



Road trip tips for spring drivers

Spring is a season of rebirth for many people, who welcome the warm weather with open arms, especially those who just endured a harsh winter. Spending time outdoors when the weather warms up is a popular pastime for many people each spring.

Road trips taken by college kids or high schoolers hitting the road for spring break or professionals and parents packing up the car for a weekend getaway have become synonymous with spring. A road trip is a great way to get outdoors and make the most of a warm day, but there are a few tricks of the trade drivers can employ to ensure their road trips are as enjoyable as possible.

- Give your car a good wash. Drivers who live in areas with heavy snowfall should give their vehicles a thorough cleaning before hitting the road for a spring road trip. Salt and sand can build up on a vehicle over the course of a snowy winter, so a power washing will help remove excess salt, sand or dirt and help the car run more smoothly.

- Get the vehicle a tune-up. A tune-up, including an oil change, should be part of your pre-trip planning. Make sure winter hasn't caused any damage to the vehicle's body and ask your mechanic to perform a thorough inspection of the vehicle's suspension and brakes. If any problems arise, address them before embarking on your road trip.

- Subscribe to a roadside assistance program. Roadside assistance programs, whether it's AAA or a program offered through your insurance company, provide a measure of security to road-trippers. Many roadside assistance programs provide a variety of emergency assis-

tance for members, including:

- towing service if your vehicle cannot start or operate safely,
- battery service if your car's battery needs a jump,
- flat tire service if you get a flat tire and don't have a spare or cannot change the tire yourself,
- fuel delivery service if your car runs out of gas, and
- lockout service if you lock your keys in the car.

These services can act as a safety net should an issue arise when you're on the road and far away from home or far away from a service station. Keep your membership card in your wallet and store their customer service number in your cellular phone should you accidentally lose your membership card or lock it inside your car.

Bring cash as well as credit cards on the trip. When

embarking on a road trip, don't assume you will have ready access to an ATM on your trip or at your destination. This means you may reach a point when you have no cash on hand. While it's a good idea to bring some cash along on the trip, bring a credit card or cards as well should you find yourself with no cash. A major credit card, such as a Mastercard, American Express or Visa, is likely to be accepted at most filling stations.

If you don't have one on your smart phone, invest in a road navigation system. A road navigation system can be your best friend, helping you find your way in unfamiliar places. Road navigation can alert you to traffic conditions while providing directions and alternate routes. Some systems will even alert you to nearby gas stations, lodging or restaurants.

There are times in a driver's life when he or she may have to pull over on the side of the road. Whether a flat tire has derailed the trip, the driver or a passenger is experiencing motion sickness or you find the car isn't performing correctly and it warrants a look under the hood, pulling over on the shoulder may be necessary.

It can be difficult to pull over smoothly and safely on a busy highway, especially when you are in a stressful situation, such as a mechanical emergency. But it is in your best interest to remain calm and follow a few procedures. First, slow down and put on your right-turn signal to indicate you will need to move into the right lane. Some people prefer to put their four-way-flashers on after they have successfully cleared the lanes and are ready to navigate onto the shoulder. Try to select a spot where you are not on a bend or where there is poor visibility or your vehicle

cannot be seen by other drivers on the highway. You do not want to be injured while exiting or attempting to work on the pulled-over vehicle. Drivers should keep an emergency roadside assistance preparedness kit containing flares, emergency triangles or cones, a flashlight, batteries, a poncho, booster cables, duct tape, a utility knife, cord, a blanket, and first aid supplies in the car as a precaution. Each item serves its own unique purpose.

Stay inside the vehicle, especially on a busy road. Tow trucks and police vehicles typically cruise busy stretches of road and help may arrive in a matter of minutes. Those who have a roadside assistance plan membership can use a cell phone to make a call for help. It is best to wait in the car until a tow truck or police arrive

Breaking the habit of texting while driving

Most Americans know texting and driving is dangerous but it continues to be a problem, especially for young drivers. While 97 percent of teens agree that texting and driving is dangerous, 43 percent still admitted to continuing to do it, according to a recent survey.

