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Newspapers

AUTO Guide



**Bossier
Press-Tribune**
**Minden
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**July
2024**

- The importance of routine vehicle maintenance
- What to do after an accident
- Terms to know when buying a car
- How to conserve fuel
- Modern car features that drivers love
- Finding a car that fits your budget

• A Special Supplement to the Bossier Press-Tribune & the Minden Press-Herald •

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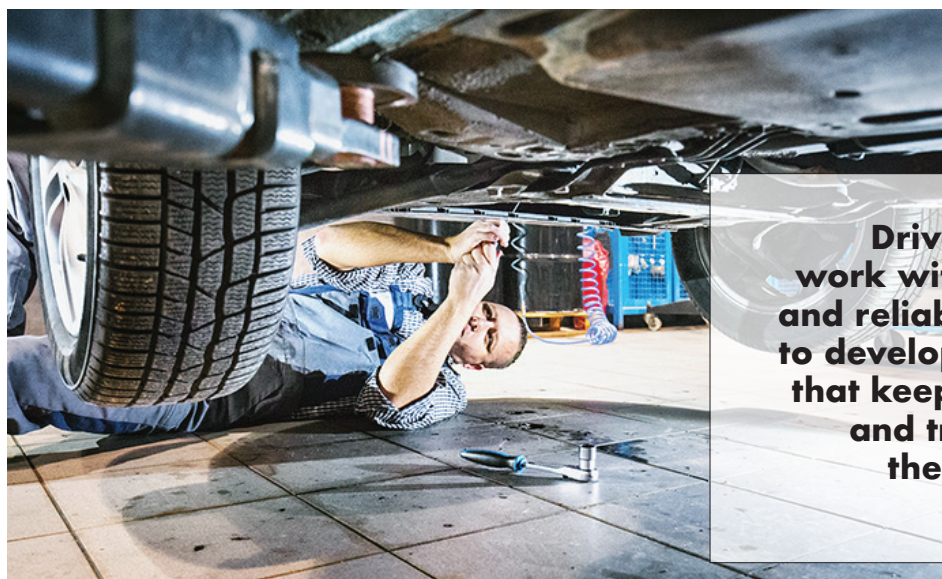
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THE IMPORTANCE OF ROUTINE VEHICLE MAINTENANCE



Drivers can work with a trusted and reliable mechanic to develop a schedule that keeps their cars and trucks on the road.

Owning 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 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 consider-

ably 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.

SIGNS HEADLIGHTS MAY NEED TO BE REPLACED

Automobiles 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.

Why is tire rotation so important?

Vehicle owners need to keep maintenance on the mind to ensure their cars and trucks are operating at peak capacity. Various components should be checked and serviced at key intervals. Oil changes and fluid top-offs are part of routine maintenance, but it can be easy to forget about other important parts of the vehicle, including tires.

Rotating tires is vital to their upkeep. Tire rotation involves routinely repositioning a vehicle's tires in specific patterns from front to back and side to side. The front tires tend to wear on the outside edges because the tire leans over when a driver turns a corner. The rear tires just follow the front ones, so they usually wear more evenly. By leaving tires in place, the outside edges on the front tires will wear down much faster than the rest and those tires will need to be replaced sooner. Rotation may be required by tire warranties. Rotation also keeps the tires working properly.

Experts generally advise tire rotation every

6,000 to 8,000 miles, even if they do not show any signs of wear. It is challenging to determine if weather treads are uneven or how much wear has been sustained just by looking at them. Rotating tires can prolong the life of tires and decrease how frequently they need to be replaced.

Rotating tires keeps the tread depth uniform and helps maintain traction and consistent handling

across all four tires. Tire rotation pattern that is best for a particular vehicle depends on the type of tire being used. Patterns are recommended by the standardizing body of the tire industry, called The Tire and Rim Association, Inc. Individuals can consult with professional mechanics about the proper way to rotate tires. Many tire manufacturers or automotive stores that have sold customers tires also will do tire rotations — some free of charge.

In addition to proper traction, minimizing uneven tire treads causes the vehicle to be more balanced, advises Wrench, a mobile auto repair and maintenance company. This enables the driver to have more control even when roads are slippery. Many auto service centers will then align and balance tires after they have been rotated. At this time the mechanic will likely check brakes as well, since it is easy to see and reach them when the tires are off.

