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How To Avoid And Repair Flat Tires

Nothing can delay road trips more suddenly than flat tires. Unfortunately, because tires are the only part of the vehicle constantly in contact with the road, wear and tear is to be expected.

National Highway Traffic Administration says that flat tires and blowouts are a leading cause of highway traffic accidents. Even though flats cannot be prevented, there are ways to make tires less vulnerable and make vehicles safer along the way. FLAT TIRE AVOIDANCE

Routine inspection and tire maintenance is essential to their performance. In addition, paying attention to road hazards and avoiding them when possible can prolong the life of tires.

- TIRE PRESSURE: Tires should be maintained at the correct air pressure indicated on the sidewall or as advised by the manufacturer. Tires with too much air can be damaged by bumpy roads and potholes. Tires that are not inflated enough may increase friction on the roadway, resulting in a blowout. Check tire pressure routinely, and do so when the tires have rested for three hours. Many vehicles now monitor tire pressure automatically and alert drivers through a signal on the dashboard.
- . TIRE WEAR: The advisors at Select Auto should be a routine part of maintenance. If tires show uneven wear, they may be more susceptible to flats or blowouts. Tire rotations can help alleviate uneven wear. The NHTSA recommends tires be rotated every 5,000 miles.
- TIRE TREADS: The Allstate Insurance company says to look for worn tire treads. Check for wear bar indicator marks located between the tread pattern of the tires. If the wear bar is level with the treads, it's time for new tires. Otherwise, place a quarter between the grooves of the tire. If the tread doesn't extend beyond the top of Washington's head, it's a good idea to replace the tires
- CONSTRUCTION SITES: Drivers should try to avoid areas under construction. Rocks, nails, metal shards, glass, and divots in the roads can cause punctures and eventually flats. FLAT TIRE REPAIR

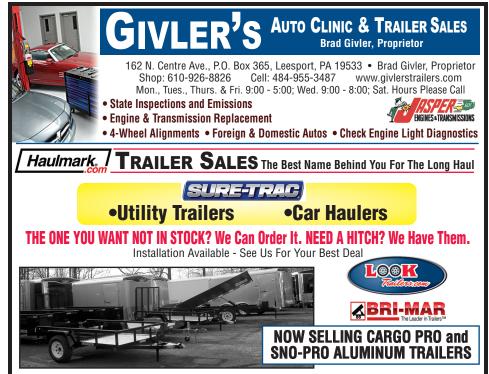
When flats occur, having the right tools and



understanding the procedure for fixing the flat is

Drivers will need an inflated spare tire, a jack, a lug wrench, bracing material (to keep the vehicle from rolling, such as a brick or piece of wood), and the vehicle's owner's manual. Goodvear says it is essential to fix the flat in a safe area away from traffic and on a flat surface.

- Use the owner's manual to find the correct position to place the jack to lift the car.
- Remove hubcaps or center covers to access the lug nuts. With the lug wrench, loosen lug nuts in a counterclockwise direction.
- Take off the tire and put on the spare. Replace and tighten the lug nuts. Replace hubcaps or cov-
- Slowly lower the vehicle and drive cautiously to ensure the spare is in working
 - Purchase a new tire or have a hole plugged or repaired at a tire center.











Standard Vehicle Maintenance Intervals You May Want To Follow

No two automobiles are the same. So it makes sense that vehicles have different maintenance guidelines. Such guidelines, which include recommendations regarding how frequently oil should be changed and how often tires should be rotated, are typically included in vehicle owner's manuals. Drivers are urged to familiarize themselves with these guidelines, which can protect vehicles as well as the people inside them.

According to CarGurus®, a free internet-based automotive resource, many manufacturers adhere to the 30-60-90 schedule. That schedule recommends everything from inspections to part replacements when vehicles reach 30,000, 60,000 and 90,000 miles. These recommendations are meant to serve as

guidelines, and drivers should know that certain factors can affect how often routine maintenance should occur and when parts must be replaced. For example, harsh driving conditions can lead to excessive wear and tear that causes parts to erode long before owner's manuals suggest they should. As a result, drivers should always speak with their mechanics during service appointments to determine if their vehicles are aging gracefully or if they need a little extra TLC.