The 2012 AT&T survey of teen drivers also found 75 percent of teens say texting while driving is common among their friends and the majority of respondents said they have texted when stopped at a red light and often glance at their phones while driving. While teens might be the worst offenders plenty of adults are guilty too. As the evidence continues to mount concerning the dangers of texting while driving, 39 states have made it illegal. Legal or not, here are three good reasons to quit once and for all:

- Texting drivers are 23 times more likely to be in an accident, according to Virginia Tech Transportation Institute research.
- Texting while driving is distracted driving which is a factor in 15 to 25 percent of all crashes, according to the Governors Highway Safety Association.
- Each day, on average, more than 15 people are killed in crashes that result from distracted driving, according to the National Highway Traffic Safety Administration.

Technology companies are coming up with unique and practical solutions for drivers. For instance, Xperia SmartTags by Sony give you the ability to turn off all distractions from your smartphone with just a simple touch. These small tags can be put on a dashboard or a set of car keys and allow you to change your phone's settings for driving by simply touching your NFC-enabled smartphone to the tag.

Smartphone applications can make this process even easier. When paired with

AT&T's free Drive Mode app, you can automatically disable your phone's texting and calling capability. The app can also be programmed to include an automatic message that's sent to anyone who texts you while you're behind the wheel, letting that person know that you'll respond when you are finished driving. You can program this app to run when you tap your phone to your SmartTag, while also setting your phone up to automatically run GPS programs and engage your car's Bluetooth system for

both safety and convenience.

While messages from your friends and family are important, nothing should take precedence over safely getting yourself and your passengers to your destination. To help make your driving experience safer, outfit your car with tools such as SmartTags, which you can learn more about at www.sonymobile.com, and don't forget to take the pledge to never text and drive again at www.itcanwait.com. - (BPT)

Costly car mistakes to avoid

Improvements in engines and motor oil have made the old standard of "3,000 miles between oil changes" no longer applicable. According to ConsumerReports.org, "Under normal driving conditions, most vehicles are designed to go 7,500 miles or more between oil changes." Check your owner's manual for the recommended interval and oil viscosity. Using a premium motor oil has been shown to give engines added protection and increased fuel efficiency compared to ordinary synthetic motor oils. In addition, it can allow you to double or even triple the number of miles between oil changes. Saving you time and money, it also reduces the impact on the environment by disposing of less oil.

Make sure your tires are inflated to the correct pressure that is recommended by the manufacturer for proper ride and handling. These numbers can usually be found inside the driver's door, and are based on taking readings when the tires are cold. AAA recommends that you check your tire pressure on a bi-

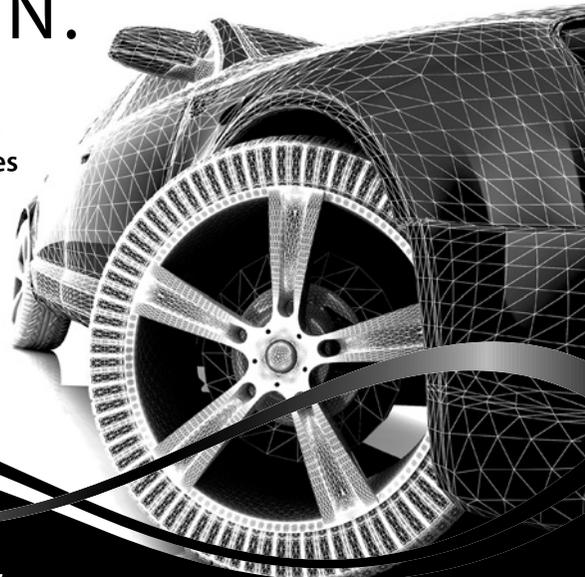
weekly basis.

The coolant in your radiator keeps the engine cool while it's running and can keep the engine block from freezing. The most important reason to change your coolant is because over time, dirt and contaminants can build up in the fluid making it less effective. Ideally you should change your coolant every four years depending on your driving habits. If your car manufacturer calls for a mix of coolant and water make sure you use the right proportions.

Before your tires get to an unsafe level, check the tread. This can be done by simply taking a penny and placing in the tread with Lincoln's head down. If you can see the top of his head, you need new tires. According to laws in most states, tires are legally worn out when they have worn down to 1/16 of an inch of remaining tread depth. Tires that have less than the minimum tread are more likely to hydroplane at highway speeds.

