

on the ROAD

A supplement of the
**Unterrified
Democrat**
November 6, 2019

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Three potential indicators of engine trouble

Many drivers have found themselves stranded on the side of the road at one point or another. Whether the culprit is engine trouble, a flat tire or another issue, finding oneself stranded on the side of the road in need of assistance is an often helpless feeling that no one wants to experience twice.

Even drivers whose automotive clubs or insurance companies provide roadside assistance services want to avoid using such services. One way to do just that is to learn about potential indicators of engine trouble.

1. Warning lights

Vehicle warning lights exist for a reason. According to the automotive retailer Pep Boys®, a check engine light typically illuminates when vehicle sensors detect there are issues stemming from a loss of power. This

can be dangerous, and Pep Boys® recommends drivers pull over and call for a tow the moment the light comes on. In addition to check engine lights, drivers should heed warning lights referring to oil pressure and oil levels.

2. Poor gas mileage

An easy way for drivers to monitor vehicle performance is to keep gas mileage in mind. If a vehicle suddenly feels like it's not getting as much mileage out of a tank of gas as it used to, this might be indicative of engine troubles. A fuel additive such as a fuel injector cleaner might be helpful because it can clean clogged fuel injectors that can affect performance and lead to poor acceleration. However, the automotive retailer Advance Auto Parts® notes that such products are not a one-size-fits-all cure. If vehicles continue to suffer from reduced gas mileage, drivers should bring them to a mechanic for a thorough examination.

3. Jerking

Some signs of engine trouble are not as subtle as reduced gas mileage. Vehicles that begin to jerk while they're being driven are likely

suffering from some form of engine trouble. Jerking might put a scare in drivers, but it's not necessarily the result of a major problem, even if it is one that should be addressed immediately. A jerking vehicle that stalls puts drivers, their passengers and other motorists at risk of accident, so bring this issue to the attention of your mechanic immediately. Poorly functioning spark plugs may be the

culprit behind jerking, and that's a relatively inexpensive and quick fix. However, other issues can cause jerking as well, so don't delay in speaking with your mechanic.

Vehicles may indicate engine troubles in various ways. Drivers should contact their mechanics immediately whenever they suspect engine trouble is affecting their vehicles.

DID YOU KNOW

It's easy to underestimate the level of know-how required to be an automotive mechanic, and just how essential the job is. There are an estimated 30,000 parts on the average car, and data from the International Organization of Motor Vehicle Manufacturers indicates around 74,705,000 cars were produced in 2018. Auto mechanics are in high demand. Although many high schools offer adequate training to prepare individuals for a job in automotive mechanics, most mechanics are now expected to have completed an associate degree or certificate program in automotive training to keep up with ever-evolving vehicle technology. Students can enroll in a vocational education program, receive a certificate and then go on to employee training. Upon completion of that training, students can become master mechanics. Training and schooling typically takes two years. Salary.com reports that the average automotive mechanic salary in the United States was \$38,551 as of December 2018.

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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 other 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.

Three ways to cut the costs of owning a vehicle

When buying a new vehicle, many consumers are fixated on sticker prices. And that's understandable, as the automotive resource Kelley Blue Book noted that, in March 2018, the average transaction price for light vehicles purchased in the United States was more than \$35,000.

