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### **SEPTEMBER 2016**





- 3 Keep the environment in mind when changing motor oil
- 4 How to cut the cost of auto insurance
- 5 How to touch up your vehicle's exterior
- 6 Prevent bugs, sap and other substances from ruining a vehicle
- 8 Tips for **preowned vehicle buyers**



# Keep the environment in mind when changing motor oil



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# Having motor oil changed at a service center makes for easier recycling of old oils.

ehicles receive many oil changes over their lifespans, and as a result motor oil can have a significant impact on the environment. When not handled responsibly or when discarded improperly, petroleumbased oils can wreak havoc on wildlife. water supplies and more. Eco-conscious motorists can keep the following tips in mind when changing their vehicles' motor oil.

Rely on a major oil change chain or service center. Oil change locations generally offer motor oil recycling so the oil can be reused and disposed of properly. These centers also will top off other fluids and give your vehicle a brief inspection, making them quite convenient.

### Bring oil to a

recycling location. If you perform your own oil changes, be sure to collect all of the drained oil and put it into a canister. Vehicle repair centers generally offer motor oil recycling services and serve as drop-off centers. Check with your municipal recycling center as well, as they may have a motor oil drop-off policy.

Opt for recycled motor oil. Certain brands of motor oil, such as EcoPower, are made from recycled and refined reclaimed motor oil.

Learn about synthetic oils. Synthetic oils can be more effective at lubricating and cooling, and they can be changed less frequently than traditional motor oils. This helps generate less waste.

### **Repair leaks**

promptly. If you notice oil or other fluids pooling under your vehicle, take the car to a mechanic. Even small leaks can contaminate the environment. In addition, leaks put neighborhood animals and pets at risk, as animals may be drawn to the sweet taste or aroma of automotive fluids.

Responsible vehicle maintenance includes taking measures to protect the environment.



### 4 / ONEIDA DAILY DISPATCH

# How to cut the cost of auto insurance



The cost of auto insurance is contingent on a host of variables. Such factors include the type of vehicle being insured and the driving record of the policy holder.

While drivers may feel they have little leeway regarding the cost of their auto insurance, there are several steps motorists of all ages can take to lower their auto insurance premiums.

#### Address your credit

score. Policy holders' credit histories is one of the factors insurance companies use when determining the cost of individuals' insurance policies. In a 2015 analysis of data from Consumer Reports, the Insurance Information Institute

Florida who had excellent credit scores received insurance quotes that were less than half that of drivers whose scores were considered poor. That's because insurance companies see drivers with poor credit scores as more likely to be in an accident than those with excellent scores. Before shopping for new policies, drivers should take steps to improve their credit scores by paying off their consumer debts and having any discrepancies on their credit reports corrected.

found that drivers in

**Continue your** education as a motorist. The III notes that non-driving factors, such as age, are among the variables insurance companies consider when determining the cost of their automotive policies. While older drivers can't reverse the aging process and younger drivers can't add years to their driving histories overnight, there are ways these drivers can lessen the impact their ages have on the cost of their auto insurance premiums. Advanced defensive driving courses can refresh older drivers' memories with regards to safe driving techniques while also teaching them the latest techniques to stay safe behind the wheel. Younger drivers who take such courses can be taught how to drive in emergency

#### **SEPTEMBER 2016**

situations in controlled environments.

Consumer Reports notes that a 2012 report jointly sponsored by the U.S. government, AAA Foundation for Traffic Safety and Manitoba Public Insurance found that there is no evidence that traditional driver's education classes reduce crashes, highlighting the importance of advanced courses that can prepare older and younger drivers alike for what awaits them on the open road. Taking such classes can save drivers as much as 10 percent on their auto insurance premiums, and those discounts may even last several years.

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Interior: Gray, SUV, Color: Silver,	Interior: Tan, Sedan, Color: Blue,	Interior: Gray, Sedan, Color: White,	Interior: Black, Hatchback, Color: Red,
Automatic, 1.4L, AWD	Automatic, FWD	Automatic, 1.4L, FWD	Automatic, 2.0L L4 16V DOHC, FWD
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### **ONEIDA DAILY DISPATCH / 5**

# How to **touch up** your vehicle's exterior



Medium-sized chips, nicks and scratches are best addressed with touchup bottles.