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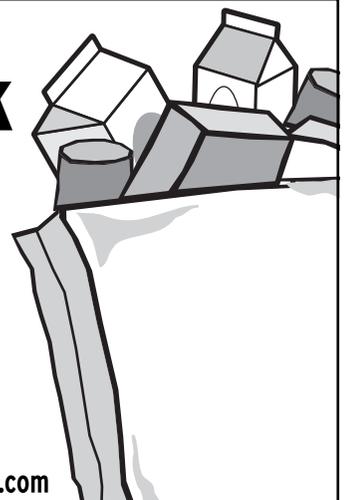
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Insurance fraud: A \$40 billion battle

Most policyholders would be surprised to know that the last thing their insurance company wants to happen is for insurance rates to increase. That's why most major carriers have a department of investigators dedicated to stopping one of the primary causes of rate hikes: insurance fraud. In fact, fraudulent insurance claims are the second most costly white-collar crime in America - to the tune of \$40 billion annually.

"Each year the average U.S. family is hit with \$400 to \$700 in increased premiums due to phony insurance payouts," says Dan Bales, national director of special investigations for Mercury Insurance, which established a Special Investigations Unit in 1978 to help fight insurance fraud. "The goal of the SIU is to limit these payments and catch the criminals responsible."

Think of us as the CSI of the insurance industry. We square off against mobsters, organized crime, dirty lawyers and doctors, white-collar con artists and even the occasional celebrity to help keep down costs for our policyholders."

Insurance fraud is a game of numbers. Insurance rates are calculated using statistics and mathematics to project risk. So, by lowering the probability for costly insurance scams, insurance companies have

financial flexibility to offer customers low rates.

Making the SIU's job tougher is the fact that the culprits behind these scams aren't run-of-the-mill criminals. "Today's scammers are technologically savvy and have access to sophisticated equipment," says Bales, who's been involved in more than 35,000 claims investigations during his 27-year career at Mercury. "They routinely produce, among other things, fake medical records, duplicate checks, and false identifications and business licenses. To maintain an advantage, our SIU is constantly working to stay ahead of the technological curve.

"I don't want to give away any industry secrets, but on any given day, the average person is caught on camera 12 to 16 times. This allows us to pull footage or images from ATMs, intersection cams, private businesses, homes, cell phones and even social media to catch criminals in the act."

One question Bales hears quite often is, how can consumers help fight fraud? "I always tell people to document suspicious activity and incidents."

There are several common schemes of which consumers should be aware. Staged auto accidents, adding damage to vehicles

after a loss and switching drivers on accident reports are a few of the most prevalent scams.

Bales says regardless of the insurance provider, when suspicious activity is observed, the witness should alert the SIU and law enforcement by calling 1-800-TEL-NICB or by texting the keyword "fraud" to TIP411.

- If you're involved in an auto accident, always call the police and document unusual circumstances or activities.

- Obtain detailed bills for collision

repairs, home/property repairs and medical services.

- Never sign blank insurance claims forms.

- Watch for double-billing or unexplained charges for any service received as part of an insurance claim.

- Be aware that there are crime rings that specialize in "slip and fall" schemes, which involve fake injuries and false claims.

- Always gather as much information as possible at the scene of an accident.



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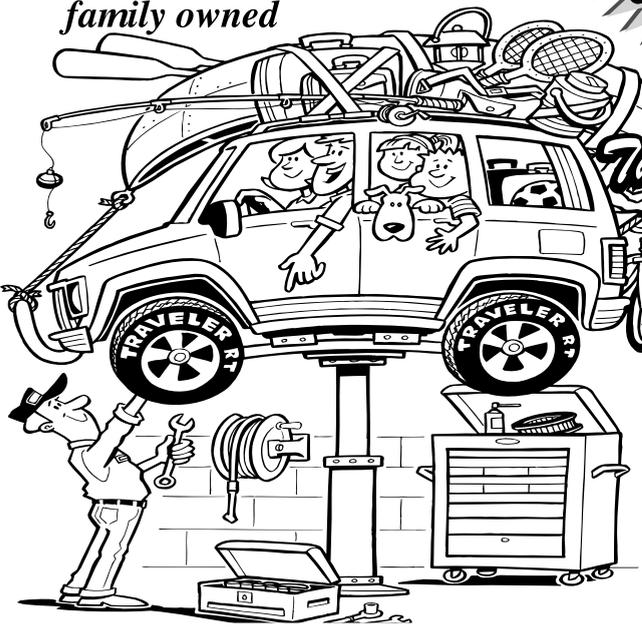
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Fixing a chipped windshield is now an inexpensive, do-it-yourself repair

