

On the Road

Three tire safety tips for autumn driving

Ways to be proactive about your auto



With cooler weather upon us, now is the time to spend a few extra minutes performing a tire safety check. Here

are three easy steps to ensure your tires will be ready to handle the season change and keep you and your family safe year-round.

Stay on top of your tire pressure. Many drivers enjoy road trips from early summer through October and both under-inflation and over-inflation can affect your ride. Overinflated tires can degrade ride comfort, reduce traction, cause fast centerline wear and result in increased susceptibility to tire/suspension damage due to harder

impacts with pot holes and road hazards. Similarly, Underinflated tires are prone to uneven wear, heat buildup leading to structural damage, and reduced impact resistance. Underinflation can sub-optimize stopping and cornering power and result in poor fuel economy. Checking inflation pressure is most accurate when the vehicle has been at rest and out of direct sunshine for several hours.

Check your tire tread depth. After a long summer of family road trips, you will need to determine if your summer tires have worn out. While obvious signs of damage such as cracks, splits and punctures can help drivers identify a problem, it's also important to check tire tread depth on a monthly basis. Tread depth plays an impor-

tant role in how well your tires maintain steering control and traction when the road is wet, slushy, snowy, icy, muddy or gravelly. An easy way to check your tire tread is to insert a penny into the tires' tread grooves with Lincoln's head upside down. If Lincoln's head is fully visible, you have 2/32-inch or less tread remaining and it's time to replace the tire. Remember that tires depend on their treads to grip, so the deeper the tread, the better the tire will be in both rain and snow.

Know what questions to ask when buying new tires. Once you decide it's time to invest in new tires, you should know the right questions to ask. The answers will vary depending on the region and the type of weather you

live in. In many places driving on summer tires into the fall and winter will be unsafe. All-season tires are created to handle a wide variety of road conditions, while winter tires are better geared toward deep snows. If you are interested in the ability to drive both on- and off-road regularly, all-terrain tires may be the best option for your vehicle.

Additionally, asking how the tires are rated and what that rating means will tell you how long the tire tread is

expected to last. The traction grade communicates the ability of the tire to halt within a shorter distance and the temperature grade lets you know how the tire will resist heat.

No matter what type of tire you choose, changing weather and road conditions means your tires need to be at their top performance to keep you and your family safe. Now is the time to inspect your tires and invest in new ones before challenging weather strikes and tire inventories start to dwindle.

How to recognize brake problems

Know the issues before it's too late



Maintaining a vehicle is more than just a way to protect one's financial investment. Vehicle maintenance can protect against accidents and make the road safer for drivers and their passengers as well as their fellow motorists.

are an important component of automotive safety. In its 2015 Crash Stats report, the National Highway Traffic Safety Administration said that brake-related problems accounted for 22% of crashes where vehicular failure was cited as the cause of the collision. Bad brakes are particularly notorious for rear-end collisions. Faulty, worn brake lines, antilock brake system malfunctions and worn brake pads and discs are some potential brake problems.

It is important that motorists learn to recognize the first symptoms of brake trouble so they can address

issues before they put drivers, their passengers and other motorists at risk of accident or injury.

- Unusual noises: Screeching, grinding, rubbing, and high-pitched sounds are common indicators that brake pads, rotors and other parts of the braking system need attention. Worn pads can cause damage to other vehicle parts, resulting in more expensive repairs if they're not addressed promptly.

- Pulling: If the car pulls to one side when applying the brakes, this may indicate brake pad linings are wearing

down unevenly. A brake adjustment may be necessary. Pulling also may be indicative of an object or debris caught in the brake fluid.

- Less responsive: If when pressing on the brake pedal the brakes just do not seem to be as effective as they once were, or it is necessary to press the pedal harder for the brakes to engage, there may be a brake fluid leak or an air leak. Check under the vehicle to see if any fluids are pooling.

- Pungent odors: Firestone Tire Company says a burning smell may be indicative of worn out brake pads and friction on the tires. Each of these issues require immediate attention.

