

Fall 2017 Car & Truck Guide



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Reminder

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2014 CHEVY IMPALA LIMITED, GRAY	\$12,995	\$12,450
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2015 CHEVY MALIBU LTZ, WHITE	\$16,995	\$15,995
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2001 FORD CREW CAB 4X4, RED	\$6,995	\$5,995
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2004 CHEVY 2500HD CREW 4X4, 6.0, GAS.....	\$14,200	\$11,995
2005 CHEVY SILVERADO EXT CAB 4X4.....	\$10,995	\$9,995
2005 CHEVY 1500 CREW CAB 4X4, RED.....	\$13,495	\$12,750
2006 CHEVY CREW CAB 4X4, SILVER	\$14,750	\$13,995
2006 FORD F350 4X4 SUPER DUTY LARIAT	\$14,850	\$11,750
2007 FORD F250 4X4 SUPER DUTY CREW	\$15,750	\$13,995
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2002 FORD EXPLORER SPORT 4X4	\$3,550	\$2,995
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2010 CHEVY EQUINOX FWD, SILVER	\$10,650	\$10,250
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2009 CHRYSLER TOWN & COUNTRY, WHITE	\$6,825	\$5,995
2016 CHRYSLER TOWN & COUNTRY, WHITE	\$21,900	\$20,995
2017 DODGE GRAND CARAVAN SXT	\$21,925	\$20,975
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2006 YAMAHA XVS1100A.....	\$4,425	\$3,995
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2014 KAWASAKI KLE650-D VERSYS, 15 MILES.....	\$7,995	\$6,995

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How to improve the value of your trade-in

When the time comes to purchase a new vehicle, many drivers explore trading in their existing cars or trucks. Trade-ins can reduce the cost of buying new vehicles and save drivers the hassle of selling their vehicles on their own.

Motorists who think trading in is the best way to unload their current cars can take various steps to improve the trade-in value prior to visiting the dealership.

- Know the trade-in market. Some trade-ins may be more valuable than others, even if the cars are relatively similar with regard to mileage. For example, preowned vehicle buyers typically prefer late model vehicles as opposed to cars that are older. This is even more apparent now that many car buyers want smartphone-friendly vehicles that afford them access to the apps and GPS systems on their phones. Drivers who want to get maximum value for their trade-ins may benefit by trading in a year or so earlier than they initially planned, as this will make their cars or trucks more attractive to prospective buyers, which should make it easier for dealerships to sell the vehicle.
- Address any issues. Dealerships will offer to tend to any repairs trade-ins may need, but that will come at a cost, which will be reflected in the trade-in value of the car. Vehicle owners should address any issues before taking their vehicles to the dealer-



ship. Fix any doors that stick or minor scratches on the vehicle's exterior, remembering to have the car detailed, washed and waxed. Investigate if any major problems, such as engine troubles, are worth fixing on your own, or if you're better off receiving less for your trade-in and letting the dealership address such issues.

- Keep maintenance records. Maintenance records illustrating that the vehicle was taken care of can help owners get more for their trade-ins. Drivers who intend to trade the vehicle in to the same dealership where the vehicle was purchased should still keep their own maintenance records to eliminate potential problems as they negotiate the trade-in value of

their vehicles.

- Shop around. Drivers who are not satisfied with the trade-in value assigned by a specific dealership can shop around until they find better offers. Some dealerships may not offer much for a vehicle because they already have a similar car or truck sitting on their lot, while others may jump at the chance to make their preowned inventory more diverse. Exercise patience when shopping around to reduce any frustration that might develop during the negotiation process.

Various factors impact the trade-in value of cars and trucks. When purchasing new cars, vehicle owners can employ various strategies to get the most money for their current automobiles.

Signs rotors may need to be replaced for smooth braking

The braking system of most vehicles consists of brake pads, calipers and metal discs called rotors that work to slow down a vehicle. When the vehicle needs to stop, the calipers squeeze the brake pads against the spinning rotors. Because a lot of friction is generated, rotors, like brake pads, need to be replaced periodically. However, drivers may not know when these components need to be changed or if other services can be done to prolong the life of the rotors a little longer.

The first step is to inspect the braking system. A healthy

brake rotor will be smooth and have an uninterrupted surface that is free of dust, grooves and grit, advises automotive retailer CarsDirect. If brake pads have caused grooves to form, the pads or the rotors may need to be replaced.

Another tactic is to listen for brake noise when driving. Mechanics state that noise is commonly associated with bad brake rotors. If the rotors produce squealing or squeaking noises or even scraping noises while braking, they may need to be replaced.

Warped rotors also may

produce vibrations that can be felt when the brakes are applied. A pulsing or rough feeling can vibrate through the entire chassis, says Your-Mechanic, a vehicle repair and advice website.

Speak with a qualified mechanic to see if a lathe can be used to shave off a little of the rotors and get a few more miles out of them. Otherwise, to ensure safe, adequate braking, rotors will need to be replaced anywhere from 30,000 to 70,000 miles depending on the type of brake pads and motorists' driving style.

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Why clean air filters are important

Vehicle owners likely know to check fluid levels and get their cars' oil changed, but air filters may not be at the top of their maintenance checklists. Despite being a relatively inexpensive part, air filters often go overlooked.

Air filters have an important job in a vehicle, prolonging the life span of engines and helping cars run more smoothly and efficiently.

