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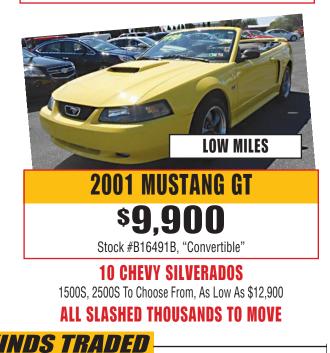
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Page 10-CC





Page 11-CC

shield to safeguard them from sticking and cracking. Cold weather requires drivers to amp up their vehicle maintenance routines. Consult with a mechanic or automotive retailer for more ideas and products that can help your vehicles operate safely and efficiently this winter.

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Inspect Tires Before Fall Road Trips

Road trips are an autumn tradition for many people. Excursions to see the fall foliage can be aweinspiring, but drivers must make sure their vehicles can handle such jaunts.

Tire inspections are essential before hitting the open road. The following are a handful of steps drivers can take to ensure their tires are up to the task of fall road

trips. Give tires the eye test. The eye test can be an effective and quick way to detect tire damage. Uneven wear may be indicative of insufficient tire pressure or an alignment problem. Uneven wear

cate tires are worn or weak, so bring your car to your mechanic for an inspection if you discover such problems.

• Perform the penny test. The penny test can help motorists determine if tire treads are worn. To perform the test, insert a penny with Abraham Lincoln's head pointing upward into the tread. If the tread does not reach the top of Lincoln's head, your tire's treads are worn.

Check tire pressure. Right before you pack up the car to hit

the open road, check each of your tires' pressure, making sure the pressure in each tire is at the level recommended in your owner's manual. Inflating tires to the proper pressure takes just a minute or so, but that minute can protect you and your passengers while also saving you money at the filling station.

Properly maintained tires can go a long way toward ensuring the fall road trip season is a success.



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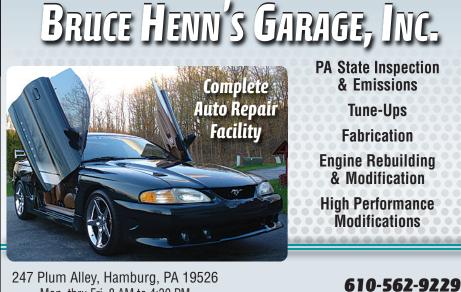
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Protect Your Vehicle From Snow, Ice and Damage From The Cold

Winter can be an unforgiving season. Freezing temperatures coupled with snow and ice can take its toll on people who live in climates where cold weather is a fact of winter life. While winter can test people's

patience, it also can be harsh on cars and trucks. Understanding what components of a vehicle can be compromised by dropping temperatures and snowy roads can help drivers take action to safeguard their automo-

tive investments. While winter can wreak havoc on just about every part of a vehicle, there are some parts that seem to bear the brunt of Old Man Winter's abuse. Properly servicing and caring for a car or truck can help.

Drivers should take their vehicles for a tuneup and inspection before wintry weather arrives. A mechanic will examine the car battery and check antifreeze lev-els and make sure that the thermostat, defroster, brakes, and even wiper blades are working effectively. Have the tires

which can make navigating roads safer. If the treads are worn, replace the tires. In addition to visiting their mechanics, drivers can perform some inspections

and fixes themselves. • Check that all of the vehicle's lights are operational so your car can be easily seen during inclement weather. Exchange your existing windshield washer fluid with one that will not freeze in cold conditions. Check the nozzles on the windshield-washer system routinely and clear out any blockages of ice or debris. While addressing windshield washer fluid, also replace worn out windshield wiper blades with ones that can withstand snow

and icy weather. • A new coating of wax can serve as a shield against road salt, snow, sleet, and rain. Try a poly-mer wax to protect the paint. Whenever possible, rinse off salt and grime so it does not dry on the car and gradually wear away at the paint. Some drivers mistakenly believe that salt stops being a problem once it dries active ingredient for a corrosive reaction. But humidity in the air is enough to keep the salt eating away at the car's paint, and that can contribute to rust. Be sure to rinse off the undercarriage of the vehicle as well.

 Have your tires' alignment checked toward the end of winter or early spring. A season of trav-eling over pothole-ridden roads or hitting curbs buried under snow drifts can affect the alignment. Get everything back on track. Similarly, inspect tires rou-tinely, as weather changes can affect tire pressure and strength. • Use a soft snow brush or a foam brush to clear snow off of the car. Avoid hard plastic scrapers you might use on your wind-shield, as they can scratch painted surfaces.

• Try to park the vehicle in a garage or under a car port, each of which can protect cars and trucks from the often harsh ele-ments of winter.

Scrapers should only be used on windows and not on the body of the car or rear windows with





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Why A Clean Air Filter **Is Important In Your Vehicle**

Motorists routinely check their tires for proper inflation, top off engine fluid levels and maintain oil change schedules. But some drivers do not understand the importance of

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keeping engine air filters clean. Engine air filters are a relatively inexpensive vehicle part, but they perform a very important job. For every gallon of gas a car burns, it uses the equivalent of 12,000 gallons of air, and that air must be filtered to help keep an engine clean. Air filters catch all of the dust, grime, insects, sap, leaves, and any other debris that may get sucked up past the air intake of the vehicle's grill and into the engine itself. Without the air filter, those contaminants may compromise the engine, causing corrosion and abrasion. If the air filter in the engine becomes too dirty and is not changed regularly, the engine is starved of air.

