troubles and save you the headache (and cost) of emergencies.



If you are planning to travel by car this summer season, take steps to avoid ending up on the side of the road. A properly maintained car gets you where you want to go, and saves you money getting there. Here's what to check:

1. Radiator

Overheating is the No. 1 cause of summer breakdowns, says the National Institute for Automotive Service Excellence (ASE). Make sure your radiator is adequately filled with coolant at the right concentration — usually a 50/50 mix of water and antifreeze, but check your car's specifications.

The radiator should be flushed every two years. If it hasn't been serviced, do so before you hit the road. If you're a do-it-yourselfer, make sure the engine has cooled before you open the radiator cap.

Check your dashboard temperature gauge while driving. If it moves into the red, you're going to have to turn your motor off or risk damage. If your engine temperature starts creeping up, try turning your air conditioning off and your heater on — all the way up. You may get hot, but it might save your engine while you look to get help.

2. Hoses

Your coolant is only as good as the hoses it flows through. Look for leaks, cracks, peeling or separation. While the engine is still warm, squeeze along the hose's length — it should feel firm, but not hard. If the hose is spongy or soft in even one section, consider replacing it before it fails and causes bigger problems.

Carry duct tape, which may serve as a very short-term fix for a blown hose while you seek help. However, remember that duct tape can't stand too much heat.

3. Oil

The hotter the weather gets, the more important oil becomes. Oil helps prevent overheating by lubricating many moving parts. However, oil additives break down over time.

Oil change recommendations are as frequent as every 3,000 miles, but makers of many modern cars say to wait until a maintenance-reminder light come on.

Check your oil between changes and add a quart or two of your car manufacturer's recommended grade, if needed.

4. Battery

Hot weather can strain a battery. Test the battery if it's more than 3 years old or if you see one of these telltale signs of a failing battery:

- Lights dim at starting
- Power drain when turning on the air conditioning
- Slow cranking when you start the car

Many auto parts stores offer free battery testing. Check your battery to make sure the posts and connections are free of corrosion, a white powdery residue. If it's not a maintenance-free battery, make sure its cells have plenty of water.

5. Air conditioning

A marginally operating air-conditioning system may fail in hot weather, says the ASE. Put a thermometer in your car's vent while the air conditioner is running and see how cool the air is getting.

If it's not cooling properly, you may try replacing cabin air filters that clean the air entering the heating and air-conditioning system in newer cars. Check your owner's manual for location and how often they should be replaced.

However, if your air-conditioning system is suffering from a bigger problem — like a leak or loss of refrigerant — it's likely time for a mechanic.

6. Tires

Your four tires offer a critical connection to the road. Check them at least monthly. Low tire pressure increases rolling resistance, making it harder for the engine to move your car.

Proper tire pressure, which should be posted on your car door, improves gas mileage. Underinflation stresses a tire's internal fabric and steel cord so that they flex beyond designed limits and lose their bond to the rubber. The result can be a blowout.

Don't wait for your car's tire pressure monitoring system to light up on the dashboard, as that may be too late to save the tire. Instead, check air pressure when the tires are cool — summer weather and friction can cause the pressure inside to rise, giving you a false sense of security.

Also, check the tire tread by inserting a penny with the image upside down: If you can see all of Abraham Lincoln's head it's time for new tires. If the tires look unevenly worn, have your wheel balance and alignment checked.

7. Other

Here are a few more tips to get your car road-ready:

Consider a tune-up. Fouled spark plugs cause the engine to lose power or misfire, wasting fuel and lowering gas mileage. However, check your owner's manual before scheduling a tune-up. Many newer cars don't require a tune-up for more than 100,000 miles.

Check the brakes. If you notice pulsations, grabbing, noises or longer stopping distances when braking, it's time for repairs.

Change the wipers. Windshield wipers deteriorate faster in sunny weather. Many auto parts stores offer free installation when you buy new wiper blades.

Wash and wax. Sunlight, UV radiation, acid rain, salt, dirt and air pollution can damage your car's exterior. Protect the paint and finish by washing and waxing your car regularly.

Keep a safety kit. In case your car does break down, be prepared with supplies, including water for yourself and the radiator, jumper cables, a flashlight and batteries, and a first-aid kit.