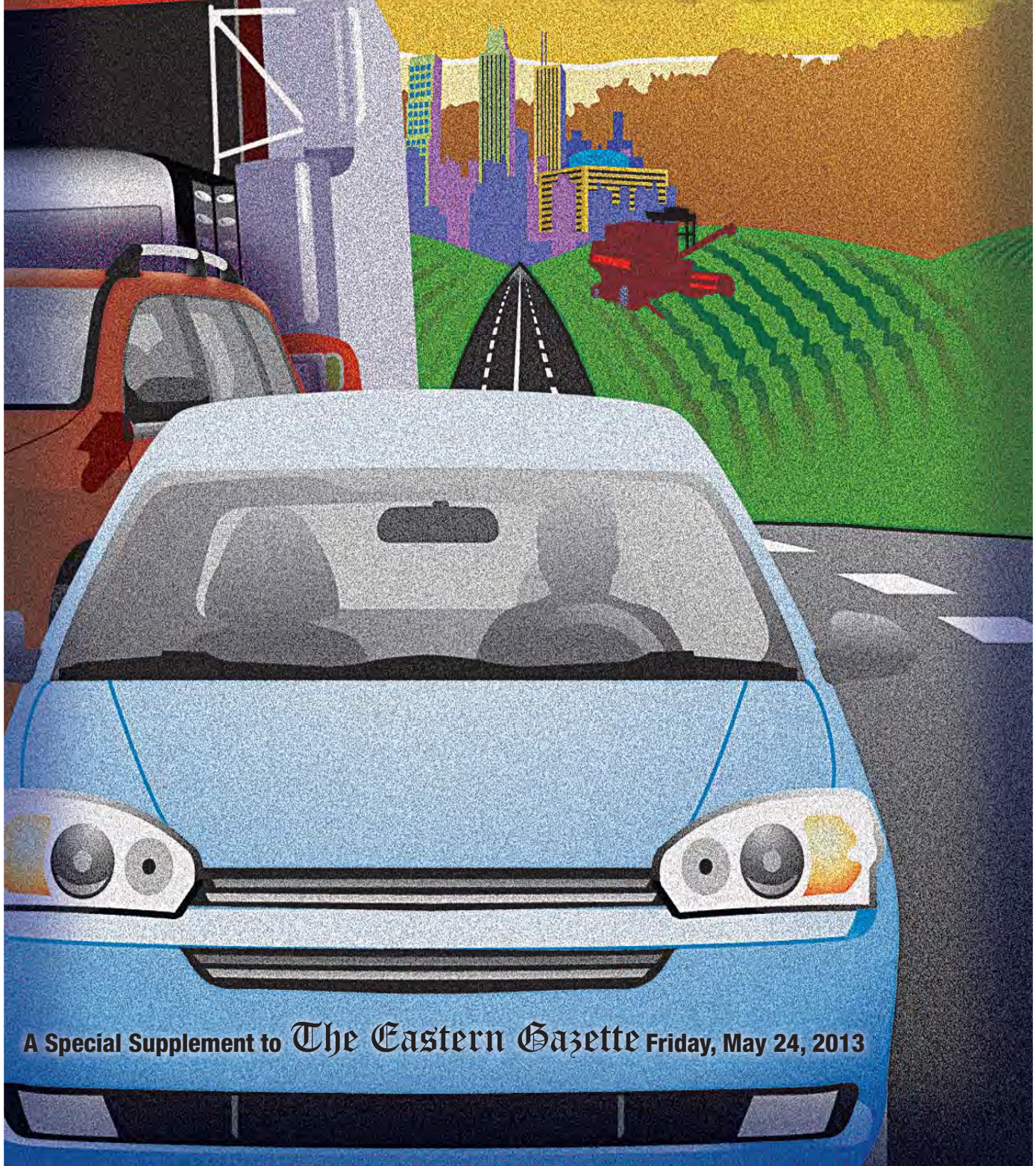


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Time to Review Your Auto Insurance Policy

(NewsUSA) - As you work your way through tax season, it might also be a good idea to re-evaluate your auto insurance policy.

"The beginning of the year is a great time to get your financial house in order," says Wade Bontrager, vice president of Marketing for GMAC Insurance. "While you're already looking at your finances, it's easy to get out that auto insurance policy and make sure you're getting everything you can from it."

Bontrager says it is also worthwhile to review your policy when it comes time to renew. "While 43 percent of drivers report comparison-shopping when looking for an auto insurance policy, 33 percent of drivers don't even think about it they simply renew their existing policy and leave it at that."

