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Reduce your risk of being in an auto accident

Driving a car or truck is part of daily life for most people. Commutes to work or school, leisure trips or time spent behind the wheel as part of a profession compel people to drive each and every day.

Although most trips to the office or the store are uneventful, the risk that something may go awry is present any time a person gets behind the wheel, and drivers need to plan accordingly.

The National Center for Statistics and Analysis says there were approximately 16,200 automotive accidents per day in the United States in the most recent year that has data available.

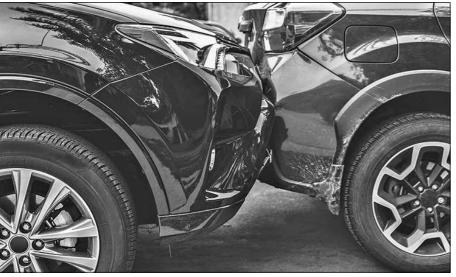
This number has steadily risen over

the last decade and may be attributable to a number of factors, including increased vehicle usage. Diamond and Diamond Lawyers in Canada says approximately four Canadians die and 175 are injured in impairment-related crashes every day.

Though accidents occur every day, drivers can take steps to reduce their risk of being involved in one.

Stick to the speed limit

Speed limits are posted on roadways for a reason. Exceeding speed limits significantly increases the risk of getting into an accident, and many accidents are directly related to speeding.



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Eliminate distractions

Smartphones, GPS devices, passengers, pets in the car, or anything that causes a person to take his or her eyes off of the road, even for mere seconds, can increase the risk of being in an auto accident.

Accident Care and Treatment Center, Inc. says distracted driving is the primary cause of car accidents each year. Smartphones are a modern distraction, and keeping phones turned off and out of reach can keep drivers safer.

Change your perception

It is important to think of a car or truck as what it truly is: 3,000 pounds or more of fast-moving metal that can cause a lot of damage.

Those who do not drive responsibly, or feel they are invincible behind the wheel, could be on a crash course for an auto accident. Treating a vehicle with respect is a must.

Leave a space cushion

Tailgating and aggressive driving maneuvers that do not leave an adequate distance between vehicles can compound the problem of accidents.

Travelers Insurance company urges drivers to stay at least three seconds behind the vehicle ahead of them, and longer for those driving heavier vehicles.

The timing also should be extended when weather conditions are bad. A significant cushion enables drivers to stop safely or maneuver around to avoid an accident.

Improve visibility

A cracked or dirty windshield or dim headlights can diminish visibility. Being able to see and be seen when on the road is a major contributor to accident risk reduction.

Brush up on skills

Newly minted licensed drivers and older drivers may need a driving skills refresher course. Oftentimes learning how to avoid accidents comes down to experience and defensive driving techniques.

Those who feel they may need a little extra practice can enroll in a course. An additional upside is that such a course also can help reduce insurance premiums.

Know your limitations

Geico notes the risk of a fatal crash is three times higher at night than in the day for every mile driven.

Although it may not be possible to avoid nighttime driving entirely, limiting it, particularly for those who have challenges seeing at night or in dim conditions, can help reduce accident risk. The same can be said for staying off the roads in inclement weather.

Don't drive impaired

Driving while under the influence of drugs (illegal or prescription), alcohol and/or other substances greatly increases accident risk.

Various strategies can help drivers reduce their risk of being involved in auto accidents.

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Car care tips for spring and summer

Automotive experts offer simple steps as warmer weather returns

By Lucas Oil CONTRIBUTOR

Every spring, vehicle owners are reminded to focus on preventative maintenance, especially in April during National Car Care Month.

"National Car Care Month is really about taking a little time now so you can enjoy the ride later, without unexpected surprises, costly repairs or aggravating breakdowns," said Morgan Lucas, CEO of Lucas Oil.

After a cold winter marked by salty roads, freezing temperatures and extended storage periods for seasonal equipment, spring is the ideal time to refresh, repair and protect your investments before the busy months ahead.