Fixing a chipped windshield is now an inexpensive, do-it-yourself repair. It takes mere seconds for a pebble or road debris to damage a windshield. What starts out as a small bullseye or chip in the glass can quickly grow into a crack that compromises the safety of drivers and their passengers. Fixing the damage before it escalates into a safety issue used to require a trip to the repair shop. However, now most drivers can tackle dings and chips from the comfort of their own driveways.

An unattended chip in the windshield

could get worse with time, because constant vibration in the vehicle and changes in temperature can cause the chip to expand and spread. Eventually, you may be left with a larger, unsightly crack stretching across the glass, and what started as an inexpensive repair job has now turned into a costly windshield replacement.

Glass repairs may or may not be covered by your insurance. Repair bills for damaged windshields can range from \$75 to several hundred dollars. Many drivers are unaware that windshield repair does

not have to be a difficult or expensive venture. With do-it-yourself kits, repairing chips can now be done in mere minutes for right around \$10.

Permatex(R) has developed a special Windshield Repair Kit that fills in the ding and stops the damage from spreading while minimizing the blemish on the glass. It comes complete with everything needed to make a permanent, professional quality repair in minutes, including step-by-step instructions and an online demo video. There is no mixing required and the repair cures automatically under natural sunlight.

For the kit to be effective, the chip or bullseye should be no more than 1 inch long and must be on the outside of the windshield. It is a good idea to make the repair as soon as possible after it happens. This prevents the crack from getting contaminated and spreading.

The Windshield Repair Kit follows the same steps that a repair shop would, including sealing the crack with resin under a vacuum. View the Permatex how-to demo video at www.permatex.com.

In addition to quickly repairing a ding in the windshield, there are other windshield maintenance tips to follow.



Clean the windshield regularly. Regular cleaning prevents the buildup of dirt, sand and debris on the glass and helps avoid scratches when you use your wipers.

Check the windshield washer. Test your windshield washer regularly to make sure it works properly. In addition, keep the washer fluid level topped off so it's there when you need it to clean the windshield.

Drive defensively. Avoid following a large truck that may be kicking up debris. Move into another lane, if possible. Also, do not follow vehicles that are transporting unsecured items on the car roof or in a pick-up truck bed.

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Renting 101: Things to know before renting a car

Renting an automobile can be practical for a variety of reasons. City dwellers with easy access to public transportation might not own a vehicle and might choose instead to rent a car when the need arises. Men and women who are leasing a vehicle might rent a car for a long trip to avoid exceeding the mileage restrictions that come with their leases.

Regardless of an individual's reason for renting a car, there are certain things all renters should know before taking the keys to their next rental.

- Your credit card company might be insuring you. Drivers who have rented a car in the past are aware that rental company employees attempt to sell renters insurance for the vehicle before handing over the keys. While it's definitely smart to be insured, you may already be insured if you're paying for the rental with a credit card. (Note: Many rental agencies require a major credit card for customers to book a reservation.) Credit card companies provide this coverage at no extra cost to you, which can save you a substantial amount of money, as many rental agencies charge by the day for insurance. Consult your credit card company before renting the vehicle to see what, if any, coverage they offer. Some cards may not offer complete

coverage, but even partial coverage will still save you money.

- Multiple drivers will cost you money. If you're about to embark on a road trip and you plan to have more than one driver, you can plan to pay more as well. Each extra driver you add to the rental agreement will cost an additional fee. If you can make the trip with just one driver, then you will save money. Do not list one driver but allow others to drive the rental, as this might negate any insurance coverage you purchased from the rental agency or any coverage provided to you by an existing auto insurance policy or credit card company.