Drivers should always read their manuals for recommended service intervals. The following are some general maintenance guidelines, courtesy of Car-Gurus®, that drivers can keep in mind as the miles pile up on their vehicles' odometers.

• OIL AND OIL FILTER: Many

new cars now run on synthetic oil, which tends to last between 5,000 and 10,000 miles. Older vehicles using traditional oil may need to adhere to the once-standard oil change interval of 3,000 miles. Mechanics will typically replace oil filters with the same frequency as they replace oil.

· AIR FILTER: Air filters generally need to be replaced every 15,000 to 30,000 miles. However, CarGurus® notes that drivers who park in dusty environments should err on the side of caution and have their air filters replaced every 15,000 miles.

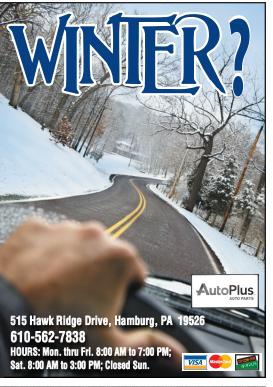
- FUEL FILTER: Clogged fuel filters can affect engine performance and even prevent engines from running. Fuel filters may need to be changed at 30,000-mile intervals.
- · BATTERY: A typical car batfive years.

are on their cars or trucks.



- * Wipers
- * Antifreeze
- * Battery
- * Lights
- * Washer Fluid
- * Belts & Hoses















The Importance Of Routine Vehicle Maintenance



Owning a car is a big responsibility. Drivers who plan to keep their vehicles for the long haul must emphasize maintenance if they want to keep adding miles to their odometers. In fact, the automotive information site CarAdvice says that routine maintenance may be the most important thing drivers can do for their vehicles

A vehicle needs consistent care if it is to run efficiently. Maintenance also reduces the risk of roadside breakdowns and costly repairs. Here's a look at some of the benefits of staying on top of maintenance.

• Saves money: Even though maintenance costs money.

• Improves performance and efficiency: Routine maintenance includes oil changes, filter changes and fluid top-offs. Such tasks keep engines running smoothly. Ignoring this routine maintenance can put engines in jeopardy of breaking down and adversely affect vehi-

cle performance, diminishing

fuel economy and leading to a

example, the cost of rotating

and aligning tires is consider-

ably less than repairing a car

after a major blowout and pay-

ing for a tow and tire replace-

sluggish ride. sticking to a consistent maintenance schedule can save big bucks in the long run. For

 Identifies safety issues: Routine inspections and work performed by reputable service stations help drivers stay abreast of recalls or issues that can affect the safety of the vehi-

Maintains a maintenance record: When the time comes to sell the vehicle, having a log of routine maintenance indicates to potential buvers that the vehicle was well cared for.

 Keeps compliance: Vehicles covered under manufacturer's warranties typically need to be maintained in adherence to factory-recommended maintenance schedules. This ensures that the vehicle is in compliance and will be covered in the event of a warranty claim.

Routine vehicle maintenance is important for a variety of reasons. Drivers can work with a trusted and reliable mechanic to develop a schedule that keeps their cars and trucks on the road.

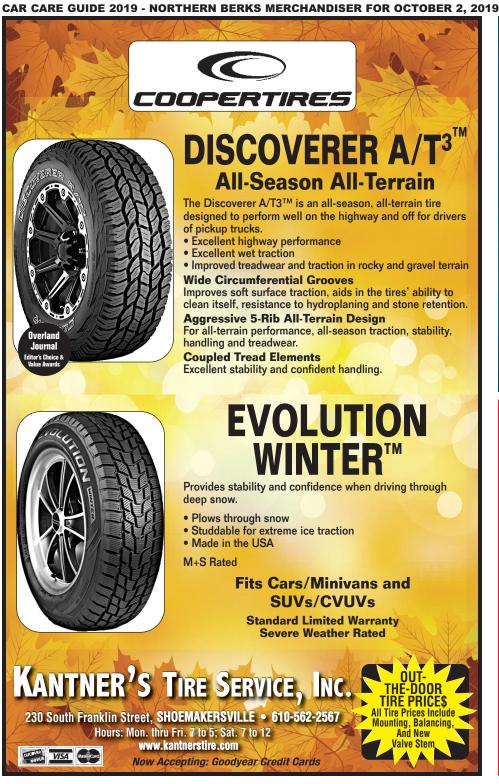




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Factors That Impact Insurance Premiums:

Auto insurance rates vary from person to person, even though it may seem like the offerings are the same. But no two drivers are the same, and certain factors may be affecting drivers' auto insurance premiums without the motorists even real-

Automotive insurance provider State Farm says most insurance companies consider several factors when calculating the cost of car insurance. Recognizing which situations can increase or lower costs can help drivers get the best rates coverage needed. Although it can be tempting to reduce the price of insurance by choosing lower amounts of coverage, there are other ways to make insurance more afford-

• MOVE. Insurers typically look at where a person lives when calculating rates. Those people who live in highly populated, urban areas likely will have higher premiums than others who live in more rural towns. That's because greater population density often translates into more people on the road and a greater chance for insurance claims due to fender benders or theft. By moving, a per-

son may be able to cut rates. GENDER AND AGE ARE FACTORS. One can't step into a time machine, but it's helpful to know that growing a little older can lower insurance premiums. The financial advice source Money Crashers say that young men usually incur higher rates than young women because statistically men get into more accidents. However, as a person moves into his or her senior years, the roles reverse. Older women may see higher rates than men the same age. • KEEP MAKE AND MODEL IN

MIND. The type of vehicle driven can affect insurance premiums. Certain insurance carriers will increase premiums on vehicles that are more susceptible to damage. Flashy sports cars or those that do not score as highly on vehicle safety ratings calculated by industry experts may result in high premiums. Vehicles that are desirable to car thieves also may cost more to insure. Researching vehicles prior to purchase and checking the rates for those cars or trucks with insurance companies can help keep costs low.

• COMMUTERS MAY PAY MORE. Individuals who use a car for business or frequent commuting may pay more than people who drive less because statistically there is a greater risk for an accident, says State Farm. Reducing commute times can lower premiums.

• TIE THE KNOT. Insure.com says married couples have been found to be less of a risk to insurance providers statistically than those who are single. A study by the National Institutes of Health found that single drivers were twice as likely to be in an auto accident as married drivers. Combining policies also can help married people save.

• FOLLOW THE RULES OF THE ROAD. Drivers who have moving violations, drink and drive or engage in otherwise risky behavior behind the wheel may see their rates soar.

Insurance companies weigh factors such as driving record, age, locality, and more when assessing premium costs. Drivers have some room to get lower rates by knowing the factors that determine their premi-











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What To Do After Being Involved In A Car Accident

Car accidents happen every day, and rare is the experienced driver who has not been involved in at least one accident during his or her time behind the wheel. Drivers or passengers who have been involved in previous accidents may react calmly when involved in another accident, but the experience



Each number corresponds to a letter. (Hint: 3 = a) 24 3 8 16 8 18 3 10 4 3 7 24 18 14 16 5 8 9 24 5 23 18 14

19 8 3 15 11 16 Clue: Stops cars

of being in a car accident can be shocking to those people who have never before been involved in a car crash.

According to the World Health Organization, there were 1.25 million road traffic deaths across the globe in 2013. But not every traffic accident involves a fatality, and many are minor incidents in which all involved parties walk away unharmed. Unfortunately, all traffic accidents, however minor they may be, have financial ramifications, and it's in drivers' and passengers' best interest to familiarize themselves with the right way to respond to traffic accidents should they find themselves in a crash.

 DIAL EMERGENCY SER-VICES. After pulling over and out of traffic, drivers and passengers involved in traffic accidents should dial 9-1-1 emergency services. If drivers are incapable of pulling onto the shoulder or out of the way of oncoming traffic, immediately put on the vehicle's hazard lights and dial 9-1-1. Enlisting the help of emergency services like 9-1-1, even when no one appears to be injured and no vehicles seem to be damaged, is necessary because the presence of a neutral third party like a police officer or emergency medical technician can be helpful should the accident ultimately lead to legal action.