Purpose of vehicle air filters

Vehicle combustion engines operate with a mixture of fuel and air. Without oxygen, gasoline or diesel fuels cannot burn properly and power the engine. The air filter's job is to prevent dirt, dust and other debris from being sucked into an engine. Otherwise, grime can build up and impede engine performance or cause erosion of parts under the hood.

It is much more cost-effective

to routinely change air filters than replace expensive engine parts. Rather than ignoring air filters until the last minute, drivers can take steps to keep filters clean and functioning at peak performance.

- Improve fuel efficiency. Clogged air filters reduce air flow to engines, resulting in an improper ratio of air to fuel. As a result, spark plugs can be negatively affected and the engine may idle roughly or misfire. These scenarios can greatly affect fuel efficiency as well as cause engine deposits from rich fuel. To save money and trips to the fuel pump, replace filters regularly. According to GearHeads, for older cars, studies have indicated that by replacing a dirty air filter, one can improve gas mileage by as much as 14 percent.

- Reduce stress on the engine. Because of the air-to-fuel mix in engines, even

a mixture that is slightly off balance can affect what is going on under the hood. That means the engine must work harder to get enough clean air into the chamber to complete the combustion cycle, says the Automotive Training Center.

- Enjoy more power. A filter that is saturated with dirt will restrict air flow. In such instances, drivers may notice a lack of power during acceleration. Replacing the filter can easily restore that pep.

- Reduce vehicle emissions. Environmental concerns are a priority for many people. By keeping the engine working properly, with the advantage of clean, unobstructed air entering the chamber, a vehicle may produce lower emissions.

Replacing air filters is an easy fix that many drivers can do themselves, or ask their mechanics to do during oil changes or other repair shop visits.



Replacing air filters is an inexpensive way to keep vehicles performing at peak capacity.

Safety measures for winter drivers

Winter weather causes many people to retreat indoors until the spring thaw. However, for those who embrace the cooler temperatures or find that life must go on despite snow and ice, taking inventory of their vehicles is a must before the first snowflakes start to fall.

Tire care is an especially important area of vehicle maintenance. The tire experts at Michelin say that regular tires may be ineffective for winter driving. Summer tires are made from materials that are optimized for warm conditions. When the mercury drops, these same materials can harden, reducing their ability to grip the road. That lack of traction can be compounded by the presence of snow or ice. Even all-season tires, which are designed to be driven year-round, can be

insufficient in severe weather conditions. Winter tires can help drivers safely navigate winter roadways.

Bridgestone Tires says that having the right snow tires matters when driving in winter weather conditions. It's important to look for tires that can disperse water sufficiently and also grip the road. Snow tires are designed to remain softer and more flexible to conform to the road better in cold conditions. Some winter tires are even studded to provide better traction.

Unfortunately, even the best winter tires cannot provide perfect traction on slippery roadways. That is why it is essential — in conjunction with the use of winter tires or snow chains — to modify driving techniques to navigate safely.

- Drive slowly. Slow down

on winter roads. Allow a greater distance for stopping than for dry conditions. Slippery conditions can make it more challenging to stop, and excessive speeds can make the situation worse.

- Shift into low gear. On hills, rely on low gears to maximize traction to travel up and down hills. This can minimize skids or sliding.

- Get the vehicle a tuneup. In addition to tires, be sure the braking system, battery and other major components of the vehicle are in good working order.

- Replace windshield wipers. Reduced visibility can compromise the safety of drivers and their passengers. Replace windshield wiper blades before winter arrives. Consider purchasing winter-rated windshield blades.

- Know how to recover from a skid. When skids occur on black ice or slush, drivers should take their feet off of the pedals and steer gently in the direction they want to go. As the vehicle regains traction, only then should the brakes or accelerator be applied.

Winter weather requires making some vehicle modifications, and drivers may want to alter the way they drive to be more safe on the road.



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Choosing a vehicle based on wheel drive

Several factors are considered before drivers purchase new vehicles. Wheel drive

may not be the first such factor to come to mind, but it can be an important consid-

eration when car shopping.

Despite the considerable rise in popularity of sport utility vehicles, automotive expert Edmunds says most passenger cars sold in the United States today use a two-wheel-drive system. With options such as 4WD, AWD, FWD and RWD, consumers should understand the differences of each type of drive in order to make the most informed decision.

Rear-wheel drive

With rear-wheel drive, the power goes to the back wheels to drive the vehicle. This used to be the system of choice

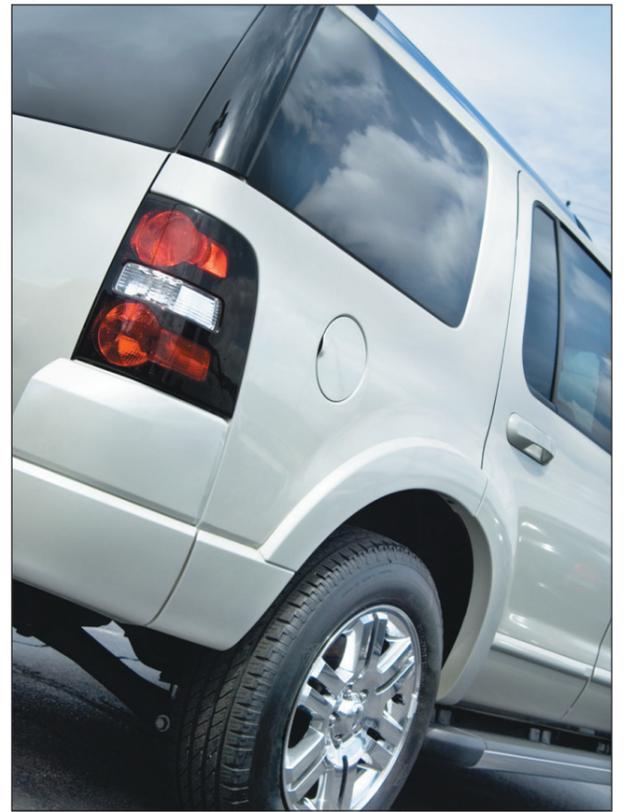
because RWD systems were relatively easy to manufacture, offers Kelly Blue Book. RWD is the choice for many trucks because added load can offer additional traction in the back. Furthermore, rear-wheel drive is coveted for sporty vehicles and luxury cars. That's because, as vehicles accelerate the weight is transferred to the rear wheel, enhancing traction and further acceleration. This drive also distributes weight more evenly, so cornering and handling is better.