Tire rotation is an important component of vehicle maintenance. Check with a qualified automotive professional to see if it's time to have your vehicle's tires rotated.



Tips for staying safe with keyless systems

Auto manufacturers have long embraced technology that can streamline the automotive experience for drivers. For example, several years ago keyless entry and ignition systems were introduced, initially on high-end vehicles before they became standard on many other models.

Keyless entry systems require a fob, which sends a signal to the receiver inside the vehicle. The fob transmits a low-frequency code to the car's internal computer system, which engages the locks and will allow the driver to push a button on the dashboard or console to start the vehicles. The fob can be stashed away in a pocket or purse and still send the signal, which makes it convenient for drivers. Drivers with arthritis or hand injuries also

may find keyless systems an asset.

Because fobs work on wireless systems, hackers potentially can intercept the fob-to-car signal. That enables a thief to not only open the vehicle's doors, but also to potentially drive away as well. Even though the fob/car security pairing is unique and can create billions of codes, researchers at Radboud University in the Netherlands and the University of Birmingham found that, by intercepting the wireless sig-

nal just twice, they could narrow down the possible combinations from billions to just 200,000. After that, a computer can figure out the code in just half an hour and unlock the car.

Potentially, a thief can gather car codes as drivers enter their vehicles during the day, then return later to steal a number of cars.

Thieves who purchase signal amplifiers also pose a threat. These amplifiers magnify the reach of the fob

signal so that a vehicle owner can be in his or her house with the fob, but the thief can walk up to the car and open it — even if the fob is far enough away that it should not engage. One way to circumvent this is to buy a signal-blocking pouch that can hold the key fob. Also, an old-school steering wheel or gear shift lock is an effective way to provide another layer of protection.

Drivers also should be aware of their surroundings as they approach their vehicles. Thieves may count on keyless entry systems to be able to hop into a vehicle once the owner gets within range and drive away.

Vehicle technology thrives to make driving as convenient as possible, but some features also may make things more convenient for prospective thieves.



To prevent potential sun-related damage to your car, take these precautions.

• AVOID DIRECT SUNLIGHT.

Park in the shade as much as possible.

• CRACK A WINDOW.

If it is safe to do so, lower interior air temperature and equalize air pressure by opening up car windows a little.

• USE A WINDSHIELD PROTECTOR.

Reflect sunlight away and keep the vehicle cool with a windshield sun protector that unfolds and slides into place.

• USE A PROTECTANT WAX.

A layer of wax can offer another layer of protection against the sun's ultraviolet rays.

• WASH THE CAR FREQUENTLY.

Washing and hand-drying the vehicle helps

to remove dirt and other debris which can cause micro-scratches in the paint.

• INSTALL SEAT COVERS.

Seat covers can protect leather and fabric upholstery. A leather conditioner can help prevent cracks and tears from sunlight and heat.

These easy steps are simple preventative measures that protect vehicles against sun damage.



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Courtesy Photo

Tommy Harvey, owner of the Harvey Auto Group in Bossier City, celebrated the Grand Re-Opening of his newly remodeled Lexus and Subaru dealerships with a ribbon cutting celebration on Wednesday afternoon July 17, 2024. As a part of the festivities, Mr. Harvey was presented a Key to the City by Bossier City Mayor Tommy Chandler. John Harvey Toyota in Bossier City is also a part of the Harvey Auto Group.

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What to do after an auto accident

Car 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 2023.

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 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 numbers, 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

Buying 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 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. 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 FUEL

1. DRIVE LESS**2. WARM UP YOUR CAR FOR SHORTER LENGTHS OF TIME**

- Idling your car for anything over a minute wastes fuel and omits large amounts of greenhouse gas.

3. BUY GAS EARLY OR LATE IN THE DAY

- Gas is cooler earlier in the day, and more dense. As temperatures rise, gas density falls and you get less of it when you pump.

4. SLOW DOWN AND DRIVE STEADY

- Driving fast increases drag, which increases fuel consumption.

5. MONITOR WHEN AND HOW YOU BRAKE

- Braking excessively wastes gas.

6. TURN OFF THE ENGINE

- Turn off your vehicle you are waiting, excess idling is a major waste of gas.

7. ELIMINATE WIND RESISTANCE

- Remove unneeded car racks and carriers.

8. AVOID GAS STATIONS NEAR THE HIGHWAY

- Gas stations near the highway are usually the most expensive.