Bontrager advises Americans to review their auto insurance policies when:

- Your insurance company has new offerings. Your insurance company might have introduced new, beneficial services. So, take advantage of them.

- You drive less. If high gas prices have lowered your annual driving mileage, some companies now offer a substantial low-mileage discount, such as the Low-Mileage Discount launched in 2008 by GMAC Insurance in collaboration with OnStar.

- You could save money. Make sure your coverage is at a sufficient level to protect your assets, but also research any discounts that you may qualify for, such as a multi-vehicle discount that saves you money when you insure more



than one vehicle with the same company.

- You have a specialized vehicle. If you have a specialized vehicle, whether it's an RV or a commercial vehicle, a standard auto insurance policy will not provide the coverage you really need. Check with your auto insurer to see if they offer specialized policies. If not, consider switching to a com-

pany that does. If you move all of your auto insurance policies to one company, you may be eligible for a loyalty discount.

"It's so important that you fully research your policy," adds Bontrager. "For example, our customers are offered a series of concierge-style services, and we want everyone to know the extra value they are receiving free of charge."

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Seniors: Good Communication Vital to Quality Auto Repairs

(NewsUSA) - A poll of ASE-certified automotive technicians indicated that drivers over 60 are among the most conscientious when it comes to taking their vehicles in for routine maintenance and repair. The experts at the nonprofit National Institute for Automotive Service Excellence (ASE) remind consumers that good communication between shop and customer can help make the repair process go smoothly.

"Professionally run repair establishments recognize the importance of two-way communications," notes Martin Lawson, ASE's editorial director. "Just as you would with your physician, be prepared to discuss your vehicle's aches and pains once you are at the repair shop." The following tips from ASE should make the repair process go smoothly:

Don't ignore what your vehicle is telling you. Look for:

- * Unusual sounds, odors, drips, leaks, smoke, warning lights, gauge readings.

- * Changes in acceleration, engine performance, gas mileage, fluid levels.

- * Worn tires, belts and hoses.

- * Problems in handling, braking, steering, vibrations.

- * Note when the problem occurs and whether it is constant or periodic. Stay involved; communicate your findings;

- * Be prepared to describe any symptoms. In larger shops, you'll

probably speak with a service consultant rather than with the technician directly.

- * Carry a written list of the symptoms that you can give to the technician or service consultant.

- * Do not be embarrassed to request simple definitions of technical terms.

- * Ask to be called and apprised of the problem, course of action and costs before work begins.

- * Before you leave, make a note of shop policies regarding labor rates, guarantees and acceptable methods of payment.

- * Keep a record of all repairs and service.

ASE was founded to improve the quality of automotive service and repair through the voluntary testing and certification of automotive technicians. ASE-certified technicians can be found at every type of repair facility; certified technicians wear blue and white ASE shoulder insignia and carry credentials listing their exact area(s) of certification, while their employers display the blue and white ASE sign. For more information, including seasonal car care tips, visit www.ase.com.



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Tips for motorcycle riders: Hit the road and ride responsibly

(BPT) - Freedom. The open road. There's nothing quite like the big sky ahead of you and feeling the rumble of your motorcycle. It's motorcycle season across the United States and Canada. Warm weather accompanied by clear roads means it's time to seek adventure, even if that means ditching your car for your daily commute to and from work.

But before heading out, motorcyclists should take heed, because in our automobile and truck-dominated society the odds are not on the side of motorcyclists, according to FindLaw.com, the nation's leading website for free legal information. Motorcycle operators account for about 2 percent of the vehicles on the road, but account for 14 percent of all road traffic deaths, according to the Network of Employers for Traffic Safety.

"For freedom of the road, motorcyclists take on greater risks," says Timothy D. McMahon, a personal injury attorney who specializes in motorcycle cases for the San Jose law firm, Corsiglia McMahon & Allard.

"But you can reduce your risks by doing four simple things," says McMahon. "Make sure you're properly insured, wear a helmet, make sure your bike is in good working condition and keep learning, so you are always improving your riding skills."

Here are some additional tips for motorcycle operators and their passengers from FindLaw.com:

Drive defensively: Regardless of how long you've been riding, always ride defensively, especially when approaching intersections, where, according to Allstate In-

surance, 46 percent of all motorcycle crashes occur. On the highway or in the city, avoid an automobile or truck's blind spot. Ride with your lights on. Use hand signals in addition to your lights. Avoid swerving in and out of traffic, and put some space between you and other riders on group rides.