For a seamless transition into spring and summer, here are the top maintenance steps every enthusiast should follow.

1. Give engines the oil change they need

Replacing worn, dirty oil improves overall performance and protects against excessive wear. Consult your owner's manual for the appropriate oil grade. While you're at it, consider adding a bottle of fuel treatment or a stabilizer if your vehicle sat idle over winter.

2. Refresh your fuel system

Winter downtime can result in stagnant

or degraded fuel. For owners of vehicles and equipment running ethanol-blended fuels – like some motorcycles or lawn mowers – an ethanol safeguard fuel conditioner with stabilizers can be an easy, pour-and-go solution that cleans fuel systems and protects against corrosion.

This is especially beneficial when dewinterizing smaller engines or hot rods that have not been driven regularly over the colder months.

For extra protection against harmful exhaust emissions, consider adding a fuel and exhaust system cleaner that can remove carbon deposits, improve catalytic converter efficiency and maintain overall performance in vehicles that have endured harsh winter conditions or prolonged storage.

3. Clean and protect exterior surfaces

Remove winter's road salt, dirt and grime with a thorough wash. Then, restore luster and shine with a wax, ideal for quick touch-ups and ongoing protection.

For tires, trim, and other exterior rubber or plastic surfaces, a tire trim and shine cleaner can help rejuvenate and shield them from cracking or fading.

4. Don't forget the interior

Prolonged exposure to winter elements and temperature swings can degrade





After a cold winter marked by salty roads, freezing temperatures and extended storage periods for seasonal equipment, spring is the ideal time to refresh, repair and protect your vehicles before the busy months ahead.

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interior surfaces. Regular cleaning and conditioning help prevent cracking or fading, especially as temperatures rise.

Certain interior detailers are formulated to wipe away dirt and restore the original finish to dashboards, door panels and more, leaving behind a fresh, protective layer.

5. Check tires, belts and hoses

Fluctuating winter temperatures can reduce tire pressure and cause belts or hoses to dry out or crack. For proper car care, ensure you have proper inflation levels, even tread wear and no obvious signs of damage on belts or hoses.

For those hauling boats or other toys, also inspect trailer tires and wheel bearings to avoid problems on the road.

6. Battery care

Cold weather can diminish battery performance. If you notice slow starts or dim headlights, test the battery and clean corrosion from the terminals. A

fully charged, well-maintained battery is critical for all vehicles, from daily drivers to weekend cruisers and everything in between.

7. Proper storage and preventive steps

Whether it's your prized hot rod or your riding lawn mower, a little upfront care goes a long way. Always store equipment in a clean, dry space if possible, and use covers or tarps to keep out moisture and dust

Adding a stabilizer or conditioner to the final fill-up helps maintain fuel quality until your next ride or mow.

"Whether you're prepping your everyday driver, revving up a motorcycle, de-winterizing a boat or firing up your lawn mower, taking proactive steps now ensures a worry-free season. And with products that are easy to use and actually work, Lucas Oil is here to help make taking care of your assets simple and affordable," Lucas said.



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2025 SPRING/SUMMER AUTOMOTIVE CARE GUIDE



Tips on protecting your vehicle's paint job

Drivers go to great lengths to ensure what's under the hood of their vehicles is well taken care of. But it's equally beneficial to tend to the exterior of a vehicle, including its paint job.

According to Popular Mechanics, oxidation can adversely affect iron-based metals. That can put vehicles in jeopardy and take significant time off their life expectancy.

The good news is that rust and other issues that can affect a vehicle's paint job and appearance are typically avoidable. That should be music to the ears of new vehicle owners, who likely need no reminder of the sizable financial investment required to drive off the lot with a fresh set of wheels.

Drivers who want their cars and trucks to maintain their looks over the long haul can consider these simple strategies to protect their paint jobs.

Regular washes

Make car washes part of your vehicle maintenance routine. Seasoned drivers are undoubtedly familiar with the conventional wisdom surrounding oil change intervals, but those same motorists may not recognize the importance of routine car washes.

