

# AUTO

July 2023



# GUIDE

*A Special Supplement*

**Minden Press-Herald • Bossier Press-Tribune**

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# THE IMPORTANCE OF ROUTINE VEHICLE MAINTENANCE



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, sticking to a consistent maintenance schedule can save big bucks in the long run. For example, the cost of rotating and aligning tires is considerably less than repairing a car after a major blowout and paying for a tow and tire replacement.
- **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 vehicle performance, diminishing fuel economy and leading to a sluggish ride.

- **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 vehicle.
- **Maintains a maintenance record:** When the time comes to sell the vehicle, having a log of routine maintenance indicates to potential buyers 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.

**O**wning 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

ing for a tow and tire replacement.

## SIGNS HEADLIGHTS MAY NEED TO BE REPLACED

**A**utomobiles require a little TLC to stay on the road and operate efficiently. When vehicle maintenance is ignored, vehicles operate less efficiently and, in many instances, less safely as well.

Jerking and stalling is a telltale sign of engine trouble, but some vehicle problems are more subtle. One such problem is fading headlights. Fading headlights can pose a significant threat to drivers and their passengers as well as fellow motorists. According to the National Safety Council, drivers do only one-quarter of their driving at night. However, the NSC notes that 50 percent of traffic deaths occur at night. Such figures highlight the potential dangers of nighttime driving, which only becomes more dangerous if headlights are not operating at optimal capacity.

Since drivers do most of their driving during

the daytime, it's easy to overlook headlight performance. However, it's important that drivers learn to recognize the signs that headlights need to be replaced.

### DIMMING

Dimming headlights do not necessarily require replacement. In some instances dimming headlights are a byproduct of a dirty car. The buildup of dirt and grime can reduce light output even when the headlights are otherwise fine. If your car is dirty, take it to the car wash and make sure the headlights are scrubbed clean of dirt and grime. Then drive at night to see if the light output of your headlights is still dim. If so, the headlight bulbs may need to be replaced.

### FLICKERING

Flickering headlights can indicate anything

from worn out headlight bulbs to a weak car battery to loose connections. Flickering is one of the more dangerous headlight issues, as it can lead to headlights suddenly going dark while drivers are on the road at night. If headlights are flickering, take the car to a mechanic as soon as possible to have the issue resolved.

### ONE LIGHT OUT

When one headlight goes dark, chances are the other is not far behind. Automotive experts recommend replacing headlight bulbs in pairs, even if only one bulb has gone dark, because this ensures equal light output.

Headlight maintenance tends to be overlooked. But recognizing the signs of fading headlights can help drivers avoid accidents and vastly improve the safety of nighttime driving.

# THE BASICS OF EVs FOR FIRST-TIME BUYERS

**E**lectric vehicles are increasingly visible on roadways around the world. According to BloombergNEF, a strategic research provider covering global commodity markets, in June 2022 there were 20 million plug-in vehicles in use across the globe. That's an increase from only one million in 2016. As more people are drawn to EVs, drivers can exercise due diligence to learn more about them, particularly if they're considering buying their first such vehicle.