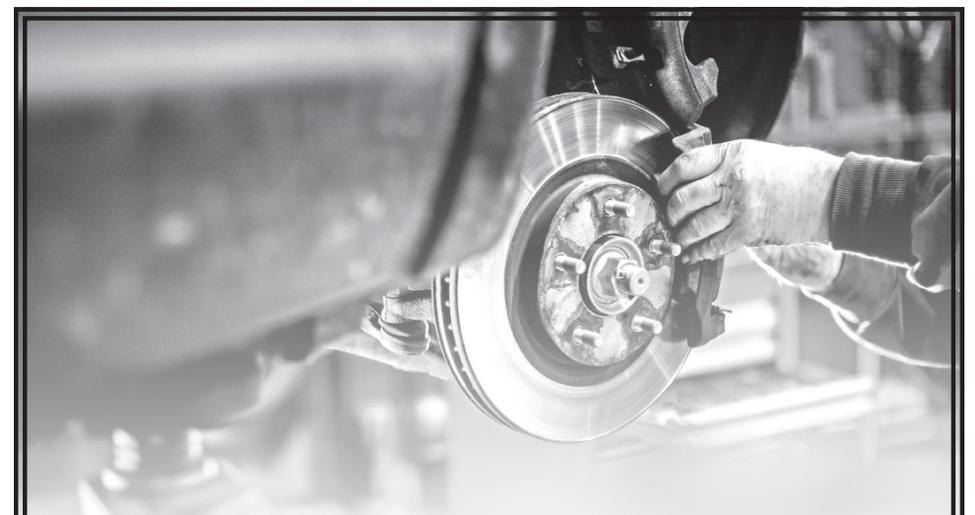
But as any veteran vehicle owner knows, the costs of owning a car or truck go beyond sticker price. Maintenance, insurance and fuel are some of the additional expenses that are part of owning a vehicle. And while it can be hard to get dealers to lower a sticker price, drivers can take other steps to reduce the cost of owning a vehicle.

1. **Make a long-term commitment.** Many drivers finance their auto purchases with loans from the bank. When loans reach maturity, or if drivers pay the loans off early, only then are they free from monthly payments. But over the years many drivers have equated the maturity dates on their auto loans with a time to buy a new car, essentially starting the process all over again. By resolving to keep their cars once their loans are paid off, drivers are making a long-term commitment to their vehicles and saving some money along the way. Even keeping a car that required a \$400 monthly loan payment for one year after paying the loan off can save drivers nearly \$5,000 in loan payments, and even more if drivers reduce their insurance coverage once the vehicle is officially theirs.

2. **Downsize your vehicle.** Parents cart kids around town in minivans or SUVs that have the capacity to hold sports gear, musical instruments, etc. But if the kids are out of the house or still under your roof but now behind the wheels of their own car, consider downsizing to a small vehicle. Small vehicles are typically less expensive to purchase, and they won't cost as much to insure or fill up at the gas station.

3. **Skip the bells and whistles.** Today's drivers may want their cars to be mobile offices and entertainment centers outfitted with all the latest gadgets and accessories. Though such accessories might be nice, they aren't necessary to get you from point A to point B. When buying a new car, buy the base model or one step up from the base model, which could save you thousands of dollars right off the bat.

Driving is a necessity that does not come cheap. But there are many ways for motorists to reduce the costs of vehicle ownership.



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How to recognize potential brake problems

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.

Fully functioning brakes 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 percent 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.



DRIVERS MUST address symptoms of a faulty braking system early on to reduce their risk of accidents.

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What to do when a tire blows out while driving

Many frightening scenarios can unfold while driving. Inclement weather can affect visibility and the safety of roads, while distracted driving can put anyone on the road in harm's way.

One situation that can suddenly turn a Sunday drive into something scary is a blown out tire. No drivers or vehicles are immune to blown out tires. But savvy drivers who know what to do in such situations can greatly reduce their risk of a blown out tire turning into something far worse.

RECOGNIZING A BLOWN OUT TIRE

The movies might make blown out tires seem as though drivers suddenly find themselves in wholly uncontrollable situations. But blown out tires won't immediately send cars into the nearest roadside ditch. When a tire blows, the vehicle will immediately slow down and then begin pulling to the right or left, depending on which side of the car suffered the blowout. The automotive retailer Pep Boys notes that, if a front tire blows out, drivers will feel the force in their steering wheels, while a rear tire blowout will be felt more in the seat and/or body of the vehicle.

DRIVING THROUGH A BLOWOUT

Plenty of drivers have safely navigated their way through tire blowouts. When such a situation arises, drivers should avoid slamming on their brakes, instead allowing their vehicles to gradually decelerate, making sure to turn on their emergency flashing lights once they are certain they have control of the vehicle. As the vehicle slows down, pull to the side of the road, calling for help if necessary.

WHEN ON THE SIDE OF THE ROAD

Drivers who do not have a spare tire or cannot change the tire themselves should wait patiently for assistance to arrive after they have called for help. Drivers who can change their tires should place reflective cones or triangles behind their vehicles before they begin working. Such devices warn oncoming drivers of stranded vehicles. If replacing the tire with a donut, remember that such replacement tires are not designed to travel long distances and will need to be replaced shortly after they are put on the vehicle.



