

# Auto care

## Car insurance

### How much is enough?

By GREGG HOWARD  
Copley News Service

Of all the hazards and perils of life that threaten your fortune and possessions, probably none is more constant nor greater than the chance of having an accident with your car, according to Nancy Galonka of the Insurance Information Institute of New York.

"Motor vehicles maim, they kill, they destroy houses, wipe out families and even disrupt businesses. Even the most innocent of trips can end in an accident that triggers hundreds of thousands of dollars in claims against you or your estate," she said.

Since driving is not a luxury, but a necessity, in many areas of the country, people have to determine how to make the risks associated with driving as minimal as possible. And the easiest and best way to do this is to have automobile insurance, Golonka said.

According to the pamphlet *Auto Insurance Basics*, published by the institute, insurance basically covers six areas:

— Bodily injury liability provides money to pay claims against you and the cost of your legal defense if your car injures or kills someone.

— Property damage liability provides money to pay claims and defense costs if your car damages the property of others.

— Medical payments insurance pays medical expenses resulting from accidental injuries. It covers you and your family as well as other passengers in your car.

— Uninsured motorists protection pays for injuries caused by an uninsured or a hit-and-run driver.

— Collision insurance pays for damage to your car resulting from a collision or from overturning.

— Comprehensive physical damage insurance pays for damages when your car is stolen or damaged by fire, flooding, hail or other perils, but not when it is damaged in a collision or when overturned.

Before selecting an insurance policy, decide which coverages you need. Here are some points to consider:

— Your financial responsibility. Every driver has a responsibility not only for driving in a safe

manner, but also for injuries or damages he might cause. Most states have laws that make it important - or even necessary - to have insurance.

— Your car. If you drive an older model, its value might seem low compared to the cost of collision coverage. In this case, you may decide not to buy collision insurance.

— Your personal finance. Collision and comprehensive coverages are available with a deductible. This means the car owner agrees to pay a specified amount - the first \$50, \$200 or \$500 - of damage to his car in each loss and the insurance company agrees to pay the remainder. By eliminating the cost of processing small claims, the company can provide such coverage at a lower price. You must decide whether you prefer full coverage, a small deductible at a higher price or a higher deductible at a lower price.

Once you've made these decisions, talk with several insurance representatives before selecting a policy. You might ask friends to recommend insurance agents or companies.

Ask about financial responsibility laws and or minimum auto insurance requirements in your state. The insurance representatives will ask you some questions about your car, how much you drive and your driving record to determine what the cost of your auto insurance will be.

Before settling on a policy price, ask about discounts. Many insurance companies offer discounts to drivers with good driving records, young drivers who have passed approved driver education courses, students who do well in school, non-smokers or motorists who insure one or more cars on the same policy.

Some companies offer discounts to drivers who participate in car pools or who add anti-theft devices to their vehicles.

Make a list of the companies you contact and note various price quotations and coverages.

Consumers should compare costs, quality and coverages when choosing an insurance policy. As you are deciding which policy best suits your needs, ask questions about any portion of a policy you don't understand, Golonka said.

## Insurance wars



### Are you insured?

Automobile insurance is so important to the automobile owner. You never know when you're going to need it and you can be doomed without it.

## Tires play important role in vehicle use

By ERIC JUDE  
Copley News Service

Today's car drivers want to put tires on their cars that last longer and ride better, according to studies conducted by The Armstrong Rubber Co., a manufacturer of replacement, passenger automobile tires.

Economy-minded consumers are looking for durability - once they make an investment, they want it to last. But drivers also are looking for fun in driving, and tires are playing a more important role than ever for consumers looking to achieve optimum handling and performance.

Several manufacturers recently introduced new premium tire designs, and market share figures for premium tires have more than doubled in recent years. In 1981, premium tires accounted for 7 percent of the replacement tire market and 6 percent of the original equip-

ment tire market. By 1983, the figures were 14 percent and 13 percent respectively, and they were expected to reach 18 percent and 15 percent respectively in 1985.

When asked to rank those factors thought most important when purchasing a replacement tire, 59 percent of the consumers in the study rated durability as extremely important, giving it the highest ranking. Handling was the next favorite choice, being rated extremely important by 35 percent of the respondents, followed by price, 29 percent; mileage warranty, 26 percent; fuel economy, 15 percent; and speed rating, 9 percent.

Warranties also are becoming more important, according to the study, since they give consumers a measurable way to compare different tire brands and designs. Of the consumers questioned in the survey, 48 percent were "extremely interested" in receiving a full replacement warranty.

## A rewarding job that is simple, fast and easy

By KAREN CALDWELL  
Copley News Service

Servicing the various filters in a car is a rewarding job for two reasons: The actual job of cleaning or changing filters is really simple, and filter care is necessary to ensure a normal service life for a car's mechanical components.

Following the "how and why" of air and oil filters as described in *Driver*, a traffic safety magazine for the military driver.

Oil filters are necessary because one of the oil's primary functions is to clean internal engine surfaces.

By using an oil filter, solid and chemical oil contaminants are trapped in the filter elements and do not go back into the engine. It's a good idea to change the oil filter each time you change the oil. Otherwise, in less than 5 miles, the contaminated oil left in the unchanged filter will mix with the clean oil and you've compromised

the purpose of the oil change. In order to change the oil filter, you'll need an oil filter wrench and a five- or six-quart container for the oil you'll be draining out.

Even though some filters are accessible from the top of the car, the engine oil drain plug is always located under the car, so you may need some sort of vehicle lift.

First, remove the oil drain plug located on the engine's oil pan. For thorough draining the oil should be hot. A 15-minute drive prior to draining should work fine. Be careful, though, as driving will make all engine parts hot, including the oil pan and drain plug.

After the oil has stopped flowing from the drain hole, the oil filter can be removed - simply slip the oil filter wrench around the filter canister and apply pressure counter-clockwise.

Lubricate the rubber gasket on the new filter with clean engine oil. After oil has stopped draining from the filter mount on the engine block, install the new filter.

# Remembering the good ole' days of Model A's

By JOHN SINOR  
Copley News Service

If you look up the word "coupe" in the dictionary, you will find the first definition is "a closed four-wheeled carriage with two seats inside and one seat outside."

That describes the Model A of my youth. Only we called the seat outside a "rumble seat" and you could get two people in it if they didn't mind being cozy.

What a car! It cost \$125 and had a cracked block

that I never bothered to get fixed. It ran. That's all that mattered.

It may have had chipped yellow paint. And its convertible top had long been discarded. But it ran.

For me, it was a Chariot of Fire.

I did repaint the car. Who cared about the block? Looks were the important thing.

I hand-painted it a bright turquoise.

You could see the brush marks if you got up close to it. But from several feet away, it was gorgeous.

(Of course, I thought the ankle boots I painted blue and white - our school colors - also were gorgeous.)

I can't remember if my Model A had a gas gauge. If it did, it didn't work.

I checked the tank by unscrewing the cap just in front of the windshield and dipping a rule into it.

If I had about half an inch of gas, I was still in business. Although you couldn't drive straight up a steep hill because the gas ran downhill to the carburetor in front of the tank.

But that was no big deal. I would simply turn the car around and drive up the hill backward.

It was automobile lore, handed down from boy to boy.

You could get a lot of passengers in a Model A if you used a little ingenuity.

In years of narrower hips, it was easy to get three in the front seat and another two could be put in the rumble seat.

And then there were the running boards. How many they would hold was a number limited only by your imagination.

I got a ticket in Roseville, Calif., in 1948 for having 18 passengers.

I was carrying the whole football team, plus the second-string backfield.

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