- Return the car with gas in the tank. The rental agent will tell you how much fuel needs to be in the car when it's returned. The car might need a full tank upon being returned, but more likely that figure will be about one-quarter of a tank. Remember that figure (which should be listed on your rental agreement) and do not come in below it. You will pay a lot more per gallon if the rental agency has to put gas in the tank than if you just remember to do it yourself.

- Avoid renting at the airport whenever possible. Though there might be some exceptions, renting from an agency locat-

ed at the airport is almost always more expensive than renting from an off-airport location. That's because the rental agencies are required to charge customers an airport fee, which can be considerable. If you're staying at a hotel in town, consider renting from an agency close to your hotel as opposed to one at the airport. The savings might be considerable, and some locations might even come and pick you up at the airport if you so desire.

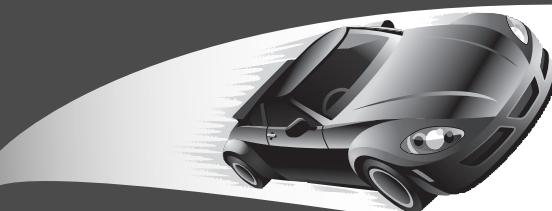
- Don't sleep through the vehicle inspection. Before you take the vehicle off the lot,

a customer service representative from the rental agency and you will examine the vehicle for any damage, whether that damage is significant or minor. If you don't pay attention during this examination and the company representative misses any damage, you could very well be blamed for that damage when you return the vehicle. Company employees may be disinterested in the inspection, so it's up to you to notice and report any damage before you take the keys.

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Improve your night vision for a safer ride

A driver's visual acuity is reduced by 70 percent at night, a figure that is even higher among older drivers. The human eye is simply not adapted for nocturnal vision, so colors tend to disappear and contrast fades away while driving at night.

The plastic headlight lenses used on today's cars can get cloudy over time. Yellow and getting hazy from the effects of ozone, road debris, pollution, age, and even trips to the carwash. As a result, headlight lenses can quickly become ineffective.

If headlight lenses appear cloudy or

yellow upon inspection, Philips Headlight Lens Restoration Kit can restore the lens to "like new" clarity. It's easy to use and has a UV coating that will protect the plastic from further damage.

Salt from snowy roads or debris blown about from winter winds can easily accumulate on the windshield, greatly reducing visibility. Be sure to check your windshield washer fluid routinely during the winter months, and clean your headlights after driving in inclement weather to remove dirt, film, snow and ice buildup.

The performance of a headlight bulb dwindles over time, reduced by humidity, electrical resistance, filament fatigue and general usage. Experts recommend that vehicle owners replace their headlight bulbs every two years.

When replacing headlight bulbs, drivers can upgrade existing bulbs with a new generation of high performance light bulbs that mark a dramatic improvement over the traditional halogen bulbs that are standard on most vehicles. Philips Upgrade Headlight Bulbs are designed to

put substantially more light on the road while creating a better beam pattern that is much longer than that produced by standard halogen bulbs.

Debris and film buildup on the windshield glass and your rearview and side view mirrors can reduce vision, especially for drivers who smoke inside their vehicles. Make cleaning the glass and mirrors inside and outside of your vehicle part of your routine maintenance. It won't take long and it will significantly improve visibility.

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Reduce fuel consumption to save money and help the planet

Reducing fuel costs is foremost on the minds of many drivers. Myriad costs are associated with owning an automobile, many of which are within a driver's control. For instance, safe drivers are likely to spend less on auto insurance than drivers with a history of traffic violations or accidents, while drivers who purchase a vehicle with a high safety rating will likely spend less to insure that vehicle than they would a sports car.

Drivers might not be able to control the price at the pump, but there are many ways drivers can spend less on fuel.

A few minor adjustments is all it takes to make a car more efficient and save drivers, regardless of their mechanical inclinations, money at the filling station.

- Tires that are not properly inflated increase drag on a vehicle, which then consumes more fuel to operate at full capacity. Check the driver's manual for the manufacturer's recommended tire pressure, and check the tire pressure frequently to ensure your car isn't working harder than it needs to be.

- A car filled with clutter is carrying unnecessary weight, making it harder for the car to accelerate and consuming more fuel than it should be.



