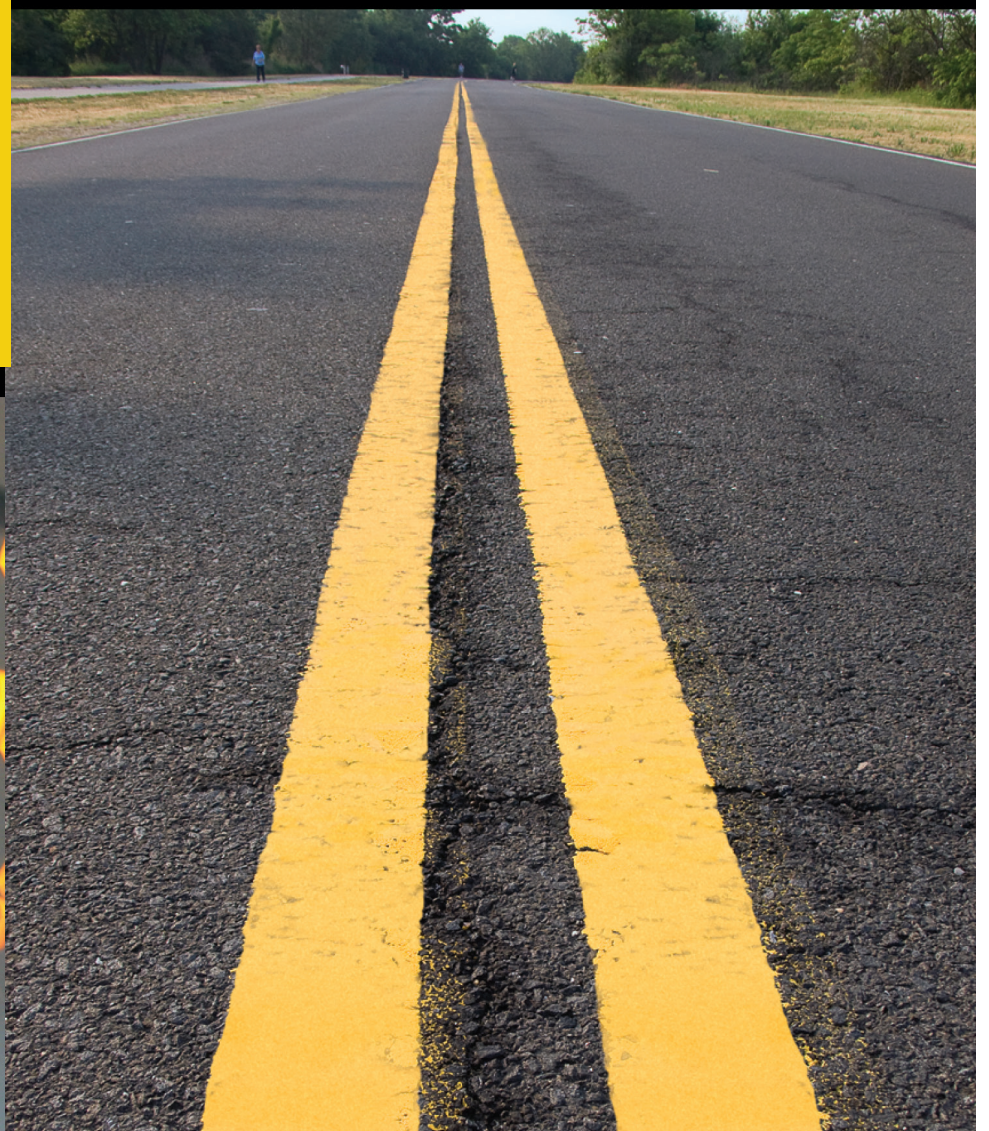


WEDNESDAY, NOVEMBER 8, 2023

FALL... ON THE ROAD

- How to stay alert behind the wheel
- Modern car features drivers love
- Notable roads to drive in North America
- Road trip planning pointers



SPECIAL SUPPLEMENT TO THE

OSAGE COUNTY
Unterrified Democrat

SINCE 1866

Modern car features drivers love

Modern vehicles are technological marvels, which has had a profound effect not only on how much drivers enjoy driving, but also how much they're spending to get behind the wheel.

Data from Cox Automotive indicates that the average transaction price of a new vehicle in March 2023 was just over \$48,000. That can raise the eyebrows of any budget-conscious car enthusiast, but it's also worth noting that modern vehicles have become more economical in other ways. For instance, the Environmental Protection Agency indicated that the average fuel efficiency for new cars recently improved to a record 25.4 miles per gallon. More fuel-efficient cars and trucks can lower the costs of vehicle ownership.