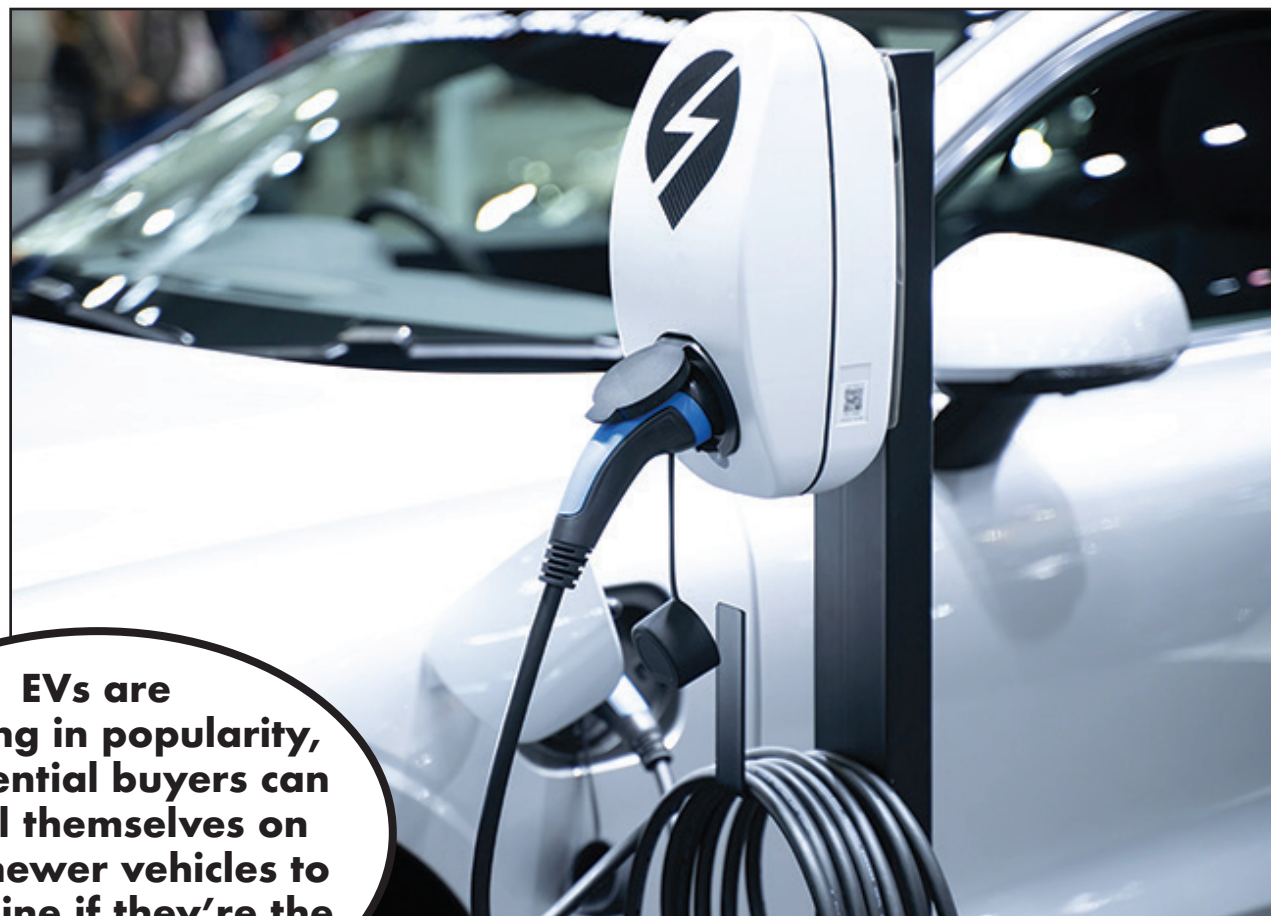
**EVs are growing in popularity, so potential buyers can school themselves on these newer vehicles to determine if they're the right fit for them.**

## DIFFERENT VEHICLE TYPES

The term "electric vehicle" encompasses a variety of cars and trucks. The following are some common categories.

- **Hybrid electric vehicle:** These are the most common type of hybrids. They have two power drives, which include a fuel-based engine and an electric motor with a larger battery. A computer determines when electricity or gas should be used. The system utilizes regenerative braking that ensures the electric battery gets a little recharge every time the driver touches the breaks

- **Mild hybrid electric vehicle:** MHEVs use a battery and electric motor to increase the efficiency of an internal combustion engine (ICE). An MHEV does not run solely on electric power, but the ICE can be turned off and the electric motor used while braking, coasting and stopping.



ICE or fuel tank. Users charge the battery using an electrical outlet.

- **Plug-in hybrid electric vehicle:** Like BEVs, PHEVs have an electric motor that is charged by plugging it in. They also have a fuel-based ICE like HEVs. Where they differ is that PHEVs can travel a considerable distance on electric power alone, while HEVs cannot.

## DRIVING RANGE

The distance EVs can travel before needing to recharge depends on the type of vehicle. Most EVs have a driving range between 50 and 330 miles. Shoppers should determine the "range-per-charge" for the vehicle to assess if it will fit their driving needs and daily commutes. Drivers who frequently take long road trips may have to assess if a hybrid vehicle is more practical; otherwise, careful planning may be necessary to accommodate charging along the route.

- **Battery electric vehicle:** BEVs are powered entirely by electricity and will have no

## PARKING AND CHARGING SITUATION

Individuals who live in private homes or rentals with access to outlets may be more inclined to invest in EVs. Charging can be done with a standard 120V outlet, but it will increase charging time considerably. Many people opt to have a 240V charger installed in a garage or driveway, which is known as "Level 2 ESVE equipment." With this type of setup, a charge can be reached in roughly four to six hours, says Valley Clean Energy. Public charging stations utilize a 480V input and can charge many EV models in about 20 to 30 minutes. Plug-in hybrid vehicles do not typically have fast charging capabilities, however.