Over time, contaminants such as pollen, dust and pollution can settle on a vehicle's exterior, potentially jeopardizing the paint job. Routine car washes can prevent such damage and help a car look like it was just driven off the lot



Drivers who want their cars and trucks to maintain their looks over the long haul can consider numerous simple strategies to protect their paint jobs. Recommendations include using a vehicle cover and parking in the shade (keeping in mind things such as nesting birds and tree sap) to regular washes and applying wax.

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Wax makes a difference

Wax the exterior of the vehicle. The automotive experts at Carfax report that waxing is a significant and simple way to protect vehicle paint.

Carfax notes that certain paste waxes contain mild abrasives that help remove fine scratches from painted surfaces.

Wax also can protect paint jobs from

fading related to exposure to ultraviolet rays. That's especially noteworthy for drivers who do not routinely park their cars in a garage.

Use a vehicle cover

Covers may or may not be practical for cars drivers use every day, but they are an effective way to protect a paint job from the

elements

Drivers who have a spare car they rarely drive or even those who do not drive their primary vehicle a lot each day can purchase a universal-fit car cover or a premium cover designed specifically for their vehicles.

Car covers protect paint jobs from ultraviolet rays and the elements and may reduce the need for more frequent trips to the car wash.

Park in the shade

Parking in the shade is a good idea but choose spots wisely. Parking in the shade may protect vehicles from the ultraviolet rays of the sun, but it's important that drivers pick the right shady spot to park their cars and trucks.

A shade tree might seem like a great ally to vehicle owners, but if birds nest or rest in the tree, drivers could be exposing their cars to bird droppings. That's no small threat, as bird droppings are high in uric acid, which quickly damage a vehicle's exterior.

Parking directly beneath a tree also might expose the paint job to sap or fallen leaves or berries, each of which can adversely vehicle exteriors.

If you plan to park in the shade to protect the paint job, ideally choose a spot that is not directly beneath the tree.

A well-maintained paint job can improve the appearance and life expectancy of a vehicle, which is something drivers should keep in mind as they hope to get the most out of their automotive investment.

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Plan the perfect road trip

A road trip can be a relaxing and exciting way to see the country.
According to the financial firm IPX 1031, more than 50 percent of Americans planned to travel more last year than the year prior, and 67 percent were considering road trips over other options.

Canadians also planned to travel, with a recent edition of the annual Toyota Canada Summer Road Trip Survey finding 74 percent of those polled were still desiring a road trip despite high fuel costs.

It remains to be seen how many travelers will opt for car over plane travel this year, but those who aspire to plan road trips to remember can consider these pointers.

Choose a destination

Although the ride can be an adventure on its own, eventually a destination will need to be reached.

Travelers can choose destinations by distance and incrementally increase that distance as they gain road trip experience. For example, the first trip can be a few hours from home. As drivers grow more accustomed to the open road, they can take lengthier trips.

Know your time constraints

The road trip distance and route will

depend on how much time travelers can devote to the trip.

Road trips should be fun and include plenty of breaks along the way to see the sites. Time constraints can pressure individuals to race there and back, which isn't enjoyable.

Determine the number of drivers

Bringing along other licensed drivers means that driving duties can be split up and the trip can be enjoyable, not exhausting.

Don't forget the scenic route

The journey is part of the road trip experience. When planning the route, travelers can be sure to include back roads that feature interesting views.

However, they should be sure to research rest stops and fuel spots, which may be more spaced out on rural roads.

Schedule a tune-up

Breakdowns are not enjoyable, and having a breakdown on a trip on unfamiliar roads can be even worse. Drivers should schedule a vehicle checkup prior to the trip.

AAA suggests using the acronym "good BET," referring to Battery, Engine and Tires to reduce risk of roadside

emergencies.

Use planning tools

Various applications can help road trippers get from point A to point B and back more easily.

Furkot, for example, is a road trip planning service that helps drivers map out routes, find interesting places and book hotels with ease.

Make regular stops

Travelers should pull over every two hours or 100 miles to stretch, improve alertness and give their eyes a break.