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Waxing 101: What to know before waxing your car

Waxing a car is a great way to maintain its exterior. Including waxing as part of your routine vehicle maintenance can protect the car or truck from some natural hazards, including sun damage, pollen and the dirt and grime that can accumulate on a car over time.

Motorists unfamiliar with waxing may be intimidated by the sheer volume of waxes on the shelves at their local automotive supply stores, which will no doubt offer an array of both liquid and paste waxes as well as many spray waxes. When testing waxes in 2013, Consumer Reports found that liquid and paste waxes were relatively equal with regard to their effectiveness, while spray waxes were very convenient though not very durable.

Waxing a vehicle is no small task, and drivers should learn as much as they can about car wax and the different types of waxes before attempting the job themselves.

The differences between waxes

In their study of liquid, paste and spray waxes, Consumer Reports found that paste waxes were easier to apply than liquid waxes, but that the overall performance of paste waxes fell short of liquid waxes. Liquid waxes were very durable and provided the gloss many motorists look for when waxing their vehicles. But liquid waxes were difficult to apply evenly, something first timers should consider when choosing a wax. Spray waxes were convenient and easy to use, and many can be wiped off without drying. But Con-

sumer Reports found spray waxes were not as durable as liquid or paste waxes, so they may need to be applied more frequently.

Because waxing is done to protect a car and improve its appearance, it's important that drivers waxing their vehicles for the first time test the wax on an area of their vehicles that is not easily seen to the naked eye. This affords some room for error as you learn the waxing ropes while also allowing you to test out different waxes until you find the right fit.

There are some additional tricks drivers can employ when waxing their vehicles that can make the job easier and the wax that much more effective.

- Wash first, then wax. Make sure you give your car or truck a good wash before you apply any wax. Allow the car to dry completely before applying any wax.

- Avoid sunlight. Consumer Reports notes that sunlight can soften paint and make it susceptible to scratching, so avoid washing and waxing your car in direct sunlight.

- Use microfiber towels. Microfiber towels were found to be more effective than cloth rags at removing residue. In addition, cloth rags can trap dirt and scratch finishes, so opt for lamb's wool mitts instead.

- Go from top to bottom. The bottom of a vehicle is more susceptible to grime, so work your way down when waxing so you are not contaminating your towels. A contaminated towel increases the risk of scratching your vehicle's exterior.

When waxing your vehicle, the right wax and technique can make all the difference.



A FRESH coat of wax can protect cars and trucks from the elements, including fallen leaves.

Connected cars potentially vulnerable

Recent incidents of vehicles being hacked have shed light on the potential vulnerability of connected cars. Hackers have been able to gain access to critical vehicle functions, even while the car or truck is on the road.

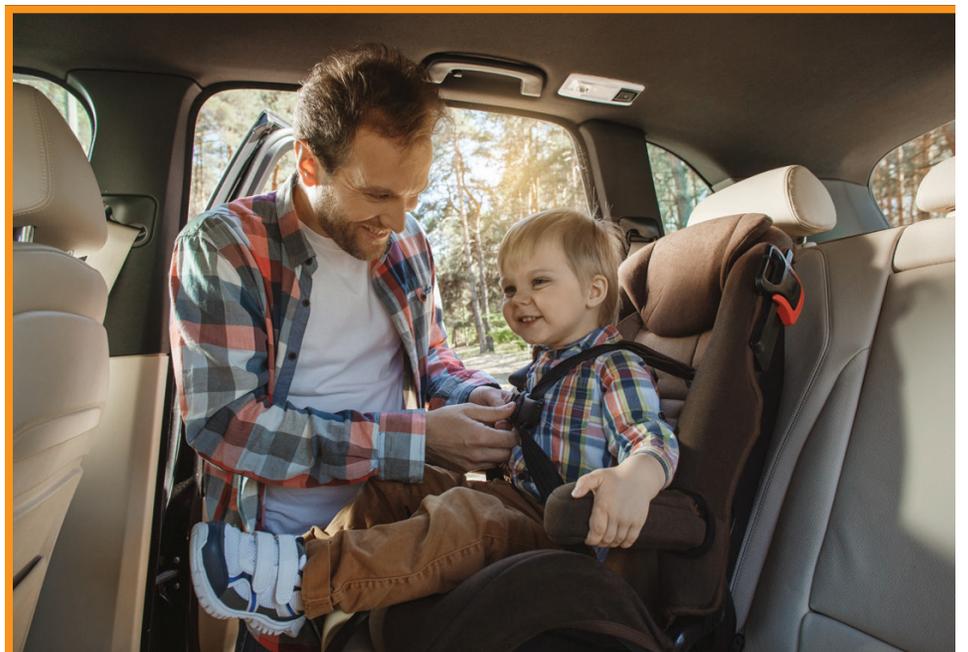
The vulnerability of connected cars, which are vehicles equipped with Internet access and often a wireless local area network, is a cause for concern among manufacturers and drivers. Drivers and passengers in connected cars can connect to Web-based services and share Internet access with other devices both inside and outside of the vehicle, but at what cost to their safety and security?