## REDUCE MAINTENANCE

BEVs require less maintenance than conventional vehicles because there are fewer fluids like oil and transmission fluid to change, and far fewer moving parts. EVs require minimal scheduled maintenance to electrical systems, including the battery and electrical motor. Hybrid vehicles still require the standard maintenance of gas-powered vehicles.





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# 5 tips for buying a teen's first vehicle

**A**dolescence is an exciting time in a young person's life, but one specific development may eclipse all others in the level of excitement it generates: getting a driver's license. The ability to legally drive affords teenagers, long dependent on family or friends to get around, much more freedom.

While most teenagers hone their driving skills by borrowing the family car, over time teens may need a car of their own. Buying a car is an important financial decision. Whether a teen is purchasing a new or preowned vehicle, there are some tips to consider to secure a vehicle that is safe, affordable and reliable.

- Is the time right? Everyone in the household may be anxious to add an extra car to the mix because it may alleviate trying to juggle use of one of the other family cars. However, do not rush into the transaction. In recent years, a lack of inventory related to the pandemic drove up the prices of both new and pre-owned vehicles. Families may need to wait until inventory increases and prices drop.

- Establish expectations. Parents and teens should have frank conversations about responsibilities regarding buying cars. Talk about who will be paying for the vehicle as well as insurance, maintenance and all of the other expenses that go into vehicle ownership.

- Financing may not be an option. Teenagers typically have no credit history, so it's unlikely they will secure automotive loans without a co-signer. Furthermore, teens under the age of 18 may find they are not legally able to sign contracts or have a vehicle title in their name. In such instances, an adult will have to hold the title and owner-

ship until the teen turns 18.

- Prioritize safety. According to Honda, motor vehicles are the leading cause of teenage death, so it is vital to find a reliable and safe car or truck. Vehicle size, crash test performance and safety features are the most important factors to consider when looking at cars for teens. A car with a high safety rating also may translate to discounted auto insurance, which can be a big help considering teens typically pay more out of pocket for insurance.

- Opt for a used vehicle. While a shiny new car parked in the driveway is appealing, preowned vehicles are more affordable. The insurance premiums on new cars are higher, and teens don't have as much driving experience, so dings and dents may be par for the course. It can be more costly to repair a new vehicle than an older one.

**Families must consider a host of factors when looking for a teenager's first car.**





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# What to do after an auto accident

**C**ar accidents occur every day. According to data from the National Highway Traffic Safety Administration, there are more than five million car accidents in the United States every year. Forty-three percent of car accidents resulted in injuries in 2022.

No one wants to get into an automobile accident, which can be stressful and even fatal. Even accidents that do not result in any major injuries can be traumatizing. Knowing what to do in the immediate aftermath of an accident may make such instances less stressful.

## Assess the situation

The insurance experts at GEICO® advise individuals involved

in an accident to first determine if any of the involved parties suffered an injury. If you are injured, stay put. If not, check on the condition of the other driver. At this point do not admit any fault or reveal any policy limits.

Next, make a call to emergency services to request assistance from the police and an ambulance, if necessary.

## Move your vehicle

If possible, pull the vehicle over to a safe, well-lit public location. This is especially important if you believe you were the victim of a staged accident, says the Insurance Information Institute. If the car will cause another road hazard, it is best to move it over to the side and use

flashers to alert oncoming traffic. It is important that you don't leave the scene, according to American Property Casualty Insurance Association.

## Gather evidence

Have the police write up an accident report. You should take pictures of the damage to your vehicle, the other vehicle, if possible, and the scene of the accident, including any skid marks, debris and/or property damage. If there are any witnesses to the accident, get their names and contact information. You'll need this information when filing an insurance claim.

## Exchange information

Collect the names, phone num-

bers, addresses and email addresses of other drivers and vehicle occupants and exchange insurance information with all drivers involved. That includes the insurance company name, policy number and the name of the insured.

## Notify a friend or family member

Even if the accident is not serious, you may want to call a friend or family member to provide emotional support. If you've been injured, a friend or family member can meet you at the hospital and/or arrange to have your vehicle towed or returned home while you get the care you need.

Automotive accidents can be nerve-racking. Knowing the steps to take can alleviate some stress.

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# TERMS TO KNOW WHEN BUYING A CAR

**B**uying a new car is no small task. When shopping for a new car, it's easy to let details like the color of the vehicle and creature comforts like connectivity take control of the transaction, but buyers also know how important the bottom line can be.