Many drivers feel that, in addition to being more fuel-efficient, modern vehicles are more fun. That's because modern vehicles boast a number of popular creature comforts that have changed the way people drive. Drivers who haven't shopped for a new car in recent years can look for any number of fun features as they begin their search for a new vehicle.

- Electronic door handles: Though not

as common as some features, electronic door handles provide a futuristic, if not entirely necessary, feel. These door handles automatically extend out when drivers approach their cars and then retract when not in use. This feature is mainly about style, but it also reduces aerodynamic drag, which can help save fuel or, in electric vehicles, improve driving range.

- Touchscreens: Screens feature prominently in many parts of the average person's day, so why not when they're in their vehicles as well? Though vehicle touchscreens have been around for years, auto manufacturers are increasingly switching controls for other components, including windshield wipers, to touchscreens, making for a more sleek interior design that is largely button- and knob-free. In addition, various manufacturers are offering larger touchscreens, which can simplify driving in cars that no longer feature physical controls.

- Keyless entry: Keyless entry systems, though not new, are another component that can provide a futuristic feel. Keyless entry systems once enabled drivers to keep their key fobs in their



pocket and simply unlock their vehicles by pressing a button on the door handle. Though some manufacturers still offer button keyless entry systems, more modern systems automatically unlock as drivers reach for the handle or pull it open.

- Head-up display: Arguably as futuristic a feature as car buyers may encounter, the head-up display feature puts information directly in drivers' line of sight so they are never looking anywhere

but toward the road. Information such as vehicle speed and navigation instructions are projected onto the interior of the windshield, not unlike similar systems that have long been utilized in military planes.

Modern vehicles are loaded with futuristic features that can make driving more fun.



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Terms to know when buying a car

Buying a new car is no small task. When shopping for a new car, it's easy to let details like the color of the vehicle and creature comforts like connectivity take control of the transaction, but buyers also know how important the bottom line can be.

Next to a home, a car might be the most expensive item many consumers ever purchase. In fact, according to Cox Automotive, the average transaction price of a new vehicle in the United States in early 2023 was just over \$48,000. A lot of money changes hands at car dealerships every day, so buyers can undoubtedly benefit from learning or relearning the lingo that surrounds such transactions.

- **Annual percentage rate (APR):** The Consumer Financial Protection Bureau notes that APR is the cost consumers pay each year to borrow money. This includes fees and buyers should know that APR is different from the interest rate. Drivers can negotiate a lower APR, and the CFPB notes that it can benefit buyers to compare the APR on competing auto loans.

- **Balloon payment:** The balloon payment is a large sum that is due at the end of some auto loans. Many drivers will pay a predetermined amount each month during the terms of the loan. Once that loan reaches maturity, they then own the car outright. With a balloon loan, buyers still make monthly payments, but when the loan reaches maturity they must make a balloon payment in order to take full ownership of the vehicle.

- **Capitalized cost reduction:** The online financial resource Investopedia notes that a capitalized cost reduction is any upfront payment that reduces the cost of financing. This can include a cash down payment and a trade-in vehicle.

- **Closed-end lease:** Individuals considering leasing their next vehicle will likely come across this term. Car and Driver notes that a closed-end lease is one that gives the driver leasing the vehicle the option to buy it at a set price at the end of the term or walk away without any financial liability (damage or modifications to the vehicle upon returning it may result in charges). Leases typically are closed-end, but it's still best that drivers



confirm that prior to signing on the dotted line.

- **Dealer preparation fees:** The lending experts at Capital One note that dealer preparation fees are the charges a dealership issues to prepare a car for transfer to the buyer. These fees might cover the cost of washing the vehicle and additional services before buyers take it off the lot. Capital One notes these fees average between \$100 and \$500, and buyers should know that they are negotiable.

- **Extended warranty:** Car and Driver warns that most extended warranties offered by dealerships cover very little, so buyers should read the terms carefully before purchasing an extended warranty. Extended warranties offered by manufacturers tend to be more useful to buyers.

- **MSRP:** This familiar acronym stands for "Manufacturer's Suggested Retail Price." The MSRP is the to-

tal of the base price plus all of the options listed on the window sticker of the vehicle.