Connected cars were designed to provide various helpful functions, such as roadside assistance and voice commands. According to a recent study by KPMG, the average new car contains 40 to 50 computers that run 20 million lines of software code, which is more than a Boeing 787.

The shortcomings in connected car security were revealed when researchers at two West Coast universities seized control of a General Motors car through cellular and Bluetooth connections in 2010. Potential criminals now may not even have to be close to a car to do damage or invade privacy. A malicious person with Internet access may be able to hack into a vehicle's computer system and make a vehicle accelerate or suddenly stop regardless of where the hacker is. In fact, earlier this year, overseas hackers used a laptop to commandeer a Jeep via the Internet.

Auto manufacturers have begun to address security issues in connected cars and provide greater protection against hackers. Many are now isolating entertainment features from critical functions like braking and steering. Security experts have advised the auto industry to build computer systems that recognize rogue commands and outside influence. Despite changes, it may not be possible to prevent all cyber attacks.

Drivers also may want to take steps to avoid hacking, which boils down to driving a simpler car without all of the bells and whistles.



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How to make driving in inclement weather more safe

Impaired visibility can be a safety hazard while driving. Everything from sun glare to hail can affect a driver's ability to see the road and navigate it effectively. Before drivers get behind the wheel, they should make note of their local forecast and make a plan for what to do if rain, snow or other conditions make it challenging to drive.

The International Association of Traffic and Safety Sciences indicates that, based on an examination of crash test data conducted by the National Oceanic and Atmospheric Administration, the "likelihood of a crash increases during periods of low visibility, despite the tendency for less traffic and for lower speeds to prevail during these times."

Drivers can take several steps to improve their visibility when driving in poor weather conditions.

- Inspect and change windshield wiper blades. Wipers are instrumental in clearing precipitation away from the windshield. If they're not functioning properly, wipers cannot do their jobs. Drivers should replace their wipers at the first indication that they are no longer effective. In some conditions, wipers can freeze or stick. Drivers should then pull over and clean the wipers manually.

- Clear obstructions. Always make sure the windshield is clear before driving. This can include removing ice and snow in the winter and cleaning off mud or bug splatter in the spring and summer. Use the front and rear defrost if condensation fogs up windshields and windows.

- Slow down. Foul weather can reduce drivers' ability to see far into the distance. Drivers should always drive slower in inclement weather in order to improve reaction time.

- Top off fluids. Always keep the windshield washer reservoir full and keep extra fluid in the trunk. In addition, look for a fluid that does not freeze in very cold temperatures.

- Learn how to drive in fog. Each year, more than 38,700 vehicle crashes occur in fog, states the Federal Highway Administration. Travelers Insurance recommends slowing down, staying focused and using regular headlights and not high beams when driving in fog.

- Go out only if necessary. In snowy or icy conditions, drive

only if it's absolutely necessary, as snow and ice can impair visibility and make roads slick, says AAA.

- Avoid driving at dusk and dawn. The human eye can have trouble adjusting to rapidly changing light and darkness conditions, which are common at dusk and dawn. If possible, drivers should make trips during the heart of the day, especially if poor lighting conditions typically make it difficult for them to drive.