Clean air filters allow just the right ratio of air to fuel to enable the engine to function properly. Engines need adequate air for the combustion process to take place. Without the proper combustion levels, vehicles cannot perform prop-

erly or efficiently and the engine may burn more gas or get fewer miles to the gallon. A dirty filter also can rob an engine of power. Drivers may notice sluggish acceleration.

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Air filters also can get so dirty that the engine stalls completely. But such a problem only develops after

considerable neglect. Air filters may not need to be replaced at each and every oil change service call. Many techni-cians advise replacing the filter every 8,000 miles. However, drivers who live in particularly dry and dusty regions may need to replace filters more frequently.

Mechanics can often detect when an air filter needs to be replaced. If he or she notices the air filter is particularly dirty, then it's probably time to replace it. Replacing the filter is a relatively inexpensive repair for the amount of perfor-mance and peace of mind a new filter provides.

Air filters need to be changed regularly to maintain the right flow of air into the engine and to protect the engine from debris.

Did you know?

According to the Insurance Institute for Highway Safety and the Highway Loss Data Institute, rough-ly 10 percent of all highway deaths involve large trucks. Braking capa-hilty cap lay a role in such deaths bility can play a role in such deaths, as the IIHS notes that loaded tractor-trailers take between 20 and 40 percent farther than cars to fully stop. That discrepancy is even greater on poorly maintained roads or roads marked by adverse conditions such as ice, rain and/or snow. While 16 percent of the roughly 3,600 people who died in large truck crashes in the United States in 2014 were truck occupants, more than four times that many people (68 per-cent) were occupants of cars and other passenger vehicles. That's because large trucks typically weigh 20 to 30 times more than passenger vehicles, meaning occupants in cars and passenger trucks are incredibly susceptible to serious injury or death should they get in accidents with tractor-trailers and other large trucks. Time of day also must be considered when examining large truck crashes and fatalities. While 17 percent of deaths in 2014 took place between the hours of noon and 3 p.m., that figure dropped to 11 percent between the typical rush hours of 6 p.m. and 9 p.m.



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 experi-ence 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 mil-lion 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 services. 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 tech-nician 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

 Obtain a police report! Police reports are vital, even when accidents are minor. 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 at-fault. Always protect yourself after a traf-fic accident by calling the police and obtaining their official report of the incident. Also, ask the responding officer if you are

to avoid this person.

required by law to report the accident to the local motor vehicle agency. Some areas require this, while others do not. • Take photos. If you have a smart-phone or camera on hand, take as

many photos of the accident as you can without risking your safe-ty. Time-stamped 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 pas-sengers make the best of unfortunate situations.







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Headlamp Safety At The Core Of New Campaign

(MS) - To many motorists, "vehicle maintenance" means oil changes every 3,000 miles and weekly trips to the car wash. But there's more to maintaining a vehicle than keeping it looking good on the road and tending to what's under the hood.

Recognizing the importance of nighttime visibility and how often headlamp maintenance is overlooked, Lumileds (founded by Philips) has launched a global safety campaign to increase awareness about headlight bulb technology and the importance of replacing headlight bulbs in pairs. WHAT HAPPENS TO HEAD-LIGHT BULBS AS THEY AGE?

The filaments of headlight bulbs age as the bulbs are used and exposed to the elements, which include sunlight, ozone and other environmental factors. As they age, the bulbs become fragile and light begins to deteriorate, typically within two to three years of initial usage. In some cases, aging bulbs may be delivering up to 30 percent less light than they delivered when they were brand new.

WHY ARE AGING HEADLIGHT BULBS UNSAFE? When driving at night, many motorists may notice that sometimes one headlamp seems to be putting out more light than the other. While this is inconvenient, drivers may not know why it's also unsafe. When one headlamp bulb is producing a substantially weaker light output than the other, the result is an unbalanced and inconsistent light beam that can diminish driver visibility at night, when drivers' visual acuity is naturally reduced by as much as 70 percent. WHO IS AFFECTED BY UNBAL-ANCED AND INCONSISTENT LIGHT BEAMS?

Everyone on the road is affected when light beams emanating from vehicle headlamps are unbalanced. Drivers of vehicles that are producing uneven light beams will be driving with compromised visibility. Compromised nighttime visibility is a cause for considerable concern, as the National Safety Council® notes that traffic death rates are three times greater at night than during the day.

But oncoming motorists are also affected by unbalanced, inconsistent light beams. Such motorists may have difficulty seeing and identifying vehicles with just one headlight operating at peak capacity, and some may even mistake oncoming cars and trucks for motorcycles. That can create positioning issues that put drivers on both sides of the street in jeopardy.



WHY REPLACE HEADLIGHT BULBS IN PAIRS?

By replacing headlight bulbs in pairs, drivers are doing their best to ensure their vehicles produce consistent, balanced light beams that can make nighttime driving safer for everyone on the road. Lumileds also notes the long-supported automotive industry standard of replacing various vehicle parts in pairs. Replacing parts such as tires, brakes, shocks and wiper blades in pairs ensures vehicles will maintain proper balance and function properly when driving at night and during the day. Drivers' nighttime visibility suffers

at night and during the day. Drivers' nighttime visibility suffers greatly when one headlight bulb is producing significantly less light than the other. Replacing bulbs in pairs can help motorists make the road safer for themselves and their fellow drivers.









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