Arm weather is synonymous with many things, including summer vacations. But for auto enthusiasts, spring, summer and even early fall would not be the same without road trips. Road trips often instill a spirit of rejuvenation in drivers and their passengers, and there's no reason that spirit cannot be applied to vehicles as well.

Vehicle touchups were once a realm reserved specifically for mechanics or the most ardent auto enthusiasts. But nowadays even weekend warriors can address the minor dings, chips and scratches on their vehicles, saving them both time and money. Crack the color code. One of the fears novices commonly have when touching up their vehicles is that they won't find the exact match with regard to their vehicle's exterior color. The key to the perfect color match is contained in the vehicle's color code, which can be found somewhere on the vehicle, most often on the inside of the driver's side door. Consult your owner's manual or call the vehicle manufacturer if you cannot find the color code on your vehicle. Once you find the code, you can then order your color. Employing the most extensive library of OEM colors in the industry, AutomotiveTouchupTM makes it as simple as ever for drivers to create and order the exact colors to touch up their vehicles' exteriors. Paints are created per order during a simple, three-step online ordering process using a vehicle's specific color code, make, model and year, and orders are shipped directly to consumers, saving them from making a trip to the often intimidating automotive supply store. The result is drivers rest easy with the knowledge that they aren't ordering and subsequently applying the incorrect color to their car or truck.

Use the right application tool. Dings, chips and cracks come in many shapes and sizes, and the appropriate touchup tool will depend on the type and size of the blemish. Small chips and nicks and thin scratches are best addressed with pens, while you might need a small bottle of clearcoat to address slightly larger areas. Use an aerosol spray can to address areas that have

**Continued on page 7** 



# Prevent bugs, sap and other substances from ruining a vehicle



Keep vehicles clean and prevent damage by promptly removing sap, insects, droppings, and tar.

eeping vehicles looking pristine requires care and diligent cleaning. So many day-to-day activities and environmental materials have the potential to damage the finish on cars and trucks. While winter weather and chemicals used to keep roadways passable are often blamed for affecting the appearance of cars and trucks, winter is not the only time of year when substances can cause damage to vehicles.

Spring and summer are prime seasons for sap, birds and insects. These times of year tend to see an uptick in road work as well, and such projects can contribute to damage caused by loose asphalt, gravel and tar. Addressing problems resulting from tree sap, insect and bird droppings and tar may not be something to look forward to, but it is necessary to keep cars looking pristine.

### Tree sap

According to Cars. com, an automotive information resource and vehicle sales website, although tree sap won't cause immediate damage to vehicle paint, it should not be ignored. Over time, sap can become more difficult to remove, etch through the clear coat on the vehicle and cause discoloration. When the temperature is hot, damage from sap can accelerate.

On windows and windshields, drivers may be able to gently remove dried sap with a razor blade. However, use cleaning products on more delicate paint. Automotive stores sell speciality sap and tar cleaners. Otherwise, you can try rubbing alcohol. It may take a few attempts to remove sap entirely.

### Insects and bird droppings

Splattered bugs and avian surprises

dropped from above can be a messy, unsightly nuisance. Their acidic composition also may cause them to damage paint over time. Bugs and droppings can be sticky, so you will need to work with something that will remove the splatter without removing the paint in the process. A product like WD-40 may help. This oily product is normally used on rust and hinges. When applied with a cloth and allowed to penetrate the stain, it can loosen difficult-to-remove sticky substances. Always test any product you use in an inconspicuous spot

first to make sure it doesn't damage or discolor your the paint.

Insects or droppings that are fresh may come off relatively easily with a good washing or hosing off of the car. Retailers also sell specialty insect sponges to remove bugs and other debris.

### Tar

Soap and water will do little to remove tar and other petroleumbased products from vehicles. Commercial tar removal products use a strong solvent or detergent to loosen the tar. This may include kerosene, mineral spirits or another item mixed with lubricants. Go slowly and use caution so that you remove the tar and not the paint.