Next to a home, a car might be the most expensive item many consumers ever purchase. In fact, according to Cox Automotive, the average transaction price of a new vehicle in the United States in early 2023 was just over \$48,000. A lot of money changes hands at car dealerships every day, so buyers can undoubtedly benefit from learning or relearning the lingo that surrounds such transactions.

- **Annual percentage rate (APR):** The Consumer Financial Protection Bureau notes that APR is the cost consumers pay each year to borrow money. This includes fees and buyers should know that APR is different from the interest

rate. Drivers can negotiate a lower APR, and the CFPB notes that it can benefit buyers to compare the APR on competing auto loans.

- **Balloon payment:** The balloon payment is a large sum that is due at the end of some auto loans. Many drivers will pay a predetermined amount each month during the terms of the loan. Once that loan reaches maturity, they then own the car outright. With a balloon loan, buyers still make monthly payments, but when the loan reaches maturity they must make a balloon payment in order to take full ownership of the vehicle.

- **Capitalized cost reduction:** The online financial resource Investopedia notes that a capitalized cost reduction is any upfront payment that reduces the cost of financing. This can include a cash down payment and a trade-in vehicle.

- **Closed-end lease:** Individuals considering leasing their next vehicle will likely come across this term. Car and Driver

notes that a closed-end lease is one that gives the driver leasing the vehicle the option to buy it at a set price at the end of the term or walk away without any financial liability (damage or modifications to the vehicle upon returning it may result in charges). Leases typically are closed-end, but it's still best that drivers confirm that prior to signing on the dotted line.

- **Dealer preparation fees:** The lending experts at Capital One note that dealer preparation fees are the charges a dealership issues to prepare a car for transfer to the buyer. These fees might cover the cost of washing the vehicle and additional services before buyers take it off the lot. Capital One notes these fees average between \$100 and \$500, and buyers should know that they are negotiable.

- **Extended warranty:** Car and Driver warns that most extended warranties offered by dealerships cover very little, so buyers should read the terms carefully before

purchasing an extended warranty. Extended warranties offered by manufacturers tend to be more useful to buyers.

- **MSRP:** This familiar acronym stands for "Manufacturer's Suggested Retail Price." The MSRP is the total of the base price plus all of the options listed on the window sticker of the vehicle.

- **Prepayment penalties:** Prepayment penalties penalize drivers for paying off a loan before it reaches maturity. Though the vast majority of drivers who finance the purchase of a vehicle will not have prepayment penalties in their agreements, buyers with lower credit scores might. Anyone with such a penalty in the terms of their agreement should try to negotiate it out of the deal.

- **Term:** The term refers to the length of the purchase or lease agreement. Many leases feature terms between 12 and 36 months, while purchase agreements can feature terms as long as 72 months (six years).

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# HOW to conserve

**G**as prices have been historically high in 2022. According to the fuel price comparison site GasBuddy.com, as of June 2022, the least expensive state for regular gas was Georgia, at \$4.43 a gallon. The most expensive was California, where drivers could expect to pay about \$6.34 per gallon. During June, which marks the beginning of the summer travel season in many areas, fuel costs in most part of the United States averaged around \$5 per gallon.

With prices so high, many drivers have been looking for any way to save money at the pump.

Some may have cut back on driving habits while others might have organized community carpools. Others may have taken to other modes of transportation. For those who have no option but to drive their vehicles, there are ways to reduce fuel consumption without resorting to walking or cycling.

## LIGHTEN YOUR LOAD

How much weight is being carted around in a vehicle can directly affect the amount of gas it consumes. Remove any unnecessary items from the trunk or cargo area of a truck or SUV. Consider removing extra accessories, like roof racks or hitches.

## SLOWLY ACCELERATE

Resist the urge to “gun it” when coming off a stop light or stop sign, as rapid acceleration wastes gas. Press the accelerator pedal gently to increase speeds gradually and conserve fuel. Similarly, coast to a stop, rather than slamming on the brakes.

## DON'T IDLE

Turn off the engine if you will be idling for more than a minute. Idling for longer than that is merely wasting fuel. Modern engines do not need to be warmed

up for more than 30 to 60 seconds, even when the weather is cold. Driving will warm up the car faster than idling while parked, provided you drive moderately until the temperature gauge shows the car has reached the right temperature.