Identify where to sleep in advance

Although spontaneity can be exciting, it's probably a good idea for drivers to have a general idea of where they will be spending the night each evening of the trip.

Few things are worse than finding a no vacancy sign or realizing a motel has closed down when people are hungry and in need of rest.

Making reservations in advance is less risky and more comfortable than sleeping in the car.

Road trips tend to be less regimented than other excursions. But a little planning can ensure a road trip goes smoothly.

(METRO CREATIVE)

Notable roads in North America

With so much land and a wide variety of terrain, North America is an ideal place to take to the open road.

Road trips remain a fun and popular way to travel. With so many miles of highway ahead of them, drivers can consider some of the most notable roads in North America as they plan to see some sights from behind the wheel.

- Highway 12 (Utah): The unique landscapes of the American southwest are on display along Highway 12 in southern Utah. Along Highway 12, road trippers can motor their way through national parks while taking in breathtaking natural views and the region's distinct slickrock.
- Lake Shore Drive (Chicago): Though this 15-mile stretch of road won't make for a long journey, it's definitely one to take in when visiting the Windy City. Drive along the shore of Lake Michigan, looking out one side of the vehicle to take in its sandy shores and the other to see the stunning Chicago skyline.
- Great River Road (United States): Drivers with plenty of time on their hands can traverse the Great River Road, which is a collection of state and local roads that follow the course of the Mississippi River. There's plenty to take in on this stretch of scenic roadway that snakes its way through 10 states.
- Highway 50 (Nevada): Though it might seem impossible in a nation with more than 330 million residents, there are still places in the United States where drivers can feel alone and isolated. Perhaps nowhere provides that feeling of solitude better than the stretch of Highway 50 in Nevada. Pony Express stations and other abandoned relics of a bygone era are just a few of the sights to see on this lonely stretch of highway that provides stunning views of the southwest's signature expansive skies.
- Highland Scenic Highway (West Virginia): Drivers who take to the Western Scenic Highway in West Virginia will gain a greater appreciation for the late John Denver's hit song, "Take Me Home, Country Roads." The Highland Scenic Highway snakes through the Monongahela National Forest, which boasts more than its share of breathtaking views. Road trippers should know that the U.S. Department of Agriculture strongly discourages traveling the road between November and April, as conditions can be especially treacherous in winter.

Millions of miles of highways with breathtaking views await road trippers throughout North America.

(METRO CREATIVE)

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What to expect from EV charger installation

Amid the nearly 285 million vehicles on the road, there are now 1.7 million electric cars in operation in the United States, according to Experian. That figure only stands to grow as tax incentives, environmental perks and other benefits to driving electric vehicles expand.

Now that more EVs are on the roadways, drivers need ready access to charging stations to power their rides. Although there has been an influx in stations available in shopping centers and rest stops, nothing beats the convenience of an EV charger at home.

There are things homeowners need to know about EV charger installation. EV charger installation is a job best left to a qualified electrician because of its complexity.

Three EV chargers are available today: level one, level two and level three. The higher the number, the faster the charging and the more energy required.

According to PC Mag, most home installations involve level two chargers. Compared to level one, which plugs into a standard wall outlet (120V) and can take 10 hours or more to charge a vehicle, level two cuts that charging time in half.

Due to the extra energy draw, level two chargers often require adjustments to a home's electrical system, which likely will include installing dedicated circuits and outlets. They can provide around 20 miles of range in an hour, and after three to six

hours most EVs are fully charged.

MotorTrend magazine says most homeowners will spend between \$1,150 and \$2,750 to purchase and install a level two charging station. Qmerit, a nationwide specialist in installing EV charging equipment, says the charger itself can cost between \$350 and \$750, and the installation varies depending on the electrician.

If extensive work needs to be done to the electrical panel, particularly in older homes with outdated circuitry, it can cost more. Replacing wires also may require working with a local utility company, which extends the installation timeline. It is wise to be prepared for such circumstances.

When shopping for an EV charger, consider these features.

