



### How To Prepare Your Car For Winter

Summer and fall can stake their claim as road trip season, and even devoted drivers may admit that winter is generally a less desirable time to take to the open road. The elements factor heavily into that reputation, as fewer hours of daylight, snow and ice are just some of the variables that can make it less enjoyable, and potentially more dangerous, to drive in winter.

In anticipation of adverse driving conditions, vehicle owners can take various steps to prepare their cars and trucks for winter.

**• Upgrade your wiper blades.**

Perhaps nothing is compromised more than visibility when driving in winter compared to other times of year. Snow makes it hard to see when driving, but fewer hours of daylight also can affect visibility. In fact, the Insurance Institute for Highway Safety reports that approximately half of all fatal



crashes occur between 6 p.m. and 6 a.m., even though the number of drivers on the road during those hours is considerably lower than it is during the daytime. The difficulty of driving at night is even more significant when wiper blades are not up to the task of keeping rain and snow off drivers' windshields.

Prior to winter, inspect wiper blades and upgrade them, if necessary. Streaks left on a windshield are a telltale sign that blades need to be replaced.

**• Purchase winter tires.**

Winter tires may not be necessary in regions with relatively mild winters. However, drivers accustomed to winters marked by heavy snowfall and/or icy roads should consider replacing their existing tires with winter tires. Many newer vehicles are now equipped with all-season tires, which the tire experts at Bridgestone note provide great performance but are not designed to handle extreme winter conditions like snow and ice. Winter tires are specially designed to handle such conditions, making them a worthy investment for drivers who live in regions where it's not unusual to encounter snow and ice throughout the winter.

**• Study up on your engine oil.** Some vehicle manufacturers recommend different grades of oil depending on the range of temperatures a car or truck will

be driven in. The owner's manual will likely indicate if the manufacturer recommends using a different type of engine oil in especially cold temperatures. Even if the manual does not include such a suggestion, drivers can seek the advice of a local mechanic.

**• Schedule a pre-winter tune-up.**

Even if a vehicle is not due for a tuneup, it can be wise to have it looked over by a local mechanic before the arrival of harsh winter weather. A mechanic can check the radiator, hoses and other components that could be affected by especially cold weather in the months to come. If any issues are found, address them immediately. After all, it's better to be proactive than leave yourself vulnerable to breakdowns or other issues once the mercury drops.

As fall gives way to winter, drivers can take steps to keep their cars running strong and safe in the months ahead.



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### A Step-By-Step Guide To Changing A Flat Tire

Any number of issues can affect drivers while on the road. Few issues may prove more disruptive than a flat tire. Flat tires can delay road trips and adversely affect commutes, all the while posing a significant safety hazard. Changing a flat tire is a

valuable skill that all drivers should have in their repertoire, and this simple guide can help motorists hone their tire-changing skills. age also can be helpful, but drivers also can download a flashlight app on their smartphones to provide some extra illumination when changing a flat at night.



valuable skill that all drivers should have in their repertoire, and this simple guide can help motorists hone their tire-changing skills.

The moment drivers recognize a tire is flat, they should turn on their hazard lights and find a safe place to pull over. Avoid changing tires on narrow shoulders, as that leaves you and your passengers vulnerable to oncoming traffic. If you must, drive on the rim until you can find a safe place to pull over and change the tire. If possible, pull into an empty parking lot. Flat ground is ideal, as it can prevent the car from rolling while the tire is being changed.

before getting out of the car.

- Place the wheel wedges in the appropriate place. If you have wheel wedges, place them in front of the front tires when changing a rear tire and behind the rear tires when changing a front tire.
- Remove the hubcap. Some vehicles are equipped with hubcaps that cover the lug nuts. If that's the case, then remove the hubcap before lifting the vehicle with the jack. If that's not the case, simply loosen the lug nuts, which may require a little extra effort since lug nuts tend to be on very tight. At this point, it's easier to loosen the lug nuts than remove them entirely, which can be done once you're ready to remove the tire.
- Put the jack to work. Now it's time to place the jack and ultimately lift the vehicle. The experts at Bridgestone Tire note that many modern vehicles now have areas of exposed metal on the bottom designed specifically for jack placement. Consult your owner's manual to find this spot, and then raise the vehicle until the tire is about six inches from the ground.
- Remove the lug nuts. Once the tire is off the ground, remove the already loosened lug nuts, ideally placing them in a small receptacle or bag so they won't roll away.
- Remove the flat tire. Using both hands, grip the tire by the treads and gently pull it off. Bridgestone recommends placing the tire on its side so it does not roll away.