Drivers can take steps to improve visibility when inclement weather makes roadways hard to navigate.



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What is octane and should it affect drivers' decisions at the pump?

Anyone who has ever driven their vehicles into a filling station is no doubt familiar with the word "octane." But few drivers may know what octane refers to and how it might affect their vehicles.

According to Kelley Blue Book®, octane is a colorless component that boils at high temperatures. Octane is added to fuels, including gasoline used in vehicles, to eliminate preignition in combustion engines. The higher the octane rating, which is a measure of a fuel's ability to resist "knocking" or "pinging," the less likely the fuel is going to explode unexpectedly. In fact, KBB notes that gasoline with a high octane rating can withstand more compression than gas with a low octane rating.

So what does this mean for the average driver when he or she arrives at the pump and has to choose between 87, 89 or 93 octane gasoline? Likely very little. The U.S. Department of Energy notes that most gasoline vehicles are designed to run on 87 octane gasoline. However, some vehicles are still designed to run on higher octane fuel, so drivers should always consult their owners' manuals to determine which octane is best for their vehicles.

Using a lower octane fuel than the one mentioned by the vehicle manufacturer can damage the engine over time. The DOE even notes that using a fuel with an octane rating other than the one recommended by the vehicle manufacturer may actually void the warranty. That gives drivers even greater incentive to consult their owner's manuals before filling up for the first time.

Drivers may wonder if using a higher octane fuel than the one recommended by their car's manufacturer will improve performance. And in certain instances, it might. The DOE notes that higher octane fuel may improve performance and gas mileage and reduce carbon emissions when towing or carrying heavy loads. However, there's typically no such benefit when driving in normal conditions.

Drivers encounter octane anytime they visit a filling station. Learning more about octane and what it does for vehicles can help drivers become more informed motorists.



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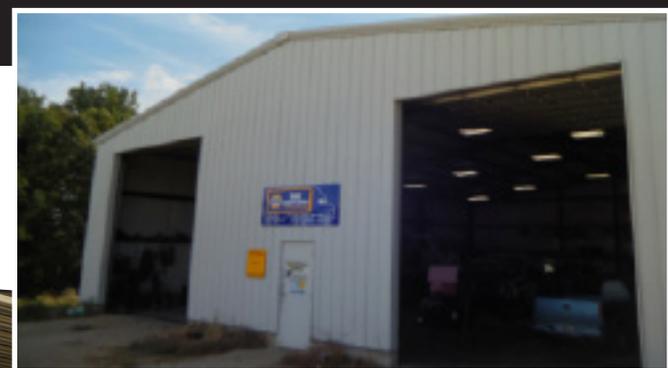
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Make your vehicle less vulnerable to theft

Vehicle theft is something few people imagine happening to them. Until it does. While many motorists may think technology has done wonders to curb vehicle theft, the National Highway Traffic Safety Administration notes that a motor vehicle is stolen every 46 seconds in the United States.

Auto theft is sometimes mistaken as a victimless crime. After all, insured motorists are typically reimbursed for stolen vehicles, and drivers whose cars are returned after being stolen can simply submit a claim to have any damages paid for by their insurers. But this characterization of auto theft is untrue, as all motorists, whether their car's been stolen or not, pay for auto theft. The Insurance Bureau of Canada notes that each year auto theft costs Canadians roughly \$1 billion. That figure includes the \$542 million insurers pay to fix or replace stolen vehicles each year. Those costs are ultimately passed on to customers, who then indirectly pay for the actions of car thieves.

Curbing auto theft is not necessarily the job of drivers, but there are things motorists can do to reduce the likelihood that their car will be stolen by opportunistic thieves.

- Avoid keyless ignition systems. Drivers who live in areas that are vulnerable to auto theft may want the peace of mind that comes with traditional keyed ignition systems instead of the more modern and flashy keyless ignition systems. While vehicles with keyed ignition systems are stolen every day, some thieves may find it easier and quicker to steal cars or trucks with keyless ignition systems. Thieves can copy keys used in traditional ignition systems, but that process may require access to the original key and tends to take longer than it takes for thieves to reprogram keyless ignition systems once they're inside a car. Reprogramming devices are not legal, but they are available and can be used to shut off automobile alarm systems in a matter of seconds.