Wear your helmet: If you want to enjoy riding for a very long time, wear a U.S. Department of Transportation-certified helmet. Next to your bike, your helmet is a rider's most important piece of equipment. Know the helmet laws in your state and the states to which you're traveling. According to the Insurance Institute for Highway Safety, 19 states and the District of Columbia require helmets to be worn by the motorcycle operator and his or her passengers at all times. The laws in other states vary, such as requiring helmets to be worn by minors.

Check your insurance: All but three states, Washington, Montana and Florida, require motorcycle insurance (typically liability). Don't assume your auto insurance covers your use of a motorcycle, scooter or moped. McMahon says to review your auto insurance carefully. And always have proof of insurance on you in the event that you're involved in a crash.

Check your bike: Conduct a quick inspection before you head out. Check tire conditions, lights, controls, the oil level and the kickstand. If your bike has been stored for the winter, make sure it's tuned up and in good working condition.

Upgrade to anti-lock brakes:



Consider upgrading your next motorcycle purchase with a bike equipped with anti-lock brakes. According to the Insurance Institute for Highway Safety, "motorcycles with anti-lock brakes have a 37 percent lower rate of fatal crashes than the same models not equipped with anti-lock brakes."

Strap on some leather: Leather jackets and leather pants or chaps offer excellent protection for riders and their passengers. Pair your leather with tough, leather boots that go over your ankles and have a thick rubber, grooved sole for better traction. And don't forget to wear proper eyewear and gloves.

Watch the road: Look down the road to anticipate changes in the

road surface. For motorcyclists who live in the northern half of the continent, take extra care in the spring when roads may have patches of sand and gravel, and potholes are common.

Be seen: Black may be cool, but bright colored outer clothing increases your chance of being seen by other drivers. In addition, position your bike on the road to make sure you're seen. Make eye contact with car and truck drivers, especially at intersections, to make sure they see you. Motorcyclists in the northern part of the country should take extra care in the spring - after a long winter, other drivers are not used to seeing motorcycles on the road.

Know your bike: Every bike is

different. Take the time to get to know your bike before you head out on the road. If you've just purchased a new bike, practice with it so you understand how it reacts, such as in an emergency stop situation. Study your owner's manual and don't be afraid to improve your skills with a refresher course.

Ride straight: Don't mix riding with alcoholic beverages or other substances that could impair your ability to operate your motorcycle, put your passenger at risk and put you at risk for a DUI.

To learn more about your legal rights and responsibilities of operating a motorcycle, visit FindLaw.com.

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Treat Dad to Time for Father's Day



(NewsUSA) - Father's Day is quickly approaching, and now is the time to find the best way to spoil your dad. Consider avoiding the boring tie or cheap gadget routine and give Dad a gift that makes his life a little easier around the house.

One of Dad's most common chores is the yard work, and this year, the team at outdoor equipment manufacturer Husqvarna suggests giving dad something that will help make cleaning up and clearing the yard a more manageable task.

According to James Parelo, Marketing Manager at Husqvarna, using a quality tool with great ergonomic features is one way to help make Dad's outdoor chores easier. "It's important to choose equipment that is reliable and easy to use. Using the wrong tool not only takes longer, it could cause sore backs, necks and arms, all of which can actually cause accidents to happen."

Here are a few of the most common tools that will make Dad's life a little more enjoyable:

* Straight Shaft Trimmer: Equipped with Smart Start technology, the Husqvarna 128L trim-

mer is light-weight and well balanced, making it easy to quickly trim heavy grass or just do moderate edging.

* Handheld Blower: The light-weight Husqvarna 125B blower has a unique in-line design that prevents twisting forces that are common to most blowers.

* Yard Tractor: The compact size of this Husqvarna YTH2042 tractor makes it well suited for maneuvering around difficult landscapes and through tight spaces. In addition, the performance, power and comfort features make it a machine any dad would enjoy using. Another thing to consider is that most modern dads appreciate the need to be sensitive to the environment. While shopping, be sure to look for products that feature low emissions and exhaust.

Husqvarna offers a variety of eco-friendly and ergonomic trimmers, blowers, tractors and other outdoor power equipment that any dad will enjoy using, and that will also help get outdoor chores done faster. For more ideas about great gifts for Father's Day, visit www.husqvarna.com/us or www.youtube.com/user/HusqvarnaUSA.



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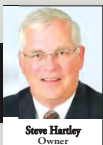
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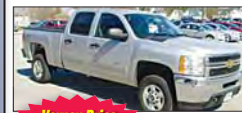
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The Great Car Debate: To Buy or to Lease?