Front-wheel drive

The National Motorists Association states that front-wheel drive, which has become ubiquitous in cars produced today, is cheaper to design and build than RWD. Fewer parts mean the drivetrain is easier to install. It is also less heavy than others, helping vehicles to be lighter and consume less fuel. In rain and snow, FWD has excellent traction, so it's an asset under poor weather conditions. Front-wheel drive vehicles are not prized for their handling because the front wheels have to put power to the ground and steer the car. Furthermore, unlike RWD, which is more rugged and durable, FWD is more fragile.

4-wheel-drive & All-wheel-drive

4WD is designed for rugged, off-road applications and AWD is for pavement driving. Pure 4WD is good for



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low-traction situations off of pavement, where additional grip is needed. In some 4WD vehicles, this drive needs to be engaged through a transfer switch. In such automobiles, the vehicle operates in FWD or RWD until that switch is engaged.

All-wheel-drive provides the best of FWD, RWD and pure 4WD systems. The main advantage is excellent traction on both dry pavement and in poor weather. Some

AWD vehicles may be able to go off-roading as well. Potential disadvantages to AWD include cost, vehicle weight and, because there are more components in AWD, more parts can fail and require servicing. AWD typically comes in part- and full-time versions.

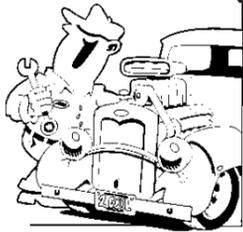
Choosing a wheel drive requires an understanding of how one plans to use the vehicle and which attributes are most important.



Apart from passenger seating, horsepower and color, wheel drive should be a consideration when car shopping.

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Five simple towing tips for novices

Drivers may haul trailers for a variety of reasons. Some may haul trailers on vacation, while others may do so when moving to a new home. Regardless of why drivers tow, it's important to keep certain things in mind before hitching up, especially for those drivers will little or no experience towing.

1. Use the right hitch. Novices may not immediately recognize if they have purchased an incorrectly sized hitch, but that might become apparent when the trailer is detached during a ride. Your vehicle owner's manual may suggest which size hitch to use. If not, consult with a representative at your local auto parts retailer to determine

the correct size.

2. Make sure the trailer is level. When attached to a vehicle, trailers should be level. Trailers that do not appear level or those that seem to be rising up and down on otherwise flat roadways should be inspected if not brought to the attention of a mechanic.

3. Drive more carefully. Discomfort or inexperience may propel many drivers to be extra careful when towing a trailer, but even drivers with significant experience towing trailers should keep greater distance between their vehicles and other cars and trucks sharing the road. That's because braking takes longer for heavier vehicles, such as those towing trailers.

4. Practice turns. Turning is complicated when towing a trailer. Beginning a turn later can help drivers avoid having their trailers clip curbs, a potentially sticky situation that can cause trailers to flip over.

5. Avoid reversing when possible. Many people towing trailers for the first time and even some drivers with significant experience towing have difficulty going in reverse. Avoiding situations that require putting vehicles in reverse is ideal for novices. Those who think they cannot avoid going in reverse should practice their technique in empty parking lots before hitting the road, even hiring an instructor to help them, if necessary.



Safety first when traveling with pets

Pets' love is unconditional, so it's no wonder that pet parents want to keep their beloved animals by their side as much as possible. Pet owners whose pets spend ample time in the car should brush up on some safety precautions to ensure the roadways are safe for all travelers, including those covered in fur.

Driving while distracted is

a significant safety concern. The AAA Foundation for Traffic Safety notes that simply taking one's eyes off the road for two seconds doubles the chances of being involved in a crash. Recent data from Kurgo, a leading supplier of quality dog travel supplies and accessories for active dogs, found that 60 percent of respondents had driven

with pets in the last month, and more than half admitted to being distracted by their pets. Although the National Highway Traffic Safety Administration does not track how many accidents are attributed to pets, it's easy to see how pets can be a distraction on the road.

Drivers should never allow their pets to sit on their laps

or ride in vehicles unless they are restrained. Doing so puts all passengers, pets and humans alike, in danger. AAA says a 10-pound dog that's not restrained can generate 500 pounds of force in a 50 mile per hour crash.

Pet owners can heed these safety guidelines to make trips with their pets less dangerous.

- Recognize that airbags can cause injury. Airbags are designed to protect people, not pets. It's always recommended that pets ride in the back seat or the storage area of an SUV in vehicles equipped with airbags.