- Vibrations: Certain vibrations may indicate brake issues. Rotors can become warped from metal-on-metal rubbing, potentially leading to a failure of the vehicle to brake properly. Vibrations also may indicate tires are misaligned. These problems can be properly assessed by a trained mechanic.

Do not let potential brake problems go unchecked. Keeping brakes in good working order helps drivers stop more readily and avoid collisions.

Factors that impact auto insurance premiums

Auto insurance rates vary from person to person, even though it may seem like the offerings are the same. But no two drivers are the same, and certain factors may be affecting drivers' auto insurance premiums without the motorists even realizing it.

Automotive insurance provider State Farm says most insurance companies consider several factors when calculating the cost of car insurance. Recognizing which situations can increase or lower costs can help drivers get the best rates and coverage needed. Although it can be tempting to reduce the price of insurance by choosing lower amounts of coverage, there are ways to make insurance more affordable.

- Move. Insurers typically look at where a person lives when calculating rates. Those people who live in highly populated, urban areas likely will have higher premiums than others who live in more rural towns. That's because greater population density often translates into more people on the road — and a greater chance for insurance claims due to fender benders or theft. By moving, a person may be able to cut rates.

- Gender and age are factors. One can't step into a time machine, but it's helpful to know that growing a little older can lower insurance premiums. The financial advice source Money Crashers say that young men usually incur higher rates than young women because statistically men get into more accidents. However, as a person moves into his or her senior years, the roles reverse. Older women may see higher rates than men the same age.

- Keep make and model in mind. The type of vehicle driven can affect insurance premiums. Certain insurance carriers will increase premiums on vehicles that are more susceptible to damage.

Flashy sports cars or those that do not score as highly on vehicle safety ratings calculated by industry experts may result in high premiums.

Vehicles that are desirable to car thieves also may cost more to insure. Researching vehicles prior to purchase and checking the rates for those cars or trucks with insurance companies can help keep costs low.

- Commuters may pay more. Individuals who use a car for business or frequent commuting may pay more than people who drive less because statistically there is a greater risk for an accident, says State Farm. Reducing commute times can lower premiums.

- Tie the knot. Insure.com says married couples have

been found to be less of a risk to insurance providers statistically than those who are single. A study by the National Institutes of Health found that single drivers were twice as likely to be in an auto accident as married drivers. Combining policies also can help married people save.

- Follow the rules of the road. Drivers who have moving violations, drink and drive or engage in otherwise risky behavior behind the wheel may see their rates soar.

Insurance companies weigh factors such as driving record, age, locality and more when assessing premium costs. Drivers have some room to get lower rates by knowing the factors that determine their premiums.

Benefits of air filter maintenance

Vehicle combustion engines operate with a mixture of fuel and air. Without oxygen, gasoline or diesel fuels cannot burn properly and power the engine. The air filter's job is to prevent dirt, dust and other debris from being sucked into an engine. Otherwise, grime can build up and impede engine performance or cause erosion of parts under the hood.

It is much more cost-effective to routinely change air filters than replace expensive engine parts. Rather than ignoring air filters until the last minute, drivers can take steps to keep filters clean and functioning at peak performance.

- Improve fuel efficiency. Clogged air filters reduce air flow to engines, resulting in an improper ratio of air to fuel. As a result, spark plugs can be negatively affected and the engine may idle roughly or misfire. These scenarios can greatly affect fuel efficiency as well as cause

engine deposits from rich fuel. To save money and trips to the fuel pump, replace filters regularly.

- Reduce stress on the engine. Because of the air-to-fuel mix in engines, even a mixture that is slightly off balance can affect what is going on under the hood. That means the engine must work harder to get enough clean air into the chamber to complete the combustion cycle, says the Automotive Training Center.

- Enjoy more power. A filter that is saturated with dirt will restrict air flow. In such instances, drivers may notice a lack of power during acceleration.

- Reduce vehicle emissions. Environmental concerns are a priority for many people. By keeping the engine working properly, with the advantage of clean, unobstructed air entering the chamber, a vehicle may produce lower emissions.

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