Drivers who are hesitant to clean their vehicles of common residue can have their cars or trucks professionally detailed, leaving the work in the hands of experts.

#### DRIVE

### SEPTEMBER 2016

#### **Continued from page 5**

experienced extensive damage. When applying the paint, use several light coats rather than one heavy coat. Drivers concerned about their application abilities can visit the AutomotiveTouchup website to access a library of educational videos that illustrate how to use the various application tools. Visitors to the website also can speak directly with a team of advisors who can walk them through their projects.

Recognize that practice makes perfect. Even if you are confident you purchased the right paint, it's still best to practice using your touchup paint prior to applying the paint to your vehicle. Use a glossy sheet of paper or metal can as a practice surface, and then hold that practice surface up next to your vehicle to confirm your choice and calm any lingering nerves you may have about the paint match.

Paint in the right conditions. Before applying any paint, thoroughly clean the affected areas. A simple formula of dish soap and water should do the trick, but be sure to allow the area to dry completely before continuing. When using aerosol cans, the ideal temperature to spray is between 70° and 80°F and humidity should be 50 percent or less. Never spray primer, paint or clearcoat in direct sunlight.

Allow the paint time to dry. Drying times vary depending on

the temperature. Paints may take longer to dry when temperatures are below 70°F than they will when the weather is warmer. Once the application process is complete, do not wax the vehicle for 30 days.

Few vehicles make it through road trip season without a scratch or two, and now drivers can quickly and affordably address those chips and nicks on their own in a matter of minutes.



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BODY SH

**ONEIDA DAILY DISPATCH / 7** 

# Tips for **preowned** vehicle buyers



he impression of used cars and trucks has changed dramatically in recent years. Now widely referred to as "preowned vehicles," such automobiles are now the first choice of many buyers who want reliable vehicles without having to pay full sticker price.

While buying preowned vehicles is less risky today than it might have been two decades ago, there is still some risk for buyers who purchase cars that are not brand new. The following tips can help motorists find preowned vehicles that suit their needs and budgets. Do your homework. Drivers rarely buy brand new vehicles without first researching the makes and models they are considering. Whether they are checking a vehicle's safety ratings, gas mileage or warranty terms, buyers know that such research is essential to making the most informed decisions. Preowned vehicle buyers should be just as diligent as new car buyers, researching the vehicle's initial assessments and ordering a vehicle history report to determine if a vehicle they're considering has been in any accidents and how many drivers have previously owned the car. Buyers also should research manufacturer warranty terms to determine whether the original warranty is still in place or if they will need to purchase a new one.

Develop a realistic budget. Budgets are important whether buyers are purchasing brand new or preowned vehicles. But while new car buyers can reasonably expect their maintenance costs to remain low for a few years, preowned vehicle buyers, especially those purchasing cars without warranties, should expect to deal with repairs sooner than they would if they were buying brand new cars. Leave some room in your budget for repairs and then look for vehicles that fit your budget. Maxing out your budget could prove disastrous if your car needs repairs sooner than expected, and if repairs are a long way off, you are still saving money.

Make sure you are getting the best price. Preowned vehicle prices may be more flexible than the prices of brand new cars, but it's still up to buyers to ensure



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they're getting the best price. Resources such as Kelley Blue Book (www.kbb.com) and the Edmunds.com True Market Value (TMV)® pricing tool can help buyers make the best buying decisions. Using such resources is guick and easy and can help buyers quell any concerns they might have about overpaying for preowned cars or trucks.

Insist on a pre-purchase inspection for vehicles not designated as certified preowned vehicles. Before making an offer on a preowned vehicle, buyers should insist on a pre-purchase inspection performed by their own mechanics. Such inspections are not necessary when buying certified preowned vehicles from dealerships because such certifications are only granted when manufacturers or other certifving authorities have inspected the vehicles before

they were offered for sale. If private sellers or dealers selling uncertified preowned vehicles resist your efforts to get a prepurchase inspection, walk away and continue your search elsewhere.

Preowned vehicles no longer carry the stigma they once did, and savvy buyers can find great deals on reliable preowned automobiles.

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