- Watch those windows. Although riding with their heads out of the car window is a quintessential image of dogs in car, such situations put dogs in danger. Fast-blowing debris or litter can injure the dog, and heavy airflow can damage the animal's respiratory system, warn veterinarians. Dogs also may attempt to jump out.

- Invest in a restraint system. Vehicle restraint systems keep pets safe. Small dogs may benefit from being inside crates that are secured to the vehicle. Harnessing a pooch is another option, and many harnesses connect directly to seat belts. Dog gates and guards can be installed between the back seat and the storage bay area, which is great when traveling with multiple dogs.

- Avoid truck beds. The

American Humane Society says pets should never be transported in the bed of pickup trucks. Dogs should only ride in pickup trucks with extended cabs that allow

their owners to secure them in the backseat.

Keeping passengers, including both people and pets, safe in vehicles is the responsibility of drivers.



Dogs should be properly restrained in vehicles and not allowed to ride with their heads out of the window. The high velocity of wind can damage their respiratory systems over time.

DID YOU KNOW?

Vehicle identification number etching, or "VIN etching," is a theft deterrent in which an automobile's VIN, a 17-character code consisting of letters and numbers unique to each vehicle, is etched onto the vehicle's windows. Some manufacturers may etch the VIN onto the windows of all of their vehicles, while others may not. Dealerships may charge VIN etching fees to buyers of new vehicles, but buyers should always consult their insurance companies before agreeing to pay such fees.

Some insurance providers do not discount premiums for vehicles with VIN etching, while others might. Drivers may not want to pay VIN etching fees if their insurance providers will not discount their premiums, so it pays to consult with providers before purchasing a new vehicle. In addition, drivers who want to save money on etching fees but still do all they can to deter prospective car thieves may want to purchase their own VIN etching kits, which typically cost around \$20.

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The bright, instant-on capability of Philips Ultinon LEDs when braking or turning immediately alerts other drivers, giving them more time to react safely.

LED lights add style without sacrificing safety

The reasons behind the popularity of certain automotive products tend to vary. Some drivers might prefer certain features because they're stylish, while other drivers might be drawn to products because of their safety ratings. The growing popularity of LED lights proves that certain automotive products can give drivers the best of both worlds.

In recent years, more and more drivers have replaced their manufacturer-installed incandescent lights with LED lights in both the interior and exterior of their vehicles. LED lights provide considerably more aesthetic appeal than traditional incandescent lights, but the reasons to install LED lights stretch far beyond the high tech, stylish look they can give to a vehicle.

Brighter output, superior light diffusion

LED lights burn much brighter and more powerful than conventional incandescent lights. But more light is not necessarily best, as uncontrolled bright light can be dangerous, creating excessive glare. Philips Ultinon lights provide excellent light distribution, employing a wide angle beam so drivers can see and be seen better. Ultinon LEDs are also available in several colors, depending on the application. Bright white LEDs are ideal for use as backup and position lights, while the cool blue lights add high tech flare to interiors and floors, trunks, and glove compartments. Amber LEDs work well with turn signals and hazard lights, whereas red lights are ideal for taillights.

Braking & turning

Many motorists only think of their vehicle lights through the lens of how the lights help them see the road. But lights also play a vital role in making drivers' vehicles more visible to fellow motorists. Unlike traditional incandescent bulbs, LED lights turn on instantly, giving other motorists more time to react when drivers brake or turn. That's especially important at night, when reaction time is already greatly compromised by a lack of natural light.

Durability

Homeowners who have installed LED lights in their homes no doubt appreciate how infrequently such bulbs need to be changed. The same benefits apply to LED lights for automobiles. Built to deliver a robust, long-lasting performance, Ultinon LEDs can last up to 12 years, all the while providing superior light output to traditional, often fast-burning incandescent lights. For many drivers, 12 years with a vehicle is a lifetime, meaning that once they're installed, Ultinon LEDs, which were designed as an easily installed direct fit for conventional interior and exterior bulbs, the lights may never need to be replaced.

Many automotive upgrades are touted for their style or safety. LED lights provide aesthetic appeal while also improving driver visibility and making vehicles more visible to fellow motorists. More information about Philips Ultinon LEDs can be found at www.philips.com/automotive.



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Prevent breakdowns with battery care

Many drivers have experienced the misfortune of getting into their vehicles only to realize their engines won't turn over. Although there may be plenty of reasons why a car will not start, quite frequently a dead battery is to blame.

Car batteries can last for five years or more when properly cared for, but many batteries wear down and become inefficient within three years of daily use. According to the UK-based company Warranty Wise, car batteries deteriorate with every charge from a vehicle's engine. Naturally, drivers who are stranded by dead batteries wish they had done more to prevent their battery dying while they're on the road. Certain factors might offer clues as to how much life vehicle batteries have left.

• Longer start time: A dying battery may cause the engine

to crank, but it can be slow to start or not seem to exude a lot of power.

• Cranks but doesn't start: You may turn the key to hear the engine trying to turn over, but it won't. Even if the vehicle eventually starts, have the battery checked and, if necessary, replaced by a mechanic.

• A jump start has been necessary: Batteries that have required a jump or multiple jumps are on their last legs and should be replaced immediately.

• Dim lights or check engine indicator: Batteries powers the electric components in a vehicle, so dim lights could be indicative of a loss of power. Having the "check engine" light come on also can be a clue.