- Choose a cord that is 20 feet in length or longer for greatest flexibility and reach, whether in the garage or outside. Also, if a future EV has a charging port in a different location than a current vehicle, a longer cord will reach it.
- Ensure the chargers are UL- or ETL-certified, which means they meet industry safety standards.
- Consider whether Wi-Fi connectivity is desired. Smart chargers can track energy usage or allow you to program charging times remotely.
- Having the charger hardwired could be a smart idea. Qmerit recommends



Now that more EVs are on the roadways, drivers need ready access to charging stations to power their rides. Those interested in an EV need to be aware of the cost to install a charger.

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hardwiring all wall chargers to prevent nuisance tripping, which occurs when a ground-fault circuit-interrupting breaker on both the electrical system and charger can cause the circuit breaker to cut power unnecessarily.

• Do your homework to find a reputable electrician who will be qualified to

install an EV charging station. Choose an electrician who will pull permits and do load calculations to ensure everything is in compliance with local codes.

EV charging stations can be installed at home for convenience and faster charging times

(METRO CREATIVE)

WHAT TO KNOW ABOUT MODERN EVS

Motorists who spend a lot of time behind the wheel have undoubtedly noticed the growing number of electric vehicles (EVs) traversing the roadways. Once a relatively rare sight, EVs are growing in popularity, and one need look no further than the nearest highway for evidence of that trend.

The sight of an EV on the road may spark some curiosity in drivers who have never before driven such vehicles. Some drivers may even ponder purchasing an EV when the time comes to replace their existing vehicles.

With that in mind, here are some interesting characteristics of modern FVs

EV market is booming

Drivers' eyes are not fooling them,

as there are, in fact, significantly more EVs on the road today than there were as recently as eight years ago.

Data from the International Energy Agency indicates that there were 114,000 battery electric and plug-in electric car registrations in the United States in 2015, a figure that nearly tripled over the next five years.

In 2023, the most recent year data is available for, there were 3.3 million EVs registered in the United States.

Incentivized purchases

In the United States, tax credits up to \$7,500 are available for eligible new electric vehicles and up to \$4,000 for eligible used electric vehicles, according to the Department of Energy.

Vehicle buyers can work with the

dealership to process the vehicle tax credit. Tax credits are available for home chargers and associated energy storage, each up to \$1,000.

More offerings

Though buyers outside the United States have more options than buyers in the U.S., the EV market has still diversified to provide drivers with more options than in years past.

Though supply chain issues may affect the availability of EVs in certain regions of the world, there's no denying that EV manufacturers offer significantly more options to modern buyers than they did in years past.

EV batteries last

The automotive experts at J.D.

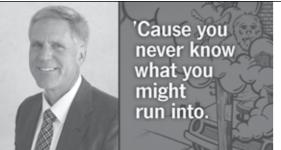
Power note that EV batteries generally last between 10 and 20 years. Certain variables affect the life expectancy of EV batteries, which explains the significant gap in the J.D. Power estimate.

Drivers who live in areas where extreme weather, such as excessive heat and frigid cold, is the norm, may not get as many years out of their EV batteries as those who live in consistently moderate climates.

And though the driving range of EV batteries varies, in some southern states, drivers can expect to get an average of 250 miles in a single charge.

EVs are increasingly noticeable on roadways across the globe. That growing popularity reflects changes in the industry that have made it more feasible than ever to own an EV.

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The benefits of buying a preowned vehicle

For many shoppers, it's worth considering a used vehicle given the benefits

Drivers about to embark on a search for a new vehicle may experience some sticker shock if it's been a while since they purchased a car or truck.

According to Kelley Blue Book, the average cost of a new car rose by more than \$10,000 in a recent 4-year period of time, and drivers can expect to spend an average of \$48,000 for a new vehicle.

The rising cost of new vehicles may have priced many people out of the new car market. The preowned vehicle market has changed considerably over the last decade-plus, so it's worth considering the many benefits of such automobiles when the time comes to replace an existing car or truck.