9. DON'T WAIT UNTIL YOUR TANK IS ALMOST EMPTY TO FILL UP

- You'll be stuck paying for whatever gas you can find nearby.

10. MONITOR YOUR TIRES

- Under-inflated tires tend to wear out quicker and waste gas.

11. TUNE THE ENGINE

- A properly tuned engine uses less gas.

12. CHANGE FILTERS

- Clean filters help to keep cars running more fuel efficiently.

13. USE THE CORRECT MOTOR OIL

- Using the wrong motor oil can cause the engine to work harder and waste gas.

14. TURN OFF THE A/C

- Using you're A/C too much can make your car a gas-guzzler.

15. DRIVE A MANUAL

- Manual transmission cars are more fuel-efficient than automatic transmission.

16. MANAGE YOUR SPEED

- Use cruise control whenever possible to manage your speed and conserve fuel.

17. CHOOSE THE BEST ROUTE

- The shortest route isn't always the most fuel-efficient way to go. Use the route with the least stop signs and stop lights.

18. FILL YOUR GAS TANK NEAR STATE LINES

- Due to different tax rates, you may save a bundle just by crossing into another state.

19. CONSIDER BUYING A FUEL-EFFICIENT CAR

- Even several models of affordable non-hybrids can get 40 miles per gallon.

20. DOWNLOAD A GAS APP

- Using an app can really help you save at the gas pump - sometimes more than \$0.20 per gallon.



Modern car features drivers love

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

Modern 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 entirely 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 manufacturers 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

Purchasing a car can generally be overwhelming for a variety of different reasons because there are so many things that you must take into consideration if you want to make sure you've made the right choice.

And then you can only imagine how draining and challenging it can be to find a good one when you are restricted by your budget. Then you need to continuously weigh things in order to prevent overspending.

FIRST SET YOUR BUDGET!

Speaking of your budget, the first thing that you must do is to determine it. Experts suggest avoiding spending more than thirty-five percent of your monthly salary on an auto payment. Of course, the less you spend on it, the better.

An ideal percentage is anything below fifteen. Just bear in mind that you aren't supposed to set aside cash for your four-wheeler, but for car insurance, parking, and maintenance as well!

OPT FOR USED CAR

A lot of people think that new cars are much better than used vehicles, however, what's safe to say is that they are, in fact, oftentimes overrated and overly priced, and that's all due to the numerous features they have that may or not be that important.

On the other hand, used automobiles are drastically cheaper, yet also come with various benefits. Speaking of the price, nowadays, you can easily hunt down used cars under \$10,000 which you must admit is a phenomenal price. Don't forget that, unlike brand-new autos, used ones do not lose their value as fast.

So what does it mean? It means that if, at some point, you decide to sell your used four-wheeler, you are going to get more money than you initially paid for.

WHAT ARE YOU LOOKING FOR IN A CAR?

Before you spend any time on your next vehicle, it would be smart to first determine your needs as far as this is concerned. This doesn't just refer to the model, make, color, and other factors, but aspects of it that are, in fact, far more important, and they include the following:

- Will you be in it alone, or are you planning on having a passenger? If you do, then how many people will be there?
- The amount of cargo space you need
- What sort of driving will you have the most?
- Is the parking space you have large enough?
- Automobile features that you consider mandatory
- What type of gas mileage do you need?

MAYBE YOU SHOULD TRADE IN YOUR OLD AUTO

Why is this such a good idea? Namely, a lot of people tend to trade in their car because they do not want to waste their time trying to sell it. However, if you want to get as much cash as possible, then you must be very careful during this process.

What does it mean? It means that if you're planning on selling it to the dealership, then you need to be aware of the fact that they will probably try to drastically lower the price when obtaining your four-wheeler so they can make a profit.

DID YOU CONSIDER ANY FINANCING OPTIONS?

If you cannot borrow money from anyone you know and trust, then it would be wise to take into account different financing options from numerous lenders, like credit unions, banks, and dealership financing.

During this process, be sure to search for favorable terms that are going to align with your current financial goals. Today, you can come across a lot of lenders that provide truly competitive car loans.

These tips have only one goal and that is to make sure that you are going to acquire a vehicle that will not only fit your budget but will also cater to your every need and demand. So good luck!

Buying a Car?

Let our Auto Buying Consultants assist you with the following:

- Make certain you receive a great deal on your purchase and trade-in
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