• Extreme temperatures: According to Firestone, hot or cold temperatures can shorten a battery's life. If you live in an ex-

treme climate, your battery may not last as long as the manufacturer suggests it should.

• Short driving trips: People who take many short trips (less than 20 minutes each) may find their batteries do not have enough time to fully recharge, shortening their life expectancy.

• Pungent aroma: Leaking and corrosion around the battery terminals can cause battery issues. If there is a rotten egg smell under the hood, it may be a leaking battery on its way to dying.

Drivers can have their vehicle batteries tested by mechanics. Batteries can be replaced at home or at a garage. Servicing the vehicle frequently can prevent performance inefficiencies and help determine if any components are straining the battery and causing premature loss of battery life.

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<p>2015 FORD TAURUS LIMITED 3.5 L V-6, Red, heated front & rear seats, 20" alloys, backup camera, Sirius, navigation, 90K highway miles, loaded, very sharp</p> <p style="text-align: right;">\$13,250</p>	
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<p>2013 CHEVY EQUINOX LT White, FWD, 91K miles, info ctr., Bluetooth, backup camera, touch screen, dash, very nice</p> <p style="text-align: right;">was \$12,900 now \$10,925</p>	
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<p>2004 FORD F-150 Fx4 5.4 Triton, silver, 101,026k miles, black leather, keypad entry, all power front/rear windows, power locks, power seat, center shifter, hard top, sunroof, usb & audio input.</p> <p style="text-align: right;">\$10,500</p>	

What you should know before buying or leasing a vehicle this fall

Fall is a popular time to purchase a new vehicle, with new models hitting dealer lots, and significant savings on current model year cars and trucks. Whether this is your first purchase or you've done this before, there are more choices than ever when it comes to makes and models of vehicles, and financing options for securing one.

Before heading to the dealership, follow these tips to prepare.

- **Do your research:** Online reviews and safety ratings can be helpful in choosing the car that fits your needs and lifestyle. This information will also come in handy when it comes time to negotiate. Consult reputable independent sources beforehand, like Consumer Reports and Edmunds, to compare vehicles you're considering.

While not as impartial, video reviews or "first drives"

on YouTube can help give you a detailed view on vehicles before heading into a showroom. This research can also help you identify questions for your dealer or make you aware of features you can experience while on a test drive, like lane departure warnings or self-parking technology.

- **Know your budget:** Automotive expenses include monthly payments, car insurance, fuel and maintenance costs. As a general guide, transportation expenses should be less than 20 percent of your monthly budget. Use free resources, such as an online car payment calculator, to help determine what is realistic for your budget.

If you have a vehicle that you will be trading in or selling, estimate its value using tools like Kelly Blue Book. This will come in handy when deciding on trade-in options.

- **Decide whether to buy or lease:** Consider your lifestyle and budget when exploring financing or leasing options. Be sure to review your credit report, as your score can affect whether you're approved for financing and the rate you'll receive.

Also, consider new options, such as leasing used vehicles. Whatever option you choose, be sure to know the details of your agreement, whether leasing or financing your car.

- **Test drive:** Don't forget to do some hands-on research, as well. Test drive each of your top choices to determine your favorite. You should feel comfortable, confident and safe behind the wheel of the car you select. The longer the test drive, the better. Give yourself as much time as possible to notice the details and get a feel for the vehicle. Most dealers have a predeter-



mined test route, but if you drive a variety of roads, this may not be enough. Ask your salesperson to go for a longer

drive that includes highways and backroads. Before or after your test drive, explore the vehicle, touch every button, program the navigation, climb into the backseat, open

the trunk or hatch.

Remember that purchasing or leasing a car is a major financial step. Do your research to ensure you're making the best decision for you.

How to make commuting less stressful

Commuting can be stressful, and the effects of such stress does not end when working adults arrive at their offices in the morning, nor does it cease when they enter their homes at night.

According to a 2014 study from the United Kingdom's Office for National Statistics, commutes have lower life satisfaction, lower levels of happiness and higher anxiety than noncommuters. Researchers found that commuters whose travel times lasted between 61 and 90 minutes were most negatively affected by their commutes.

Reducing commute times may be more difficult than it seems, especially for commuters who own their homes and don't want to sell their properties to move closer to work. Even renters may hesitate to move closer to their offices, as rental units closer to work might be more expensive than their existing apartments, even when taking lower commuting costs into account.

So what can people who don't want to move do to make their commutes less stressful? While the following suggestions may not be enough for workers to embrace their commutes, they might make mornings and evenings a little more relaxing and beneficial to overall health.

- **Embrace active commuting.** A 2014 study from British researchers found that people who commuted via walking or public transportation instead of driving were happier and had a greater ability to concentrate than those who drove to work. Such commuters' psychological well-being was also better compared to those who drove to work. Another study, also from researchers in England, found that greater time spent actively commuting is associated with a higher level of physical well-being, including lower risk for cardiovascular disease.

- **Carpool to work.** Many commuters cite a loss of privacy as the primary reason

they do not carpool to work with their coworkers. But carpooling may help alleviate some of the stress associated with commuting. For example, carpools tend to rotate drivers. During traffic jams, passengers may not be as stressed out as drivers, who must negotiate traffic patterns and deal with equally frustrated drivers who may be driving aggressively. In addition, sharing a commute with someone opens the door to conversation, which can be a welcome diversion from traffic.