(NewsUSA) - As the economy continues to rebound, more Americans find themselves strolling the lot of their local car dealership and facing a difficult decision -- whether to buy or lease a new vehicle.

"Both options have their pros and cons," said Joe Wiesenfelder, senior editor at Cars.com. "It really depends on your personal driving habits, the amount of money you're willing to spend and how often you like driving a new car."

Wiesenfelder offers these tips for car shoppers:

Benefits of Leasing

1. **Driving a New Car.** Leasing allows you to get a new car frequently. While this may not be the best reason to get a car, it does mean you'll always have the latest safety technology and comforts.

2. **Affordability.** With leasing, you're getting more car for a lower monthly payment.

3. **Less Maintenance.** Leasing can help you avoid some hefty maintenance and repair bills. With the exception of a few oil changes and filter replacements, there should be no need for any heavy maintenance. Assuming that you've kept the car in good condition and stayed within the mileage limits, when your lease is up, you can simply turn the car in and walk away.

4. **Avoid Upside-down Loans.** When you lease, you know there is no danger of getting stuck in an "upside-down" loan, where you owe more than the car is worth.

Benefits of Buying

1. **Ownership of the car.** When you buy a car, you own the vehicle and will eventually be free of car payments.

2. **Lower Costs in the Long Run.** While the monthly payments for buying a car are higher than payments for leasing, you will eventually pay the loan off. Those initial high payments make up for

themselves with years of being payment free.

3. **No Restrictions.** A lease contract contains many restrictions, such as mileage limits, which may be inconvenient and costly in the long run. An owner can sell at any time, while leases usually include hefty penalties for early termination.

4. **Rebates and Incentives.** Rebates and incentives for new cars are abundant for buyers right now. In some cases, these offers might make buying a significantly less expensive option than leasing.

For many people, the decision to buy or lease comes down to price, says Wiesenfelder. "We encourage people to use our automatic Loan vs. Lease calculator at Cars.com. By entering in the monthly payment you can afford, you'll get an idea of which car you could afford to own, or if leasing is a better option for you."



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Beyond Round, Rubber and Black



(NewsUSA) - Tires are one of the most technologically sophisticated systems on any automobile. They are a primary factor in the overall comfort and performance of your vehicle. Tires while they don't exactly come in all shapes and have unique, identifying information embedded on their walls.

The following rundown, supplied by Bridgestone Firestone, should help crack the code on figuring out what all those numbers mean. For example, if your tire's size designation reads P185/70R14 87S:

* "P" stands for P-Metric. This is one of the two most commonly used systems to identify passenger tire sizes. The other is European-Metric, commonly called Euro-Metric.

* "185" is the tire's section width in millimeters. This is the distance from the edge of the sidewall to the edge of the opposite sidewall when the tire is mounted and properly inflated.

* "70" designates aspect ratio. Also called the profile or series, this is the ratio of the tire's section height to section width. This tells you that this 70 series tire is 70 percent as tall as it is

wide. * "R" refers to radial, the tire's type of construction. Radial construction has dominated the American marketplace since the 1970s, when rising gas prices triggered consumer demand for radial tires. These have better fuel efficiency than their predecessors, bias tires, thanks to their low-rolling resistance.

* "14" is the rim diameter in inches. This is simple, it tells you the tire must be mounted to a 14-inch wheel. But don't be fooled. Not every 14-inch tire fits every 14-inch rim. The width of the rim is also important.

* "87" is the load index. When referenced with the tire's specified maximum inflation pressure, such as 35 psi, the load index indicates the maximum weight in pounds the tire is designed to support at that pressure. For example, this tire will carry 1,201 pounds at 35 psi.

* "S" is the speed rating. This is an alphabetical system describing a tire's capability to travel at established and predetermined speeds allowing vehicle owners to compare the performance capabilities of different tires.

For more tire information, visit www.tiresafety.com.

Vehicle Maintenance Now Means Big Savings Later

(NewsUSA) - Our parents used to tell us the same thing - "Take care of your toys, and they'll last longer." Well, our parents were right, not just about bicycles and video games, but also about grown-up "toys" like Toyotas, Hondas and Fords.