- **Prepayment penalties:** Prepayment penalties penalize drivers for paying off a loan before it reaches maturity. Though the vast majority of drivers who finance the purchase of a vehicle will not have prepayment penalties in their agreements, buyers with lower credit scores might. Anyone with such a penalty in the terms of their agreement should try to negotiate it out of the deal.

- **Term:** The term refers to the length of the purchase or lease agreement. Many leases feature terms between 12 and 36 months, while purchase agreements can feature terms as long as 72 months (six years).

Knowing the lingo before buying a new car can increase the chances drivers get a good deal on their next vehicle.

How to stay alert behind the wheel

Impaired driving and distracted driving get their share of attention, as both contribute to fatal yet often preventable accidents. However, another danger lurks when people get behind the wheel — particularly when they engage in drowsy driving.

The National Safety Council says drowsy driving accounts for roughly 100,000 crashes, 71,000 injuries and 1,550 fatalities in the United States each year. The Council equates the effects of driving while tired to driving with a blood-alcohol content of 0.08 percent. The majority of drowsy driving incidents happen between midnight and 6 a.m. or in the late-afternoon hours, indicates the National Highway Traffic Safety Administration. The Centers for Disease Control and Prevention reports that one in 25 drivers have admitted to falling asleep behind the wheel.

Remaining awake and alert behind the wheel may seem easy. But droopy eyelids and incessant yawns can

catch any driver off guard. The following tips can help drivers remain more alert.

- **Alcohol and certain medications** can exacerbate feelings of drowsiness, so neither should be ingested prior to driving. It is important to determine if fatigue arises after taking new medicines before getting behind the wheel.

- **Try not to make long distance trips alone.** A companion on the drive can share driving duty and provide conversation that helps drivers stay alert.

- **Get adequate sleep at night.** It is more likely that you may fall asleep behind the wheel if you are sleep deprived.

- **Recognize gas station snacks** will not be the fix. According to Nancy Foldvary-Shaefer, DO, MS, a sleep medicine specialist, once the body metabolizes these snacks, which tend to be carbohydrate-heavy, drowsiness can increase as the sugar spike in the



bloodstream wears off.

- **Sip coffee or a caffeinated (unsweetened) beverage.** The caffeine is a central nervous stimulant. Avoiding

sugar will mean you won't crash once it wears off.

See **STAY ALERT** on Page 8B



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Three simple maintenance strategies that can keep cars running longer

The last few years have not proven the most advantageous times for new car buyers. According to the Consumer Price Index Summary from the United States Bureau of Labor Statistics, buyers paid 12.2 percent more for new vehicles in January 2022 than they had in January 2021. Faced with such a significant increase in price, many drivers understandably want to keep their current cars longer than they might have initially planned.

Data released by S&P Global Mobility in early 2022 indicated that the average vehicle on the road is 12 years and two months old, which marked the highest number in the 20-plus years such information was tracked. A host of variables affect how long drivers keep their cars, but the rising cost of new vehicles has undoubtedly compelled many drivers to aspire to keep their cars for longer periods of time.

Aging cars may require a little more TLC than vehicles that are right off the dealership lot. But the following are three simple tips that can help drivers keep their cars running longer.