- **Prepare for boredom.** Commuting can be just as boring as it is frustrating, even on days when the roads are relatively empty or the train cars are not filled to capacity. Boredom can make commutes more tiring and

frustrating, so download podcasts or audiobooks to listen to on the way to and from work so you have something interesting to occupy your mind on your commute.

- **Embrace the lack of control.** While lack of control over their trips to and from the office frustrates many professionals, embracing that lack of control might just alleviate some of the stress. Drivers can make a concerted effort to stop letting traffic jams be so frustrating, while mass transit riders can be glad they are not the ones responsible for navigating congested highways or train tunnels facing heavy delays.

Commuting is a significant source of stress for many professionals. But there are ways to make commutes less stressful and even enjoyable.



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Back-to-school: top car buying tips for young drivers

During back-to-school season, students are often on the hunt for what may be their first car. There are many factors to consider beyond budget, and experts say this can be a difficult process to navigate.

“With hundreds of makes and models to choose from, young car buyers can find it challenging to select the best match for their new lifestyles,” says Brian Moody, executive editor at Autotrader.

There may likely be conflicting priorities between the student who will be driving the car and the parents who may be funding the purchase.

To help families select cars for young drivers, as well as prepare them for safe travels, the experts at Autotrader are sharing tips and insights.

- **Consider new vs. used vs. hand-me-down:** New cars don't typically require much maintenance, which can make them good choices for young people, who should be focused foremost on their driving. Plus, new cars have all the latest safety features. However, new cars can mean depreciation, as they lose value at a much faster rate than used cars. While a used car will likely be cheaper, it may come with more maintenance costs. Lastly, parents may consider simply giving their current vehicle to their child, assuming the car is in good driving condition.

- **Prioritize Safety:** The latest safety features are particularly important for those with less experience behind the wheel. Before selecting a vehicle, consider reviewing crash test ratings from the National Highway Traffic Safety Administration.

- **Rethink Value:** Value doesn't necessarily mean buying the least expensive car. Remember to take into consideration fuel economy, resale value and practicality. Is this a vehicle that will spend more time in the shop than on the road? Also consider which services will come with the purchase. Some new cars, for example, come with free scheduled maintenance for a specific number of miles. You can also narrow down your options based on which cars are most affordable to insure.

- **Technology:** Young drivers today are likely going to be keen on selections with in-car technology. Voice-activated Bluetooth, hands-free calling and music streaming are just a few features that may appeal to your young driver.

Whatever way you acquire your vehicle, it's important to remember that regular maintenance will extend the life of your car. Frequently wash your car to keep the paint and finish in good condition. Check tire pressure, inspect wiper blades, the engine, belts, hoses and coolant, and check alignment and suspen-



sion. While knowing how to perform these routine tasks is an invaluable skill, you may prefer taking your car to a professional. Find a trusted mechanic near your home or campus. That way, you'll know who to call should you have an issue down the line.

Use this back-to-school season as an opportunity to become a savvier car shopper, a safer driver and a more responsible car owner.

Keep your kids on the road to safety

There's good news, bad news and great news about children and safety on the road.

The good news is that car seats, booster seats and seat belts save lives. In fact, in 2015, car seats saved the lives of an estimated 248 children under age 5.

The bad news is every day in America, too many children ride in car seats that have been installed incorrectly, or are riding in the wrong car seats for their ages and sizes. Some children even ride while completely unsecured. According to the U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA), 59 percent of car seats are not installed correctly. Every 33 seconds in 2015, a child under the age of 13 was involved in a crash. On average, two children under 13 were killed and 319 children were injured every day in 2015 while riding in cars, SUVs, pickups and vans.

The great news is that when used correctly, car seats reduce the risk of fatal injury by

71 percent for infants and by 54 percent for toddlers. For infants and toddlers in light trucks, the corresponding reductions were 58 percent and 59 percent, respectively. By law, all children must be buckled up in appropriate car seats or booster seats while riding in cars.

Keeping Kids Safe

During Child Passenger Safety Week, September 17-23, 2017, many communities will have Certified Child Passenger Safety Technicians on hand to provide training on how to use car seats, booster seats and seat belts for children. While most parents are confident they've correctly installed their child's car seat, many have not.

What's more, according to NHTSA data, in 2015, about 25.8 percent of children 4 to 7 were prematurely moved to seat belts, when they should have been riding in booster seats. Technicians can also help educate consumers about choosing the right car seat for their child, the importance of registering that

car seat with its manufacturer, and what to expect if the seat is subject to a safety recall.

Anyone driving with a child in the car should read and carefully follow the installation instructions included with a car seat as well as the vehicle owner's manual.

NHTSA recommends keeping children in rear-facing car seats as long as possible, up to the car seat's top height or weight limit. Then, it's time for a forward-facing car seat with a harness and tether. After outgrowing this car seat, the child should ride in a booster seat until he or she is the right size to use a seat belt safely. For a seat belt to fit properly, the lap belt must lie across the upper thighs, not the stomach, and the shoulder belt should be snug across the shoulder and chest, not the neck or face.

Whether they are in a car seat, a booster seat, or buckled in their seat belt, children under 13 should always ride in the backseat because it's safer there.



Using car seats and boosters that are age and size appropriate is the best way to keep your children safe.

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Campers' guide to RV care and maintenance

Sometimes referred to as recreational vehicles, travel trailers or campers, RVs are popular. According to the Recreation Vehicle Industry Association, RV shipments through February 2017 totaled 73,287 units. This represents an increase of 8.6 percent from the same period in 2016. In fact, RV shipments have increased for seven consecutive years.