In today's tough economy, consumers might try to save money by putting off routine vehicle maintenance. But according to AAA, spending a little to take

care of your car now can save you from more costly repair bills down the road. "While it's true that today's models require less frequent maintenance and are more reliable on the road, it is still important not to take our vehicles for granted," said John Nielsen, director, AAA Approved Auto Repair Network. "A small investment of time and money can mean big savings in the long

Continued on page 14B

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Spring car shopping? Take care of financing first

(BPT) - Auto shows dotting the country paired with rising temperatures leave many people longing for a new car or truck. But purchasing a new vehicle is a complex process - one that doesn't start with finding the right car, but with making sure your finances are in order. It's important to plan ahead so there are no surprises during the loan application process that leave you stranded without options.

Long before you hit the dealership, sit down and go over some important variables. First, determine your budget and what you can realistically afford. Remember, your car payment may be the largest consideration, but it's only one part of the total monthly cost of owning a new vehicle. You must factor in gas, insurance premiums and regular maintenance to get an accurate amount. Once you know your magic number, stick to it so you don't get in over your head.

After you have a general idea of what you can afford, you should check your credit to see if you are a good candidate for a loan before you start shopping. A good first step is to check your credit reports. Is everything accurate? What is your debt-to-credit ratio? Are there items you want to work on before applying for a car loan?

While proactively reviewing what's on your credit report is one of the fundamental ways to get a loan with preferable terms, it doesn't tell you what your credit score is. To obtain your credit score and stay on top of your financial health, become a member of TransUnion Plus. TransUnion Plus gives you access to your credit report, your credit score, and the ability to track all your finances, such as your checking, savings and 401(k) accounts, so you can manage your money seamlessly, plus you get credit and identity theft protection.

Once your credit score and credit reports are in order, and you can feel confident about your ability to get a loan, there is another thing that financially savvy drivers should do: research financing options. Many people find the car they want and finance through the dealership, but these drivers may be missing out on other options that could save plenty of money. Shop around to see who has the best interest rates, de-

termine how much you want to put down and decide what length of loan term works best for you. Also, remember to ask about prepayment penalties - you shouldn't be punished for paying your loan off sooner than promised.

Before you take your first test drive, take some time to decide between new and used vehicles. While a brand new vehicle with a great warranty has its appeal, it also has a high level of future depreciation. Because the rate of vehicle depreciation tends to be steeper during the first year or two, purchasing a slightly older car may be a better value in the long run, depending on how long you plan to own it. Research your options before making any decisions, including certifications and extended warranties.

If you're young or are recovering from poor credit, you may find that even after going through all these steps, you still don't qualify for a car loan, or if you do, it's not enough or the interest rates are incredibly high. One option for people in these situations is to get a co-signer for the loan. Consumers should be cautious when co-signing a loan because a co-signer accepts the same responsibility for the loan, so if one person defaults, it can affect both people's credit. Make sure if you need a co-signer, or even if you're asked to be one, that you know the person well and he or she is trustworthy and reliable.

After you get yourself in shape financially, it's finally time to hit up the auto shows and car dealerships to negotiate a deal. The only thing better than driving your new dream car is having the ability to pay for it without extra financial stress.



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Rattling down the highway? What those common car noises mean



(BPT) - "What is that rattling? Is it serious?" We all can get a little paranoid about a new sound our car is making. Those sounds can certainly be annoying, but what people don't realize is sometimes those sounds may be linked to something more serious.

About 7 percent of car crashes are caused by some kind of vehicle failure, with tire degradation and brake system failures topping the list, according to the National Motor Vehicle Crash Causation Survey from the National Highway Traffic Safety Administration. But tire and brake failure aren't the only types of vehicle problems that can lead to accidents - engine, steering system and suspension failures also cause crashes.

"Getting your oil changed, tires rotated and brake pads checked regularly not only helps keep your car running smoothly, but it also helps keep you and your family safe," says Matt Myers, senior vice president of claims with Erie Insurance. "It's also important to check your car's transmission fluids and get the 50,000-mile and 100,000-mile checks. It might sound like a lot, but regular preventative maintenance is the best way to keep those strange car noises - and accidents - to a minimum."

Here are six common car noises people hear and what they could mean:

Humming or groaning

When you hear humming while driving at faster speeds, it's a sign there probably is some wear on your tires, which can lead to serious issues. It could be located on the insides of your tires, which is hard to diagnose on your own, but not having it checked is a risk, because the steel belts in the tire might be coming apart.

Growling

This noise could change or even go away when you turn the wheel, but it is usually caused by a defective front wheel bearing. The change in noise could be a result of the shift in the weight of the car as you turn.

Whining and creaking

You might hear these noises backing up or turning. It could be the result of a ball joint or tie rod seizing up.