• EXCHANGE INSURANCE INFORMATION. After each driver has pulled over and is out of harm's way, attempt to exchange insurance information. If you lost your insurance card or can't find it in your vehicle, don't panic. Simply use your mobile phone to call your insurance company and get your policy number. Police may let you off the hook if you can provide proof of insurance, even if you don't have any such proof in your vehicle. If the other driver appears irate and/or confrontational, wait until the police arrive to exchange insurance information and do your best to avoid this person. • OBTAIN A POLICE REPORT.

Insurance companies may not pay damages if no police report has been filed and the involved parties have differing accounts of the accident. And drivers' premiums may increase if they are involved in an accident in which no one is deemed atfault. Always protect yourself after a traffic accident by calling the police and obtaining their official report of the incident. Also, ask the responding officer if you are required by law to report the accident to the local motor vehicle agency. Some areas require this, while others

when accidents are minor.

• TAKE PHOTOS. If you have a smartphone or camera on hand, take as many photos of the accident as you can without risking your safety. Timestamped photos may help you should a lawsuit or other legal action be taken in the future. Car accidents can be scary, and knowing how to respond to accidents can help drivers and

passengers make the best of unfortunate situations.

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Car Care Word Find

Find the hidden words in the puzzle.

BRAKE START **FUEL STEERING** CAR GAS DRIVE **TRUNK** HOOD WINDSHIELD KEY

ENGINE

After home and work, the next most common place people spend their time is in their vehitions. cles. The AAA Foundation for Traffic Safety says the average

American spends 17,600 minutes driving each year. Statistics Canada indicates that most of the Canadian population averages 1.2 hours per day behind the wheel.

Because they spend so much time behind the wheel, drivers need to be prepared for breakdowns. Packing an emergency

Properly Pack A Car Emergency Kit kit in the car can help people make the best of such situa-

A car emergency kit can help drivers get back on the road promptly. Without such kits, drivers may be stranded for hours after a breakdown. Emergency kits also come in handy during weather-related events that can sideline cars until roads become passable. Getting caught in a vehicle during a snowstorm and failing to have the proper gear can be a life-threatening scenario under extreme conditions. It is always wise to plan for the worst and hope for the best. The Department of Motor Vehicles and the Department of Homeland Security note that these key items should always be included in a car emergency

Police reports are vital, even

- · durable bags or crates to store supplies
- · complete first aid kit • small fire extinguisher
- jumper cables
- rain ponchos plastic tarp
- flashlights and extra batteries
- bottled water · small cache of
- nonperishable foods wrench and pliers
- local maps
- rags
- duct tape • multipurpose tool

• ice scraper

- automotive fluids
- blankets/warm clothing cat litter for slick roads
- tire-changing equipment
- spare tire road flares
- or caution reflectors
- empty, refillable gas canister
- · cash for gas

 phone charger cable Being prepared can make a difference when vehicles are sidelined. In addition to an emergency kit, cars and trucks should be regularly maintained to prevent breakdowns. This includes ensuring all fluids are at proper levels, filters are changed, batteries are in good working order, and tires are inflated correctly. Investing in a roadside assistance service also can help get drivers back on the road quickly.









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Cloudy Headlamps A Significant Safety Concern

(MS) - Many drivers feel less comfortable behind the wheel at night than they do during the day, when daylight makes it easier to see fellow motorists well as pedestrians. Nighttime can compromise a driver's vision, and that reduced vision is a key factor in traffic fatalities, nearly half of which

occur at night. Though traffic accidents are a byproduct of a host of factors, headlamp clouding is one of them and a growing problem for motorists. Vehicles

equipped with plastic headlamp lenses can become hazed and yellowed from the effects of sunlight, ozone, road pollution and the chemicals used in car washes. When driving at night, cloudy headlamps combine with little or no natural light to decrease visibility and pose a significant safety threat to drivers, their passengers and fellow motorists. Drivers cannot increase the amount of natural light at night, but there are steps they can take to improve