This popularity might be driven by the affordability and convenience of vacationing in an RV. Essentially hotels or homes on wheels, campers provide many amenities in a compact package. RVs can be enjoyable, but mechanical failures and other problems can happen. Regular maintenance, care and examination is necessary to avoid trip interruptions. According to the recreational

vehicle advice gurus at Do It Yourself RV, RVs require all of the standard maintenance of a car plus much more.

- Schedule oil changes and filter replacement. To keep the hard-working engine of an RV operating at optimal capacity, oil changes and air filter replacements should be conducted at regular intervals and in adherence to the owner's manual. Such maintenance prevents engines from seizing.
- Keep it covered. RV roofs are susceptible to sun and environmental damage. Store the RV under a steel RV carport or cover it using a product specifically designed for an RV. Remember to routinely inspect and clean the roof of the camper as well.
- Check for leaks. Look under the RV and/or tow vehicle for any signs of leaks. Repair

leaks promptly. Transmission fluid leaks can lead to vehicle fires. When checking for leaks, check fluid levels to ensure they're at the proper level. This includes engine oil, transmission fluid, power steering fluid, windshield washer fluid, and brake fluid.

- Check radiator coolant. Radiator coolant is another important fluid to check. Antifreeze protects the engine in cold temperatures, but it also helps the engine run cooler in hot temperatures. Wait for the RV to cool down before checking fluids.
- Periodically run the generator. RV generators shouldn't go unused for too long. Gasoline has a short shelf life, and after time it can break down, condense and damage the generator's internal components. Run the generator if the RV has not been used for



awhile. Be sure to change the oil and filter of the generator regularly as well.

- Drain and clean water and waste systems. Water systems can benefit from being drained periodically and flushed with clean, fresh water. The disposal waste system needs to be drained as indicated in the owner's manual.
- Lubricate joints and slide-out rails. Avoid rust and corrosion by spraying moving parts with a lubricant spray. RVs can be a home away from home while vacationing or touring the country. With proper maintenance, they can run like new for years.

Help senior drivers maintain their independence

As men and women age, various factors may affect their ability to drive. In addition to issues with memory, seniors may have failing eyesight and physical limitations, and their reaction time may slow down. In such instances, seniors' ability to safely operate a motor vehicle may be questioned.

Age alone is not a reliable measure of driving ability, but many of the issues that affect one's ability to safely drive a vehicle tend to appear as men and women near their golden years.

Losing the ability to safely operate an automobile can greatly reduce a person's independence. That is why periodic driver evaluations may be met with some reluctance. Aging men and women who don't want to avoid potential conflicts with concerned family members can take

their own steps to ensure they maintain their ability to safely operate a motor vehicle.

Schedule a driving safety evaluation

When drivers' abilities to operate a motor vehicle become suspect, a thorough evaluation should be scheduled. The evaluation should not be handled by a family physician or family member, but by an unbiased third party like a Certified Driving Rehabilitation Specialist. This is a therapist who has special certification to assist people with disabilities, including older adults, with driving. They can help individuals with adaptive equipment or techniques if driving issues stem from something that can be addressed.

Figure out if the car "fits" the individual

A program called CarFit can help drivers assess if their car is suited to their abilities. A team of trained technicians and/or health professionals work with participants to ensure their vehicles are equipped for maximum safety and comfort. A properly adjusted vehicle is as important as one's cognitive and physi-

cal abilities. Adjustments can include mirror placement, good foot positioning and sitting at the proper distance from the steering wheel. People can learn about an upcoming event at www.car-fit.org.

Take a driver improvement course

Driver improvement courses are provided by various organizations, including some insurance companies. AARP also has a Driver Safety Course to lower the risk of traffic violations, collisions and injuries. Completion of these courses can help drivers enhance their abilities behind the wheel and may result in lower premiums for mature drivers.

Keep the mind and body fit

Regular exercise and a healthy diet can be assets for mature drivers. Mental fitness techniques and brain exercises can improve reaction time, while aerobic and strength-training workouts can keep the body in shape.

Driving is one of the key avenues to personal independence. Strengthening seniors' driving abilities is a goal of many organizations.

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What to do when your vehicle breaks down

Knowing what to do when a car breaks down can make such unfortunate situations much less stressful for drivers. Smartphones and wifi networks may make it less stressful to cope with broken down vehicles. However, wifi networks are not always accessible in remote locations, so drivers would be wise to revisit these tips for handling broken down vehicles, courtesy of Esurance, in advance of their next road trip.

- Turn on hazard lights. Hazard lights inform other drivers that something is wrong with your vehicle, and the sight of hazard lights typically compels fellow motorists to give drivers a wide berth and facilitate their moving off of the roadway.
- Attempt to get off the highway. After turning on their hazard lights, drivers who know or suspect something is wrong with their vehicles

down vehicles are unpredictable, and drivers may not have the luxury of pulling over onto flat road surfaces. Turning the steering wheel away from the road prevents it from rolling into traffic if drivers are forced to pull over on an incline.