Squeaking

This can be a high-pitched, steady annoyance that lets you know it's time to get your brake pads checked or replaced.

Grinding

This sound means two pieces of metal are touching when they shouldn't be. This sound could be a multitude of things: brakes, powertrain, suspension or some-

thing else. Whatever the case, a grinding sound means you need to get your car checked out as soon as possible.

Hissing

A hissing sound might occur after you turn off your ignition and can sometimes be followed by smoke from under your hood.

The next time you hear strange noises coming from your car, don't just turn up the radio to drown them out - get them checked by a mechanic. Ignoring those noises today could lead to a dangerous and expensive situation tomorrow.

VEHICLE from page 12B

run."

AAA offers these suggestions to help avoid big repairs:

- Stick to your vehicle manufacturer's maintenance guide. In your owner's manual, you can find information that will help you maintain your vehicle.

- Flush your cooling system. Manufacturers typically recommend a cooling system flush every 40,000 to 100,000 miles - and for good reason. If the coolant is not flushed and replaced, it can corrode the radiator and other components. Corrosive fluid can also interfere with lubricating agents and wear down the water pump. You can spend several hundred dollars to replace a radiator. Replacing a water pump will set you back another \$100 to \$300 dollars.

- Have your hoses checked. If a hose fails, your vehicle can overheat, and your engine can suffer damage.

- Get your transmission serviced. If you overlook regular transmission service, transmission fluid can deteriorate and erode crucial internal parts. Replacing transmissions proves pricey, but avoiding the expense couldn't be simpler.

- Replace your timing belts as needed. Mechanics typically replace timing belts every 50,000 to 60,000 miles. Why? A worn timing belt can snap, leaving you stranded. Worse yet, when a timing belt breaks, it can bend your engine's valves, leading to more costly repairs. The best way to ensure high-quality maintenance work? A high-quality repair shop. All AAA Approved Auto Repair facilities guarantee that their certified technicians meet strict guidelines for professional conduct and quality repairs. To find a repair shop near you, visit AAA.com/Repair.

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Responsible ridership and safety are the first steps toward personal watercraft fun



(BPT) - One of the easiest and most fun ways to enjoy everything the water has to offer is on a personal watercraft (PWC). Personal watercrafts have taken great strides toward modernization; the PWCs of today are quiet, run on clean four-stroke technology engines, include significant safety features, are more stable, and are designed to accommodate up to three passengers.

Because advances in technology have made personal watercraft options from brands like Sea-Doo, Jet Ski, Kawasaki and WaveRunner more accessible and easier to use, more people are enjoying them each year. PWCs are also incredibly versatile and are becoming popular for towing wake boarders, tubers, and water skiers, exploring waterways and fishing. They can even be used as transportation to and from overnight camp sites.

To fully enjoy a PWC, riders

must be responsible, safe and educated about operating one. Before you insert the key into the ignition, here are a few questions to ask yourself:

* Are you of legal age in your state to operate a PWC?

* Do you know your craft and the specific ways it operates compared to other PWCs?

* Have you read all instructional materials and labels from the manufacturer?

* Do you know the "rules of the road" on the water?

* Are you wearing a personal flotation device (PFD) and neoprene shorts?

If you answer "no" to any of these questions, it's time to head back to the dock.

Responsible riding isn't just about personal safety. It also includes being considerate of those around you. Be mindful of other vessels in your vicinity and how your rate of speed or wake affects

them. And don't forget about marine life: Respect ecologically sensitive areas.

The Personal Watercraft Industry Association offers important safety tips, rider rules, local laws and PWC etiquette for riders of every skill level. Information on instructional courses and downloadable safety materials, including a brief handbook titled Riding Rules for Personal Watercraft and PWC Orientation Checklist can be found at www.pwia.org. Additional information can also be found through the United States Coast Guard. Getting educated about riding a PWC responsibly will ensure you're equipped to handle the vessel and can enjoy a fun-filled day on the water.

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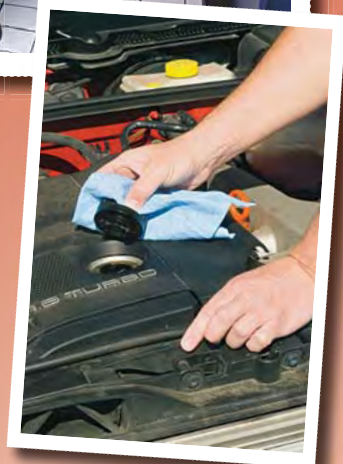


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