1. Become a more careful driver. A careful approach when behind the wheel is safe-

See **MAINTENANCE** on Page 5B

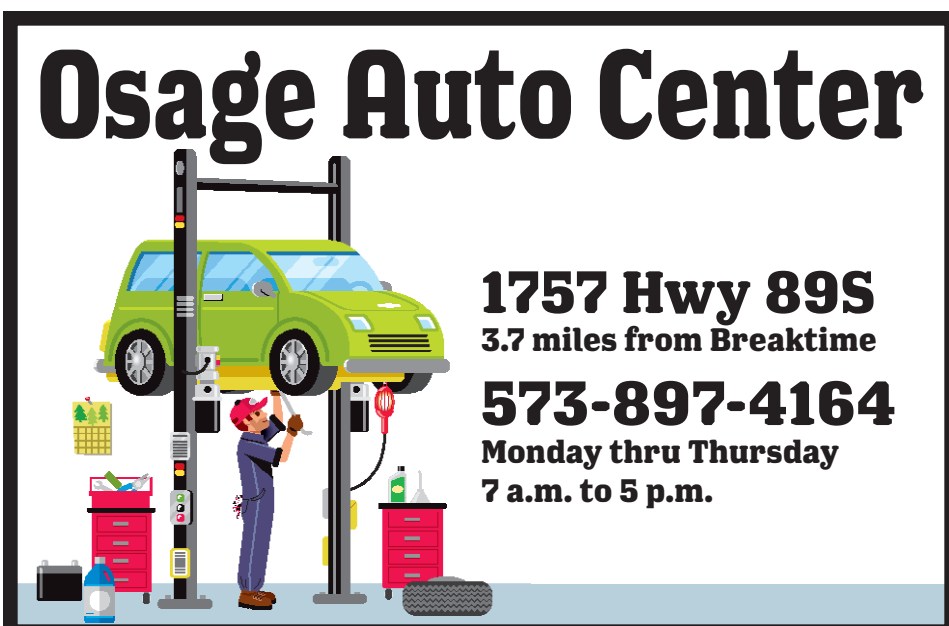


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Maintenance • from page 4B

er than aggressive driving and beneficial for your vehicle. When starting, avoid revving the engine, which needlessly wears it down. When out on the road, avoid rapid accelerations, which also contributes to needless wear and tear. Even excessive idling can adversely affect the engine, so keep winter warm-ups to around 30 seconds to prevent damage to engine components.

2. Know when and how to fill up. Every driver has likely visited a filling station when an oil tanker is busily filling the tanks. That's traditionally been considered a less than ideal time to fill up, as the theory is that filling the tanks stirs up sediment that could then find its way into consumers' gas tanks, adversely affecting their vehicles. However, that's often dependent on the station itself and how much its owners prioritize maintenance of the tank and filtration systems. Drivers who trust their local station owners can likely fill up when the tankers are present without worry. In addition, avoid topping off once the nozzle clicks when filling up. The U.S. Environmental Protection Agency notes that topping off is harmful to the planet and the vehicle, as gasoline needs room to expand. When you top off, the extra gas may damage the vapor collection system and cause the vehicle to run less efficiently.



3. Change oil more frequently as the vehicle ages. It's true that modern vehicles no longer require oil changes for every 3,000 miles driven. However, as vehicles age, drivers and their vehicles' engines may benefit from more frequent oil changes than the owner's manual necessarily recommends. Oil changes remove dirt and metal particles from the engine, potentially contributing to a longer life expectancy. More frequent

changes can be especially beneficial for vehicles that are routinely driven in stop-and-go traffic.

Rising vehicle costs have compelled many drivers to keep their cars longer than they initially planned. Some simple strategies can help drivers achieve that goal.



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Notable roads to drive 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. Indeed, car enthusiasts have answered the call of the open road since automobiles became a vital part of people's lives decades and decades ago.

Road trips remain a fun and popular way to travel. With so many miles of highway ahead of them, drivers can consider this list of 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.

- Pacific Rim Highway (Vancouver): A truly engaging experience awaits visitors to Vancouver's Pacific Rim Highway, which features the stunning natural beauty Canada is known for. Ancient rainforests, awe-inspiring mountain ranges and sandy, secluded beaches are just a handful of the sights to see along this breathtaking stretch of road.

- 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 60 Corridor (Ontario): The Highway 60 Corridor passes through the southern portion of Algonquin Park. Geological formations, pristine rivers and expansive forests are just some of the stunning natural features and idyllic settings that await drivers who take



to the corridor.

- 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.

Five tips for buying a teen's first vehicle

Adolescence is an exciting time in a young person's life, but one specific development may eclipse all others in the level of excitement it generates: getting a driver's license. The ability to legally drive affords teenagers, long dependent on family or friends to get around, much

more freedom.

While most teenagers hone their driving skills by borrowing the family car, over time teens may need a car of their own. Buying a car is an important financial decision. Whether a teen is purchasing a new or preowned vehicle, there are some tips to consider to secure a vehicle

that is safe, affordable and reliable.

- Is the time right? Everyone in the household may be anxious to add an extra car to the mix because it may alleviate trying to juggle use of one of the other family cars. However, do not rush into the transaction. In recent years, a lack of inventory related to the pandemic drove

up the prices of both new and pre-owned vehicles. Families may need to wait until inventory increases and prices drop.

- Establish expectations. Parents and teens should have frank conversations about responsibilities regarding buying

See **FIVE TIPS** on Page 7B

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Road trip planning pointers

Travelers take to the open road for any number of reasons. When traveling on a summer vacation, families may find it's more affordable to travel by car than to pay for airline tickets for parents and kids. Others take driving vacations because they afford more freedom to move at one's own pace than air or train travel. Whatever it is that motivates drivers to hit the open road, there's no denying such trips are more enjoyable when drivers make an effort to plan ahead. With that in mind, travelers can keep these road trip planning pointers in mind.

