

“Intellectuals solve problems; geniuses prevent them.”

–Albert Einstein

Dear Friend,

The holidays are fast approaching and that means getting ready to spend quality time with your friends and family. Unfortunately, your plans can hit a bump in the road if you encounter car problems.

Don't fret, though, because keeping a close eye on your car and staying on top of maintenance can usually avoid these issues.

In this month's Item of Value, I have detailed the easy preventative measures you can take and warning signs to watch for to ensure your car is running smoothly and efficiently. On the back, I also included a checklist that will reduce the need for repairs that cost time and money.

The holidays are meant to be enjoyed, so prevent car problems by maintaining your car now.

Sincerely,

Oh, by the way®...if you know of someone who would appreciate the level of service I provide, please call me with their name and business number, and I'll be happy to follow up and take great care of them.



They just keep going & going

Energize your car's health, mile after mile.

It's rush hour, and you're in bumper-to-bumper traffic. Suddenly, the "check engine" light appears on your dashboard, and steam begins rising out from under your hood. You creep your way over to the shoulder of the road and call for help.

Fortunately, this scenario can be easily avoided with a little preventative TLC for your car.

Prevent trouble before it starts.

Car repairs can cost you time and money, but preventing them can be easy and cost effective. Preventative care, such as frequent oil changes and routine tune-ups and maintenance, will keep your car running smoothly. Track your service records so you will know when to do less frequent, but equally important tasks—such as flushing your transmission or changing your engine belt.

The monthly checkup.

Take five minutes and check the following items in your car. With a few simple precautions, you may save thousands of dollars by preventing a breakdown.

- Oil – learn the location of your engine oil dipstick and check it
- Automatic transmission fluid dipstick
- Windshield washer reservoir
- Cooling system reservoir
- Brake fluids
- Tire pressure

A word about tires.

Even if your engine is running smoothly, if your tires aren't in good shape, you won't be going anywhere. Familiarize yourself with the tire inflation pressure and check it monthly. (The recommended PSI can be found in the owner's manual.)

While checking the tires for inflation, inspect them for punctures, splits, wear and tear and nails. While you're at it, check the spare tire as well. What could be more annoying than breaking down with a flat only to discover the spare tire is flat, too?

Heed the warning lights.

Warning lights mean business, particularly in cars made after 1996, so become familiar with your car's lights. The lights should all come up when you turn on the ignition. If for some reason a light doesn't come on during ignition, have it checked out. A shorted-out warning light could manifest in costly repairs.

And of course, if a warning light comes on while driving, don't just ignore it and simply hope it will go away. Get to a mechanic as soon as possible and have him or her investigate why your warning lights are shining.

Get an outside party involved.

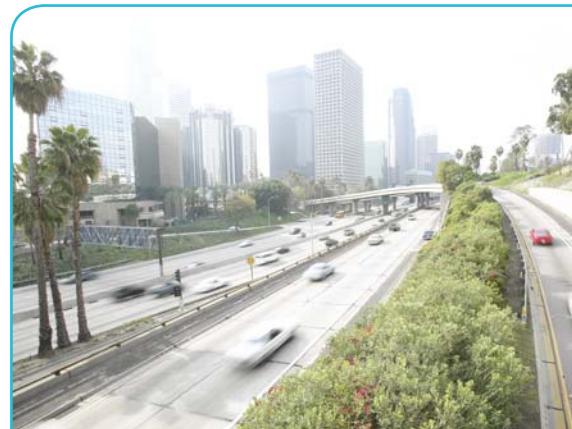
It's time to check all the lights—headlights, high and low beams, taillights, reverse lights, front, rear and side signals, as well as brake lights. Have a friend or family member stand behind you and give the thumbs up when each light switches on. (Diligence in checking your lights may also pay off in avoiding tickets.)

10 Warning Signs to Watch For:

If you notice any of the problems listed below (courtesy of AAA), get to your mechanic as soon as possible. These are symptoms of more serious engine problems and shouldn't be ignored:

- Your car jiggles or shakes when reaching certain speeds
- Your brakes squeal or screech when you apply them
- Your engine makes knocking sounds when you speed up or drive uphill
- Your temperature gauge abruptly changes
- Your "check engine" light is on
- One or more of your tires is making a thumping sound
- Your car makes clicking sounds when you make turns
- Your engine keeps running even after you turn off your car
- Your muffler makes rumbling or hissing noises
- You can smell antifreeze or notice excess moisture inside your car

THE SINGLE, MOST IMPORTANT THING YOU CAN DO FOR A HEALTHY CAR.
 Change the oil regularly.
 Hey, that's worth repeating: change the oil regularly.
 Nothing helps keep the engine running smoother than clean oil.





A handy, dandy guide to car care.

Here's a worksheet to keep track of your auto maintenance, what to do and when to do it. Keep in mind that the recommendations below are general guidelines—check your auto owner's manual for manufacturer's recommendations.

Regularly (twice a month or more often)

- Check your fluid levels
- Visual tire inspection—check to make sure that your tires look full, if there seems to be excess wear or if a tire is tilting out of alignment

Every 3,000–7,000 miles

- Change the oil
- Check the pressure in your spare tire
- Check wiper blades for wear
- Lubricate steering components
- Check transmission fluid

* Most oil change or lube shops will do all of the above for you at one visit.

Every 7,500 miles

- Rotate tires
- Replace air filter

Every 15,000 miles

- Transmission checkup

Every 25,000 miles

- Replace fuel filter

Every 30,000 miles

- Replace the differential
- Replace the spark plugs and wires

Every 60,000 miles

- Replace the timing belt
- Align and balance the tires

If something does go wrong...

Despite our best precautions, trouble can sometimes happen. So what are you to do if your car breaks down or you're in an accident? Read on for some helpful tips:

Accident blues? First, assess everyone involved in the accident for injuries and call the police immediately to report the accident. Collect the following information from all involved parties:

- Names (of drivers and witnesses)
- Addresses
- Phone numbers
- Insurance details
- Driver's license and license plate numbers
- Take as many pictures of the damage and accident location as possible

Some states require you to notify the Department of Motor Vehicles that an accident has occurred. Be sure you are familiar with the requirements of your state. It is important to call your insurance company as soon as possible after the accident to report a claim. This is where those photos will come in handy. Your agent will appreciate any visual documentation of the damage that you can provide.

Find a stellar mechanic. There are plenty of great mechanics out there, and finding one of them could be easier than you think. The best way is to ask friends, co-workers or family members for referrals. If you're new to the area, check out www.cartalk.com where you can get the scoop on the best local mechanic. Once you're at the mechanic's shop, look for certification by the National Institute for Automotive Service Excellence (ASE) or check to make sure that the shop is a AAA-approved repair facility.

Prepare for the worst.

Whether you're zipping around town or on a cross country drive, one of the most important auto accessories you can own is a first aid kit. Create your first aid kit using the following list:

- First aid manual with CPR instructions
- Adhesive bandages
- Sterile gauze
- Antiseptic wipes
- Burn ointment
- Antibiotic cream
- Scissors
- Latex gloves
- Acetaminophen and aspirin
- Insect repellent
- Sunscreen
- Always bring your charged-up cell phone.

Avoid tire trouble. Always keep your tire chains in your car if you live in an area where it snows or will be traveling to one. Familiarize yourself with changing a flat tire and putting on snow chains.