- Lock your vehicle at all times. One of the simplest ways to protect a vehicle from prospective thieves is to always lock the windows and doors, even when you're inside the vehicle. Auto thieves like things to go quickly and smoothly, and locked doors and rolled up windows only complicate things for thieves. Get in the habit of locking the vehicle when you're driving, as unlocked doors make it easier for carjackers to surprise unsuspecting motorists.

- Park smart. Some motorists like to park far away so their vehicles are not at risk of being dinged or scratched by inattentive drivers and passengers getting into and out of nearby vehicles. Others may simply not have the patience to find parking spots in well-lit

areas close to home or storefronts. But thieves may target vehicles parked nowhere near foot or automobile traffic. Always park in parking garages or other well-lit areas, which deter thieves from breaking in and driving away with your vehicle.

- Etch the VIN onto your windows. Car thieves are not in the auto theft business so they can build a fleet of stolen cars. Upon stealing a car, many car thieves head right for a chop shop, which is a place where stolen cars are disassembled and then sold for parts. By etching the VIN, or vehicle identification number, of your car or truck on your vehicle's windshield or windows, you may be making your car less attractive to prospective thieves and the chop shops they do business with.

Vehicle theft remains a problem even as technology has done much to prevent it. But drivers can take steps to reduce their risk of being victimized by car thieves.



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Fluids to check before your next road trip

For many traveling enthusiasts, few things are more enticing than the open road. Road trips have long been popular, and that popularity appears to be on the rise.

According to a report from MMGY Global, a travel and hospitality marketing firm, road trips represented 39 percent of vacations taken by United States travelers in 2016. Road trips also remain popular in Canada, where vast, rugged terrain makes for idyllic trips.

Before embarking on road trips, motorists would be wise to inspect their vehicles to ensure their getaways are not derailed by car troubles.



BEFORE EMBARKING on road trips, motorists would be wise to inspect their vehicles to ensure their getaways are not derailed by car troubles.

- **Brake fluid:** Squeaky brakes are not the only potential indicator of brake problems. Brake fluid, which should always be topped off before beginning a road trip, also might shed light on potentially serious problems. According to the National Motorists Association, brake fluid looks honey-like and translucent when fresh. A puddle beneath a vehicle that is clear to brown and slick indicates a brake fluid leak, which can ultimately lead to a complete failure of the brakes. The NMA recommends brake fluid be changed at least once every three to four years.

- **Transmission fluid:** When fresh, transmission fluid is red, darkening over time. However, transmission fluid should never appear brown or black, which indicates potential internal damage to the transmission. To determine if there are any issues with the transmission fluid, the NMA recommends drivers wipe a cool dipstick between their thumb and index finger. If even the slightest bit of grit is felt when wiping the dipstick, the transmission is likely in need of work.

- **Oil:** Drivers should change their vehicles' oil before embarking on road trips, especially if such trips will be lengthy. The NMA notes that fresh oil is light to dark amber and translucent, and that is how oil typically looks immediately after an oil change. Oil darkens over time, and that is natural (black oil indicates it's time for an oil change). However, oil that appears cloudy or milky indicates that coolant is getting into the oil, perhaps due to gasket problems. Drivers who are not getting their vehicles' oil changed before a road trip should at least check their oil before leaving to inspect the color of the oil and ensure the vehicle has enough oil.

- **Windshield washer fluid:** The unknown of the open road is part of what makes it so appealing. While many road trippers plan their trips during the summer and fall when the weather tends to be both pleasant and predictable, there's no guarantee inclement weather won't rear its ugly head. Filling the windshield washer fluid reservoir before embarking on a trip ensures drivers' visibility won't be adversely affected by unforeseen issues that can soil windshields.

Checking fluids before embarking on a road trip can help drivers avoid breakdowns and ensure a safe, fun trip.