* ADDRESS CLOUDY HEAD-LAMPS. Plastic headlamp lenses, especially as they age, reduce headlight output considerably, compromising nighttime vision and the safety of drivers and their passengers. But as potentially dangerous as cloudy headlamps can be, it's just as easy for drivers to address the issue before it becomes a problem. Employing an advanced technology that works with minimal effort, the Philips Headlight Restoration Kit is designed for do-it-yourselfers and can help restore headlight lenses to likenew condition in less than 30 minutes. In lieu of a costly headlamp replacement, the kit allows motorists to quickly and significantly improve the light output of their headlamps, taillights, turn signals and reflec-

tive lens covers. KEEP WIPER BLADES FRESH. Vision is already compromised at night, when the lack of natural light can make it difficult to see pedestrians or animals on the road. That visibility is only further compromised by brittle or ineffective wiper blades, which should be changed every 90-120 days to ensure optimal performance. Drivers who live in areas with heavy rain or snowfall should inspect their wiper blades more frequently, especially if there is pitting on the windshield.

CHECK THE WINDSHIELD WASHER PERIODICALLY. The windshield washer is an often overlooked aspect of vehicle maintenance. Unfortunately, it's typically too late by the time many motorists notice an issue with their windshield washer. Don't fall victim to a faulty windshield washer in the middle of a rainstorm or a blizzard. Inspect the windshield washer periodically to ensure it's working properly and keep the fluid level topped off so it's

there when you need it. * THINK AHEAD. In addition to addressing existing issues, drivers can take steps to ensure their nighttime visibility is protected over the long haul. The Philips Headlight Restoration Kit, for example, employs a protective UV coating that can prevent future clouding for up to two years. In addition to addressing the headlamps, consider how your visibility is likely to be affected during the worst possible snowstorm or on

a night with torrential rains. Keep those conditions in mind when deciding whether or not to hang any fuzzy dice or other trinkets from your rearview mirror. While such items can add a touch of personality to your vehicle, the decreased visibility such items can cause is not worth the cost over the long

More information is available at www.philips.com/automotive.

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Reduce Distractions Behind The Wheel

Despite the fact that automobiles are now designed with more safety features than ever before, the rate of traffic accidents and fatalities continue to rise. The National Safety Council says safety improvement like crash-avoidance technology hasn't reduced accidents, and driver error is still to blame for many crashes — with distractions behind the wheel and impaired driving leading the

Distracted driving is defined as any activity that diverts drivers' attention from the road. This can include everything from talking to passengers to eating to fiddling with the car radio. However, distractions from technology have become especially alarming, particularly texting or reading phones while driving. During daylight hours, approximately 481,000 drivers typically use cell phones while driving. The NHTSA says that removing one's eyes from the road for a mere 5 seconds when traveling at 55 miles per hour is like driving the length of a football field with your eyes closed.

Reducing distractions should be a priority for all drivers. Here are some suggestions, courtesy of Geico insurance and AAA

Exchange. • Store loose gear and other items that can roll around away from the driver's seat so you are

not tempted to reach for them. • Adjust mirrors, GPS maps, climate controls, music, and more

before you put the car in drive. • Use a mobile phone only for emergency purposes and only after pulling over to the side of the road. Avoid social conversa-

tions on the phone while driving. · Limit the number of passengers you allow inside your car. The more passengers, the more distractions. This is especially true for young drivers.

 Eat food before getting in the car. Snacking while driving makes you less attentive to the road around you.

accordingly. Both should wear harnesses and not be given free reign to roam around the car. • Try to focus only on driving while in the car. Leave the mul-

titasking to when you're not

Secure children and pets

behind the wheel. Studies have shown people are limited in the amount of information they can process at any one time. Driving requires focus and an ability to react to a host of

s' ability to focus. Reducing distractions can considerably cut down on the number of motor vehicle accidents each year.

If you must use your cell phone, do so only after pulling over to the shoulder or into a rest stop. the road. Avoid social conversations on the phone while driving.