Less sticker shock

Cost is perhaps the most significant difference between preowned and new vehicles. Not unlike new vehicles, the price of a preowned car will depend on the category of automobile.

However, Carfax reported that prices for preowned vehicles were declining considerably by the end of 2023. By late fall of that year, the average cost of a preowned SUV was \$24,854, while the average price of a preowned car was less than \$20,000.

Those prices are a far cry from the cost of a new car as determined by KBB, making preowned vehicles a more budget-friendly option at a point in time when cost of living remains high.

Less depreciation

Most drivers are familiar with the notion that the value of new cars drops considerably the moment the car is driven off a dealership lot.

In fact, the auto insurance experts at Progressive estimate that many cars lose up to 20 percent of their value within the first year and an additional 15 percent more each year until the four- or five-year mark

Many preowned vehicles are purchased after the period when their value is dropping considerably each year, which



The preowned vehicle market has changed considerably over the last decade-plus, so it's worth considering the many benefits of such automobiles when the time comes to replace an existing car or truck.

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makes some used cars a better investment than a new automobile.

Lower insurance premiums

Another budget-friendly benefit of buying preowned is that such cars and trucks tend to cost a lot less to insure than new vehicles. Cars cost less to insure as their value goes down, as Progressive notes they tend to be cheaper to repair or

The vehicle make and model and how the car is used will determine the cost

to insure it, but some estimates suggest preowned vehicles can cost as much as 25 percent less to insure than new cars or trucks.

An altered landscape

Used cars declined in popularity as drivers feared being swindled with a lemon. However, the availability of vehicle history reports through firms like Carfax and the rise in certified preowned vehicles has removed much of the risk once associated with buying used cars.

Certified preowned programs vary among manufacturers, but most automakers have established standards that ensure vehicles carrying the CPO designation are safe and reliable. The CPO designation is similar, though not exactly the same, as a new vehicle warranty, which can calm drivers' fears about buying used cars.

Preowned vehicles are worth considering when drivers look to replace their existing cars or trucks.

(METRO CREATIVE)

HOW TO IDENTIFY A VEHICLE THAT FITS YOU

Buying a vehicle is a significant financial investment. It is not a decision to take lightly, especially given the historically high prices of new cars in recent years.

Finding a vehicle that is the perfect fit requires consideration of a host of variables, including personal preference. What is perfect for one individual may not work for another.

When the time comes to shop for a new car, people can ask themselves a few questions in an effort to find a vehicle that best suits their needs.

- What are your needs? Are you looking to carpool the kids to and from school or do you want a car for commuting that will not cost you an arm and a leg in fuel? Identifying the main purpose of the vehicle will eliminate certain cars or trucks right off the bat
- What is your budget? It is a good idea to get a pre-approval loan statement from a financial provider to figure out what you can afford to pay for a vehicle. The popular automotive resource Edmunds



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says the general rule is the monthly newcar payment should not exceed 15 percent of your monthly take-home pay. Lease payments should be less than 10 percent of monthly take-home pay. Calculate these numbers and potential interest rates prior to shopping for a vehicle.

• What size is best for you? Even

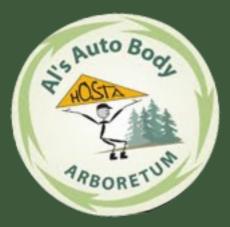
though it may seem that SUVs and pickups reign supreme on the road, some drivers prefer smaller vehicles. Figure out how much interior space and cargo room you need. Take the time to sit in different vehicle classes to determine which size fits you best.

• What are your fuel preferences? Today's vehicles come in electric, unleaded gasoline, diesel, and hybrid options. How the car or truck is powered may be important to you and will help identify the best vehicle for you.

• What is the cost of ownership? Certain vehicle brands may be more expensive to maintain than others. According to Motor1.com, luxury and premium brands are typically the most expensive to maintain, with European brands typically carrying high maintenance costs. This can be prohibitive when parts or service is

Buying a vehicle requires careful consideration of drivers' needs, budget and desired features.

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