



Road trip tips for spring drivers

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

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

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

- * Get the vehicle a tune-up. A tune-up, including an oil change, should be part of your pre-trip planning. Make sure winter hasn't caused any damage to the vehicle's body and ask your mechanic to perform a thorough inspection of the vehicle's suspension and brakes. If any problems arise, address them before embarking on your road trip.
- * Subscribe to a roadside assistance program. Roadside assistance programs, whether it's AAA or a program offered through your insurance company, provide a measure of security to road-trippers. Many roadside assistance programs provide variety of emergency assistance for members, including:
 - towing service if your vehicle cannot start or operate safely,
 - battery service if your car's battery needs a jump,
 - flat tire service if you get a flat tire and don't have a spare or cannot change the tire yourself,
 - fuel delivery service if your car runs out of gas, and
 - lockout service if you lock your keys in the car.



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

- * Bring cash as well as credit cards on the trip. When embarking on a road trip, don't assume you will have ready access to an ATM on your trip or at your destination. This means you may reach a point when you have no cash on hand. While it's a good idea to

bring some cash along on the trip, bring a credit card or cards as well should you find yourself with no cash. A major credit card, such as a MasterCard, American Express or Visa, is likely to be accepted at most filling stations.

- * Invest in a road navigation system. A road navigation system can be your best friend, helping you find your way in places with which you are unfamiliar. Road navigation systems can alert you to traffic conditions while providing directions and alternate routes. Some systems will even alert you to nearby filling stations, lodging or restaurants.

Octane rating affects car costs

A variety of factors come into play when a person is deciding which new or previously owned vehicle to purchase. While body type, model year and make all are considered, shoppers should also look into what type of fuel the vehicle needs.



Save money by fueling your car with the right gasoline.

Many drivers are aware of the different grades of gasoline available at the pump. Unleaded versions come in regular, plus and premium varieties, which coordinates to the octane of the gasoline. The octane rating of gasoline tells a driver how much the fuel can be compressed before it spontaneously ignites, rather than igniting normally from a spark plug in the vehicle engine. Lower-octane gasoline can withstand less compression than higher-octane gasoline.

Gas that ignites on its own rather than from a spark from the spark plug causes knocking and pinging, which can damage the engine. Therefore it is important to use the right octane level of gasoline for a vehicle, based on the car's compression ratio for the engine. Car engines that are rated in a particular way will benefit from the correct octane in gasoline. Higher-performance engines commonly found in race cars and sporty, luxury vehicles will generally require a premium, high-octane gasoline to run at their optimal performance. Most cars on the market are built to take regular 87-octane gasoline.

A visit to the gas station clearly indicates that higher-octane fuel costs more per gallon than the lowest octane. Over time, filling up with premium gas can be a significant factor in how much it costs to own a

particular vehicle. If you are looking to save money, it is important to consider just how much of your budget will be devoted to fuel costs. A vehicle that requires premium gasoline instead of regular gasoline may end up costing a few hundred dollars more per year based on the size of the fuel tank.

It is important to note that using a higher octane fuel in a vehicle that is not rated for it will not increase performance -- it only will end up costing you more. That's because the octane rating refers to how much energy it takes to ignite the gasoline and at what point in the compression cycle, not how much power the gasoline will put out. Premium gas will not improve gas mileage or give the vehicle more "oomph" if the engine is not designed to accommodate a higher-octane fuel. In fact, engines that are not designed for high-octane gas may actually lose power because it burns so much slower and the ignition timing is not tuned for it.

It is always wise to consult with the owner's manual to determine the type of fuel that will offer the best performance in the car. Those shopping for a new vehicle should pay attention to octane ratings and not assume that every car they test drive is best when running on regular octane.

Get the best deal on auto insurance

Owning a motor vehicle is not cheap. In addition to the purchase price of the vehicle, owners must also pay for routine maintenance as well as fuel. Insuring the vehicle likely won't come cheap either, especially for those drivers with less than perfect driving histories.

But even drivers with poor track records behind the wheel can find ways to reduce the cost of insuring their vehicles. The following are a few ways to avoid over-spending on auto insurance.

- * Choose the right vehicle. The vehicle you drive goes a long way toward determining the cost of your auto insurance.

According to Insure.com, minivans had long had a stranglehold atop the list of the least expensive vehicles to insure until the model year 2013, when crossovers and sport utility vehicles took control of the list. The 2013 Ford Edge SE was the least expensive vehicle to insure at just over \$1,100 per year, while other crossovers and SUVs from manufacturers including Jeep, Subaru and Kia each cracked the top 10 as well.

Drivers hoping to save on insurance costs might want to avoid buying a Mercedes-Benz, as the top eight spots on the most expensive 2013

vehicles to insure list were all products of the German luxury auto manufacturer. When choosing your next vehicle, keep the make and model of the vehicle in mind if you're looking to minimize the cost of your auto insurance.

- * Fix your credit. Drivers with average or below-average credit, regardless of their driver history, are likely to pay more for auto insurance than those with above-average credit. That's because insurance agencies take credit history into account when determining their rates. A suspect credit history or a history of paying bills late

will be a red flag to prospective insurers. So before buying a new car, address any issues on your credit report so your insurance application is as glowing as possible.

- * Consolidate your coverage. Oftentimes, consolidating coverage is a great way to lower your insurance costs. Homeowners who consolidate their homeowners insurance with their auto

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