- Air conditioning consumes fuel, auto experts suggest rolling down windows when driving at low speeds. When driving faster, roll the windows up to reduce drag.

How you're spending at the pump can also help you reduce fuel consumption and save you money.

- Some drivers avoid filling up their tank for fear that it makes the car heavier, decreasing the vehicle's fuel efficiency as a result. While that may be true, drivers who don't fill up make more trips to the gas station, and those trips can waste fuel. In addition, when the gas cap is removed from your vehicle, vaporized gas escapes from the tank, so opening the cap more frequently allows more vaporized gas to escape.

- Pay for gas with a card that rewards you with cash for making purchases. While using a cash-back credit card won't reduce your fuel consumption, it will earn you some money back on your fuel purchases.

- Don't pay more for fuel your car won't utilize. A high-octane fuel in a car that's built for a low-octane fuel won't improve the car's performance or its gas mileage. Only purchase the fuel the owner's manual recommends. For many new vehicles, that means 87-octane, or "regular," fuel.

- Rapid acceleration consumes more fuel. Accelerate gradually.

- Highway speeds more than 60 miles per hour significantly reduce fuel efficiency. Estimates suggest a car traveling at 60 miles per hour uses 20 percent less fuel than a vehicle traveling at 75 miles per hour. Toxic emissions, including carbon monoxide, hydrocarbons and nitrogen oxides, also increase when vehicles travel more than 60 miles per hour.

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Never buy gasoline again?

Solar panels revolutionized the way people power their homes, dramatically reducing the reliance on electricity. The sun is nature's largest power plant, and it can provide more renewable energy to the earth in one hour than fossil fuels can produce in a year. The same solar panel technology is now being used on vehicles to run some of the components in the car. But powering an entire vehicle on car-mounted panels may still be years

away.

Right now, select models of cars have a solar panel on the roof of the car. The Audi A8 and the Prius have solar operated fans that can reduce cabin temperature. The Fisker Karma has a panel big enough to add extra solar-powered energy to the battery to fuel about 5 all-electric miles a week if the car is parked in the sun all the time. Auto manufacturer Fiat recently inked a deal with Irish solar manufacturer

SolarPrint to add solar panels to some of its model's roofs. The manufacturer says that using low-cost photovoltaic material to offset drain from energy-hungry components, such as air conditioning and heating systems, is expected to reduce fuel consumption by up to 15 percent.

On the other side of the coin, many other manufacturers have not jumped into the solar power game, saying that there simply isn't enough roof or hood space to include enough panels to be able to make the car run entirely on solar power. Also, the aesthetics of the car can be reduced by the appearance of panels. PV power tends to be expensive as well.

Because of the high manufacturing costs of PV cells and the large area needed to collect sunlight, solar power is one of the most expensive forms of generation methods. U.S. Energy Information Administration estimate that the amount of electricity generated in the U.S. from solar sources is between 0 and .01 percent as compared to other generation sources.

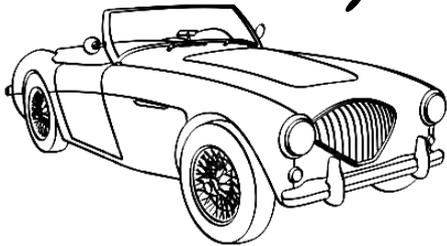
But there are some people that say the larger picture for solar panels makes them advantageous in spite of the initial cost. Plus, there is a work-around for drivers



interested in ceasing trips to the gas station altogether. Individuals can drive a plug-in electric car that is powered by PV panels mounted on a home roof. Not only can these solar panels run many electrical components of the house, but they can essentially fuel a car for the rest of the car's life. Some PV systems can displace \$90 worth of electricity every month. They can also generate enough power equivalent to \$100 of gasoline in the same time period.

Although PV systems may be costly up front, many vehicle owners say they pay for themselves in a few short years. And with gasoline prices continually on the rise, solar kits may make sense for drivers looking to save money in the long run.

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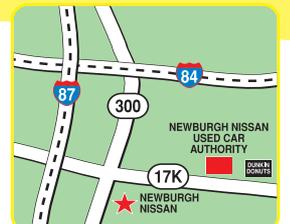


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