## AC OR WINDOWS OPEN?

While it's true that the air conditioning will drain fuel when in use, driving with the windows open makes the vehicle less aerodynamic by causing drag. Some experts recommended leaving the windows down during slower, city driving and using the AC for higher speeds on the highway.

## KEEP TIRES PROPERLY INFLATED

Poorly inflated tires can make a vehicle less efficient by causing more friction between tire and roadway. Check the PSI rating for the tires and inflate accordingly. Many modern vehicles automatically alert drivers when tires are low on air.

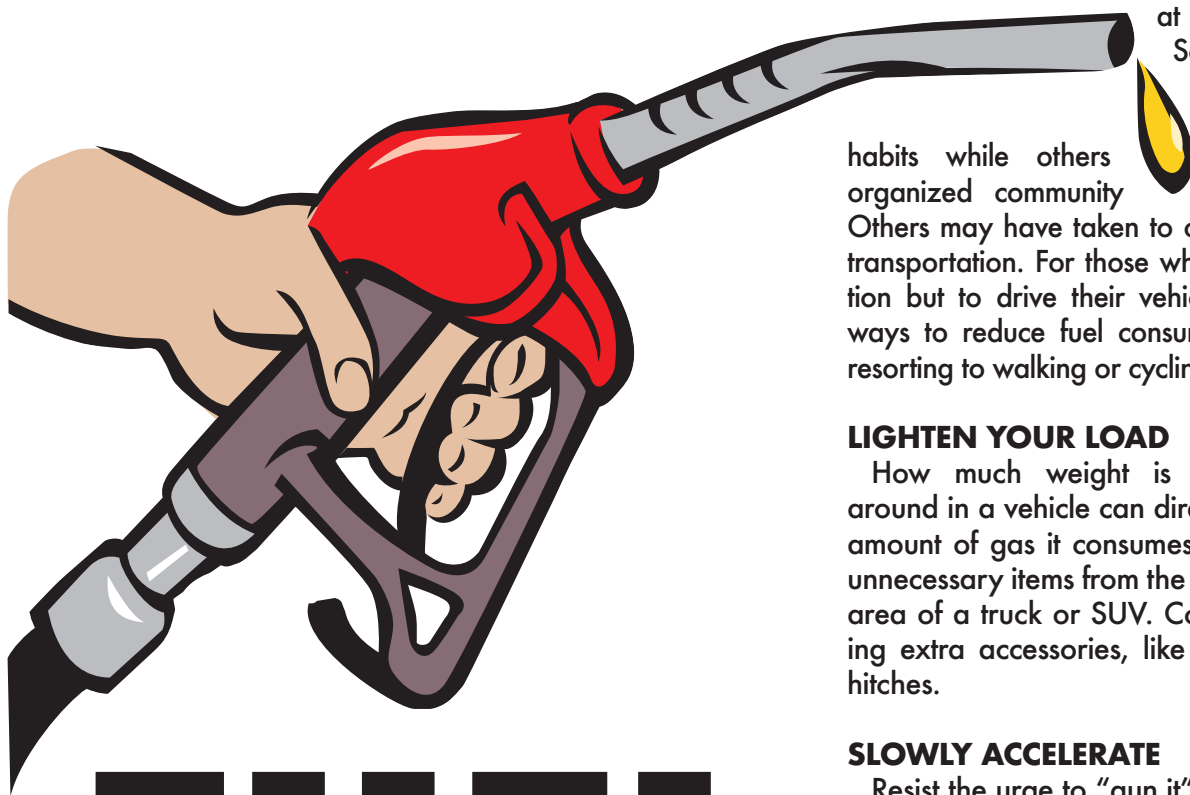
## DRIVE A CONSISTENT SPEED

When driving on the highway, switch to cruise control to maintain a consistent speed. Driving steady reduces drag, which in turn reduces fuel consumption.

## STICK TO A MAINTENANCE SCHEDULE

Maintaining your vehicle by getting routine oil changes, fluid checks and other simple maintenance helps a car or truck run properly, and that can help conserve fuel.

These are just a few strategies drivers can employ to conserve fuel in the face of historically high gas prices.



# FUEL



# Modern car features drivers love

• *Electronic door handles* • *Touchscreens* • *Keyless entry* • *Head-up display*

**M**odern vehicles are technological marvels, which has had a profound effect not only on how much drivers enjoy driving, but also how much they're spending to get behind the wheel.

Data from Cox Automotive indicates that the average transaction price of a new vehicle in March 2023 was just over \$48,000. That can raise the eyebrows of any budget-conscious car enthusiast, but it's also worth noting that modern vehicles have become more economical in other ways.