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Four reasons to skip topping off at the filling station

The familiar click of the nozzle when filling up at the gas station is recognizable to anyone with a few miles of driving under their belt. Once that nozzle clicks, just about every driver faces the decision of whether or not to squeeze a few extra cents' worth of gas into their vehicles or remove the nozzle from their vehicles, place it back where it belongs and head off on their way.

Such scenes play out every day across the globe, and it's likely that the majority of drivers try to squeeze a few extra drops into their tank. While topping off can seem like a financially savvy way to delay your next trip to the filling station, doing so may only cost drivers and the planet they call home. The following are four great reasons to skip topping off the next time you pull into a filling station.

1. Topping off costs you money.

According to the Environmental Protection Agency, drivers who top off at the pump are likely paying for gas they're not getting. That's because gas station pumps have vapor recovery systems that feed gas vapors back into their tanks in an effort to decrease air pollution. So any gas that drivers try to

pump into their tanks after the nozzle has clicked may only be drawn into the vapor line and fed back into the gas station's tanks and not your vehicle's fuel tank.

2. Topping off may damage your car.

Topping off won't just hurt your pocketbook; it can potentially damage your vehicle as well. Fuel tanks need extra room inside them so gas can expand while the car is being operated. Without room to expand, gas may evaporate into the vehicle's vapor collection system, which can damage the system and produce greater gas emissions, thereby harming the planet.

3. Topping off can affect the air you breathe.

If you had a choice, would you pay extra for more air pollution? Likely not. But the EPA notes that this is precisely what many people are doing when they top off their gas tanks. When vehicles' fuel tanks are overfilled, gas vapors can escape into the air and produce toxic air pollutants. That adversely affects air quality, which ultimately affects your health as well.

4. Topping off can cost the gas station money.

Many drivers may wonder why gas stations, who would seemingly benefit financially from topping off, post signs that forbid topping off. But the EPA notes that gas stations are likely to lose money due to drivers squeezing an extra few cents' worth of gas into their vehicles. That's because topping

off can damage the station's vapor recovery systems, causing them to operate improperly and requiring potentially costly maintenance.

Topping off at the filling station may seem like a savvy move. But drivers, their vehicles and the planet are best served by taking the pump handle out of the tanks at the familiar sound of the nozzle's click.



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The pros and cons of trading in and selling your vehicle

When the time comes to upgrade to a new car or truck, buyers may ponder which offers more benefits: trading the vehicle in at the dealership or selling their vehicle privately.

Each option has its share of pros and cons. After reviewing their options, shoppers can make an informed decision regarding which path to follow.

SELLING IT YOURSELF

Selling a vehicle privately takes more effort than simply bringing it to the dealership and trading the vehicle in. However, the extra legwork and research can be worth it financially.

The work involved may deter some people, but if money is the end game, it's worth the effort. The first step is pinpointing an asking price. Automotive websites and even local newspaper classified sections can give would-be sellers an idea with regard to how much their vehicles might be worth on the open market. Kelley Blue Book (kbb.com) enables sellers to plug in details such as options on the car and mileage to determine the value of their vehicles. Prospective sellers also can describe the condition of their vehicles to get the most accurate estimate possible with regard to the value of the vehicle.

Private sales also require devoting some time to getting the vehicle a tune-up and washing and detailing it. Plus, a seller will have to sort through the possible buyers and confirm their legitimacy and ability to pay.

TRADING IN

Trading in an old car has many benefits, including the simplicity of such transactions. Dealerships will assess the value of the vehicle and offer a trade-in price. That money is then applied to the purchase price of the new car.

Trading in may not prove as lucrative as selling the vehicle. That's because dealers have to leave room for mark-up so they can make a few dollars on the trade-in. Yet, a number of people feel the convenience of driving into the dealership with one car and then leaving in a new one exceeds the financial benefit of selling the car privately. Drivers must also recognize that there can be tax advantages to trading in compared to selling their vehicles. Sales tax is only applied to the difference between the trade-in and the new-car price. So, if one were to get \$10,000 for the trade-in and is spending \$20,000 on the new vehicle, he or she only pays sales tax on \$10,000.

Deciding whether to trade in a preowned vehicle or sell it can be a difficult choice. Drivers must decide how much work they are willing to do if they want to sell privately or if they prefer the convenience of trading in.