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**The Role Of Engine Air Filters**

Vehicle engines include complex parts that work in concert to ensure that the car functions properly. When servicing their cars and trucks, vehicle owners may look to many parts of the engine yet overlook a relatively mundane, albeit important, component: the air filter. All cars come equipped with air filters, which are essential to optimum engine operation. The engine air filter is the first line of defense against outside air that is being brought in to the car engine to be burned along with fuel to produce combustion. The filter will capture particulate matter that would normally enter a vehicle's engine and leave sediment. The automotive resource It Still Runs says dirty air can reduce engine efficiency and cause damage over time. Dirty air can compromise the air/fuel mixture that is involved in combustion. Any debris that enters portals in fuel injection systems can compromise that system. In addition, debris can cause

fuel to burn less efficiently, resulting in poor fuel economy. There is no simple answer as to how often an engine air filter should be changed. It largely depends on miles driven and the environment in which the vehicle is used. Those who reside in rural or dusty areas will need to replace air filters more frequently. Drivers also can install air filters more suited to dusty areas. An engine filter is not the only filter in a vehicle. There also is a cabin air filter. The cabin air filter does not affect engine performance, but it does help to provide clean air inside of the vehicle. The cabin air filter helps to keep dirt, pollen, bacteria, exhaust gases, and dust from entering the HVAC system. It also can be a barrier against bugs, leaves and other particles from clogging up the system. The cabin filter also helps to keep the air fresh and odor-free. A clogged filter can result in diminished heating and air conditioning performance, so it's important to change this filter as well.

**The Basics Of Auto Insurance**

Traffic laws are designed to keep everyone on the road as safe as possible. That motivation also is behind laws governing auto insurance, which is required in Canada and the vast majority of American states. **What is auto insurance?** Auto insurance is something that most drivers have but very few, if any, hope to use. According to Insure.com, car insurance is an agreement between the policy holder and an insurance company which protects the individual against financial loss if the vehicle is stolen or involved in an accident. The Insurance Information Institute says auto insurance provides property, liability and medical coverage. Property coverage covers damage or replacement of the vehicle. Liability coverage is for the policy holder's legal responsibility to others for bodily injury or property damage. Medical coverage pays for the cost of treating injuries, rehabilitation and sometimes even funeral expenses or lost wages. **Compulsory vs. mandatory coverage:** Depending on where a policy holder lives, there are certain coverages that are compulsory, or mandatory coverages that are the minimum amounts required by law. Optional coverages also can be purchased to suit one's needs. Compulsory coverage may vary based on location, driver's age, type of vehicle, and type of financing on that vehicle. It is best to discuss coverages with an automotive insurance agent to figure out which types of coverage will be needed and to get a price quote. The six basic kinds of coverage include:

- bodily injury liability
  - personal injury protection
  - property damage liability
  - collision
  - comprehensive
  - uninsured and underinsured motorist coverage
- Premiums vary:** Insurance typically is sold with deductibles, according to the III. Policy holders may opt for higher deductibles so they can lower their premium costs. Additional factors that will affect the cost of coverage include driver's age, driving record and location where the vehicle is housed or used. Credit score and gender also may affect premiums. Defensive driving courses and protecting the vehicle with anti-theft devices may help lower premiums.

Auto insurance costs vary by a significant amount, so it is a good idea to shop around and compare quotes. Bundling of auto insurance with other policies, such as homeowners insurance or umbrella policies, may help reduce rates. **Getting insurance:** To obtain an insurance policy, the agent will need the year, make and model of the vehicle being insured. For the most accurate price quote, the VIN number will be needed. To buy auto insurance, one needs to be the registered owner of the car. Some states allow dependent and independent drivers to own a car in their own names at age 16 or 17. Some parents opt to combine insurance coverage for their teenagers because the premiums may be cheaper. Teenagers tend to be riskier in the eyes of insurance companies due to their lack of experience and perceived recklessness. Those factors are reflected in premium costs.

Insurance is something every driver should have. Motorists can explore their options to find policies that fit their needs and budgets.

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# Once Upon A Time....

There was an owner of a very successful hot dog stand. This owner built his business by having the best hot dogs around and by letting his customers know about them through extensive advertising. His business was so successful that he was able to send his son to a prestigious Ivy League school where his son was studying to receive his M.B.A.

One day the son came home for a break and promptly questioned his father "Dad, don't you know that there is a recession going on out there?" The father replied that his business was going very well, but the son persisted telling his father "Dad, you've got to cut back." So the father, figuring his son knew all about business, followed the son's advice. He promptly cut his advertising budget and then cut his hot dog & bun orders. Before long, business in fact did slow down. So the father replied to the son "You were right, son. Business is terrible. There is a recession going on out there."



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