For instance, the Environmental Protection Agency indicated that the average fuel efficiency for new cars recently improved to a record 25.4 miles per gallon. More fuel-efficient cars and trucks can lower the costs of vehicle ownership.

Many drivers feel that, in addition to being more fuel-efficient, modern vehicles are more fun. That's because modern vehicles boast a number of popular creature comforts that have changed the way people drive. Drivers who haven't shopped for a new car in recent years can look for any number of fun features as they begin their search for a new vehicle.

• **Electronic door handles:** Though not as common as some features, electronic door handles provide a futuristic, if not entire-

ly necessary, feel. These door handles automatically extend out when drivers approach their cars and then retract when not in use. This feature is mainly about style, but it also reduces aerodynamic drag, which can help save fuel or, in electric vehicles, improve driving range.

• **Touchscreens:** Screens feature prominently in many parts of the average person's day, so why not when they're in their vehicles as well? Though vehicle touchscreens have been around for years, auto manufacturers are increasingly switching

controls for other components, including windshield wipers, to touchscreens, making for a more sleek interior design that is largely button- and knob-free. In addition, various manufacturers are offering larger touchscreens, which can simplify driving in cars that no longer feature physical controls.

• **Keyless entry:** Keyless entry systems, though not new, are another component that can provide a futuristic feel. Keyless entry systems once enabled drivers to keep their key fobs in their pocket and simply unlock their vehicles by pressing a button on the door handle. Though some manufactur-

ers still offer button keyless entry systems, more modern systems automatically unlock as drivers reach for the handle or pull it open.

• **Head-up display:** Arguably as futuristic a feature as car buyers may encounter, the head-up display feature puts information directly in drivers' line of sight so they are never looking anywhere but toward the road. Information such as vehicle speed and navigation instructions are projected onto the interior of the windshield, not unlike similar systems that have long been utilized in military planes.

**Modern vehicles are loaded with futuristic features that can make driving more fun.**





# HOW TO FIND A CAR THAT FITS YOUR BUDGET

**D**rivers in the market for a new or pre-owned vehicle over the last couple of years likely discovered that the process of buying a car or truck is as difficult as ever. Prior to and during the COVID-19 pandemic, factory closures, supply chain issues, semiconductor chip shortages, and a bevy of other complications led to fewer vehicles on lots and much higher sticker prices on cars that were on the lot. That has caused people who are on strict budgets to reevaluate priorities and timelines.

According to Ivan Drury, Edmunds' senior manager of insights, consumers can't expect to walk into the dealership thinking they're going to find incentives or bargains right now. Plus, they may not even be able to see or test drive a vehicle they want. That reality makes now a great time for car shoppers to rethink their buying strategies.

## CHOOSE A DIFFERENT VEHICLE CLASS

Tyson Jominy, Vice President of Data and An-

alytics at J.D. Power, says vehicle inventory in November 2021 reached record lows. Although there has been some improvement in 2022, consumers may still have to make some concessions if they need a vehicle promptly. SUVs and pick-up trucks have been some of the hardest inventory to find. Considering a sedan or even a compact car may be the only way to get a new car quickly.

## WAIT IT OUT

Those with the luxury of time may continue to wait for inventory to increase and prices to decrease. Tech experts, including Intel CEO Pat Gelsinger, expect chip shortages to persist into 2024. If a person's vehicle is in good condition, it may be more economical to hold on to it a little longer and do the maintenance required.

## SEEK OUT NO-MARKUP DEALERSHIPS

It may take some investigation, but there are certain dealerships that are not adding astronomical markups, also called "market adjustments,"

to the costs of their vehicles. These dealers may advertise online, and car buyers can always call ahead to ask about markups.

## TAKE WHAT YOU CAN GET

Lots filled with a variety of makes, models, colors, and features are no longer the norm. Shoppers will be afforded more flexibility in price if they're willing to take what's available.

## CHECK WITH DIFFERENT LENDERS

The Federal Reserve increased interest rates in the middle of 2022 and it initially planned to increase rates a few more times throughout the year. People, particularly those who do not have the best credit, can do themselves a favor and shop around at different banks for the best loan rates — the loan may be less costly than what's offered through the dealership. Also, certified pre-owned vehicles tend to come with promotional interest rates that are lower than the average APR, which makes them a viable alternative.

## Buying a Car?

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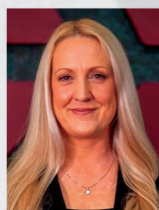
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