- Choose a nearby destination. Driving to a faraway place may conjure romanticized visions of scenic roadways and heartwarming roadside cafés, but that may only appeal to drivers like retirees who have all the time in the world to get from point A to point B. Family travel is often dictated by how long parents can get away from the office, and in such instances shorter trips make more sense than spending days in the car. In addition, driving tends to be the more economical option when travelers are only going short

distances. Parents may think driving to a destination that's a couple of days away from home by car is more economical than flying, but it's best to crunch the numbers first. The cost of hotels, meals and gas to get there and back may negate the cost savings of driving over flying.

- Develop an itinerary. A trip itinerary does not have to be strictly followed, but it can provide some structure and help ensure drivers get to spend as much time at their desired destination as possible. Identify sights to see and restaurants to visit along the way, which can provide a welcome respite from sitting in the car. Do your best to stick to an itinerary that keeps the car moving toward your ultimate destination.

- Read the room. Who's going to be in the car also merits ample consideration when planning a road trip. Parents know that young children will need to be accommodated with some in-trip entertainment to make any lengthy road trip more enjoyable for all. But adults also may require some extra creature comforts and accommodations. For example, seniors about to embark



on a road trip can identify pitstops along the way where they can use the restroom and even stretch their legs. And if the family pet is coming along, periodic pitstops for Fido to stretch his legs and burn off some energy will be necessary as well.

- Ensure you have support. Many automotive insurance

providers offer roadside assistance to policy holders. Such plans are generally affordable and can provide a safety net for drivers taking road trips. They can be especially helpful when visiting remote locales. If an insurance provider does not offer a desirable roadside assistance plan, consider a membership in an automotive club

like AAA. Planning is a vital component of a successful and memorable road trip, which is something travelers can keep in mind regardless of where they're going.

Five tips • from page 6B

cars. Talk about who will be paying for the vehicle as well as insurance, maintenance and all of the other expenses that go into vehicle ownership.

- Financing may not be an option. Teenagers typically have no credit history, so it's unlikely they will secure automotive loans without a co-signer. Furthermore, teens under the age of 18 may find they are not legally able to sign con-

tracts or have a vehicle title in their name. In such instances, an adult will have to hold the title and ownership until the teen turns 18.

- Prioritize safety. According to Honda, motor vehicles are the leading cause of teenage death, so it is vital to find a reliable and safe car or truck. Vehicle size, crash test performance and safety features are the most important factors to

consider when looking at cars for teens. A car with a high safety rating also may translate to discounted auto insurance, which can be a big help considering teens typically pay more out of pocket for insurance.

- Opt for a used vehicle. While a shiny new car parked in the driveway is appealing, preowned vehicles are more affordable. The insurance premiums on new

cars are higher, and teens don't have as much driving experience, so dings and dents may be par for the course. It can be more costly to repair a new vehicle than an older one.

Families must consider a host of factors when looking for a teenager's first car.

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Stay alert • from page 3B

• Pull over and take a rest or a brief, 20-minute nap, advises the Cleveland Clinic.

• Exercise increases blood flow to the brain and reduces stress hormones. Doing a small workout before getting on the road, or during pit-stops, can help drivers stay alert.

• Don't begin a trip during a time when you would normally be sleeping. Stop and start while you are

alert. Build rest into your budget and stop at a roadside motel.

• Blasting music may not be a fix, and actually could be an extra distraction, causing you to miss the sounds of horns or sirens.

Staying alert in the car involves some strategies that any driver can employ.



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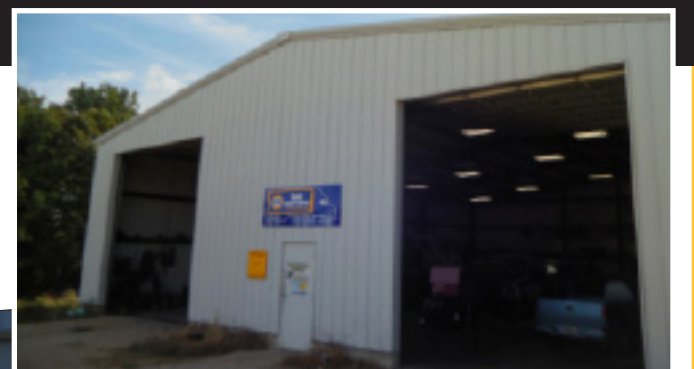
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