- Be especially careful before exiting the vehicle. Exiting a broken down vehicle can be very dangerous, especially when drivers are forced to pull over on busy highways. Drivers who have pulled over into the right shoulder should wait to exit the car until there is ample time for them to get out and safely make it to the shoulder. If necessary, crawl across the front seat and exit using the passenger-side door. All passengers should exit the vehicle on the passenger-side if the car has been pulled onto the right shoulder.
- Call for help. Only after

they have safely gotten their vehicles off the highway should drivers call for help. Passengers may want to avoid calling until the car is off the road as well, as it can make for faster relief if callers wait until they know their exact location to call for help.

- Set up flares or triangles behind the vehicle. If it's safe to do so, set up flares or triangles behind the vehicle. If the flares or triangles are buried in the trunk, drivers can ask a passenger to serve as lookout and warn them if they need to get away from the vehicle.
- Pop the hood. An opened hood is another indicator that a vehicle is broken down and can be especially valuable to drivers who do not have flares or triangles.
- Wait for help. Do not attempt to fix the vehicle on the side of the highway. Doing so leaves drivers vulnerable to oncoming motorists.



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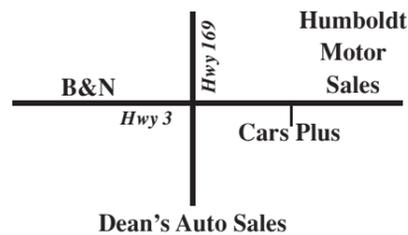
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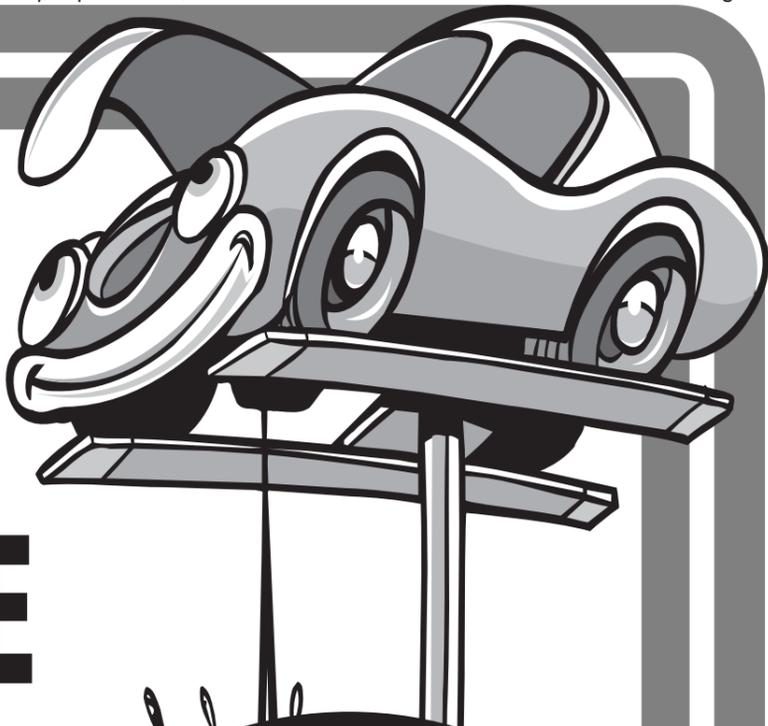
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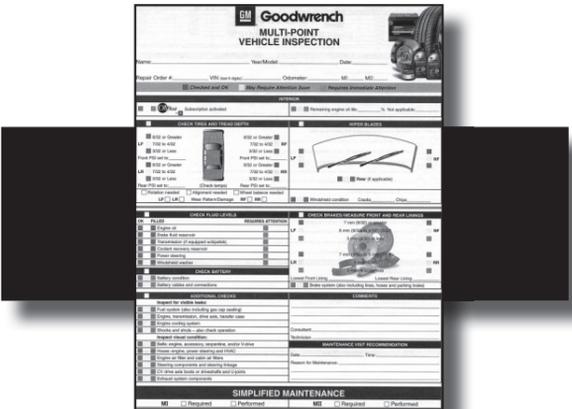
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*See participating U.S. dealer for details and rebate form, which must be postmarked by 10/31/17. Allow 6 to 8 weeks for delivery of debit card. Rebate form and details available at mycertifiedservice rebates.com. Offer ends 9/30/17.
 **Ad, written estimate, or Internet quote for identical tire(s) from a competing tire retailer/installer located within 100 miles of the dealer required during guarantee period for price match. Offer valid at participating U.S. Dealers.

For all your service needs from engine oil changes to major repairs!

TRANNY FLUSH.....\$163¹⁵

COOLING FLUSH, Dex-Cool Antifreeze.....\$155⁴⁵

TUNE-UP, 6 cyl. with Platinum Plugs.....\$207¹⁰

Some models may be slightly higher.



SUV SEASON

ALWAYS UNSTOPPABLE.



2017 ESCAPE Titanium

0% APR FORD CREDIT FINANCING¹ FOR 60 MOS. PLUS \$1000 CASH BACK²



2017 EXPEDITION LTD

4.9% APR FORD CREDIT FINANCING¹ FOR 60 MOS. PLUS \$up to \$8250.00 CASH BACK²



2017 EDGE Sport

0% APR FORD CREDIT FINANCING¹ FOR 60 MOS. PLUS \$2500 CASH BACK²



2017 EXPLORER LTD

4.9% APR FORD CREDIT FINANCING¹ FOR 60 MOS. PLUS \$3500 CASH BACK²



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2016 CY sales. 2Not all buyers qualify for Ford Credit financing. Dealer to insert additional disclaimers and is responsible for adherence to all state and local regulations.