Handle a breakdown with ease

Drivers expect their vehicles to safely transport them from point A to point B. But sometimes drivers find themselves stranded on the side of the road due to a breakdown. That can be an especially precarious position to be in, but knowing what to do during a breakdown can help drivers and their passengers get through such situations unscathed.

1. Find a safe spot to pull over. Whenever possible, guide the car to a shoulder or area out of the line of traffic but still visible to oncoming traffic. If the car is not drivable, enlist the help of someone to push it into a safe zone.
2. Turn on hazard lights. Insurance advises to put on hazard lights, which will warn other drivers that something is wrong. Hazard lights also may alert other motorists who might offer assistance. Once your hazard lights are on, pop the hood, which can serve as an additional alert to other drivers.
3. Engage the emergency brake. Turn the wheel away from the road and put on the emergency brake to help prevent the car from rolling.
4. Set up other warning signals. Prepared drivers keep cones, reflective triangles or flares in their cars. AARP suggests placing three warning signals. The first should be 50 feet away and directly behind the vehicle. The other two can then be placed nearer to the vehicle.
5. Remain in the vehicle. It is safer to stay in the vehicle and call for help than to get out and stand on the side of a busy roadway.
6. Call for assistance. Use a mobile phone to dial a roadside assistance service or tow truck. Drivers also may want to contact the nearest police station to ask for help.

Roadside assistance programs are available for a fee from private companies and sometimes through vehicle dealerships or insurance companies. Such services can provide peace of mind if and when breakdowns occur.

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Prepare vehicles for harsh weather

As the seasons change, motorists must take steps to safeguard their vehicles, especially when the season changes from fall to winter. Each winter, many vehicles are subjected to sub-zero temperatures, snowfall and icy roads, and such conditions can take their toll on vehicles over time. Taking steps to prepare vehicles for winter weather is a vital step that can make cars and trucks safer for drivers and their passengers.

BATTERY

Old batteries should be replaced before winter begins. Without a strong, properly functioning battery, engines cannot turn over. Most batteries last between three and five years. However, extreme cold can compromise batteries, especially those that have been around awhile. Batteries are made up of acid and water, and cold temperatures can freeze the water, thereby affecting battery performance. According to AAA's Automotive Research Center, at 32 F, the average battery loses 35 percent of its strength.

Newer batteries can be protected by starting the vehicle each day to warm up and recharge the battery. Let the car run for at least 10 minutes if you cannot take an extended drive.

EXTERIOR MAINTENANCE

Keeping a car waxed and sealed can help maintain a durable exterior finish. This includes not only the paint, but the rubber and vinyl parts of the car's exterior.

Winter is a good time to switch to a heavy-duty synthetic wax that can shield against water and road salts. High-quality sealants can be used on bumpers, trim and rubber door seals as added protection. Speak with an automotive retailer or even the car dealership if you are unsure which products will make your car's parts most durable for winter weather.

Do not stop washing your car just because the weather is cold. Slushy, wet roads and snow-melting salts can speed up the formation of rust or other decay on the undercarriage of the vehicle. These materials will need to be periodically cleaned off. Flush the underside of the vehicle whenever possible, taking advantage of any dry, slightly warmer days.

TIRE PRESSURE

According to the automotive retailer Pep Boys, vehicle tires lose a pound of air pressure for every 10-degree drop in temperature. Many modern cars will alert to changes in air pressure, and drivers should be diligent in maintaining the proper tire pressure. Fuel economy as well as handling ability can decline

when tires are not inflated properly. Tires can be refilled at many gas stations for little cost.

WIPERS

Visibility is key in hazardous weather conditions, and keeping the windshield clean is a priority. This means ensuring there is enough windshield wiper fluid in the car and that it is a product that will not freeze.

Wiper blades can freeze and crack in the winter. Older blades may be more

susceptible to damage. It's a worthy investment to replace existing wiper blades at the start of each winter. When vehicles are parked, pull the wipers off of the windshield to safeguard them from sticking and cracking.

Cold weather requires drivers to amp up their vehicle maintenance routines. Consult with a mechanic or automotive retailer for more ideas and products that can help your vehicles operate safely and efficiently this winter.



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