



DRIVE & Ride

**SAFETY FEATURES THAT
MAY HELP YOU SAVE MONEY
ON AUTO INSURANCE**

**SAFELY USE GPS SYSTEMS
WHILE DRIVING**

Advertising Supplement to

THE SAMPSON
INDEPENDENT

DRIVE & Ride



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THE IMPORTANCE OF ROUTINE VEHICLE MAINTENANCE

Owning a car is a big responsibility. Drivers who plan to keep their vehicles for the long haul must emphasize maintenance if they want to keep adding miles to their odometers. A vehicle needs consistent care if it is to run efficiently. Maintenance also reduces the risk of roadside breakdowns and costly repairs. Here are some of the benefits of staying on top of maintenance.

Saves money: Even though maintenance costs money, sticking to a consistent maintenance schedule can save big bucks in the long run. For example, the cost of rotating and aligning tires is considerably less than repairing a car after a major blowout and paying for a tow and tire replacement.

Improves performance and efficiency: Routine maintenance includes oil changes, filter changes and fluid top-offs. Such tasks keep engines running smoothly. Ignoring this routine maintenance can put engines in jeopardy of breaking down and adversely affect vehicle performance, diminishing fuel economy and leading to a sluggish ride.

Identifies safety issues: Routine inspections and work performed by reputable service stations help drivers stay abreast of recalls or issues that can affect the safety of the vehicle.

Maintains a maintenance record: When the time comes to sell the vehicle, having a log of routine maintenance indicates to potential buyers that the vehicle was well cared for.

Keeps compliance: Vehicles covered under manufacturer's warranties typically need to be maintained in adherence to factory-recommended maintenance schedules. This ensures that the vehicle is in compliance and will be covered in the event of a warranty claim.

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UNIQUE WAYS TO CONSERVE FUEL

Defensive driving has long been touted not only as a safe way to operate a motor vehicle, but also a cost-effective one. When driving defensively, drivers are less likely to make sudden stops or accelerate quickly, each of which can waste fuel.

But even the most conservative motorists might want to do even more to conserve fuel. Fortunately, there are many unique and simple ways to conserve fuel and save money.

- Park in the shade. According to Natural Resources Canada, using a vehicle's air conditioning system increases its fuel consumption more than any other auxiliary feature. In fact, NRC notes that air conditioning systems can increase fuel consumption by as much as 20 percent. That's because vehicle AC systems require engines to work extra hard, which in turn requires them to consume more fuel. By parking in the shade on hot days, drivers won't need to crank their AC systems in order to overcome the summer heat.
- Listen to traffic reports. It's well known that idling greatly decreases fuel economy. Before leaving for work or to run errands around town, tune in to local traffic reports in the hopes that you can avoid potential traffic jams that contribute to the needless consumption of fuel. If there's no way to avoid traffic during your daily commute, consider investing in a vehicle with stop-start technology, which shuts the engine off when your vehicle comes to a halt before restarting it once you take your foot off the brake. The Union of Concerned Scientists notes that this technology can reduce fuel consumption by as much as 5 percent.
- Make sure your gas cap is tight. A loose gas cap can adversely affect fuel economy. According to Napa®, a loose gas cap is a common contributor to poor fuel economy. Loose gas caps allow fuel vapors to leak and that decreases your vehicle's fuel efficiency. After filling up at the pump, be sure to close the gas cap tightly. Many caps will indicate how many clicks it takes to make sure the cap is closed as tightly as possible. In addition, periodically inspect the cap for cracks or leaks, replacing it if necessary.
- Drive distraction-free. Today's cars are technological marvels. But all those bells and whistles can be distracting, and distracted drivers are less likely to pay attention to how they're driving. That can make for unsafe and fuel-inefficient driving. When driving, do your best to minimize distractions, turning off your smartphone and directing all of your focus to the road and how you're navigating it.

Conserving fuel is a goal for many drivers, and that goal can be achieved in a wide variety of ways.

4 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.



EXPLAINING YOUR USED CAR WARRANTY OPTIONS

Purchasing a previously owned vehicle requires a leap of faith. Even after relying on a test drive and a thorough inspection by a mechanic, it's impossible to know how the previous owner drove and maintained the vehicle and the wear and tear it may have endured. Drivers also cannot predict any issues that may crop up after signing a purchase contract. A certified pre-owned warranty from the dealership, an extended warranty or a different type of aftermarket warranty product can offer some peace of mind.

Navigating these warranties can take some savviness. Certified pre-owned warranties tend to be the smartest bet in the realm of used car warranties. This is because factory warranties are backing the product, and the vehicles that are given the CPO stamp have been properly vetted and are in great shape to be insurable, according to IntelliChoice, a company that develops and distributes consumer automobile ownership data, ratings of vehicles based on their consumer value, leasing cost data, and Certified Pre-Owned Program analysis. Many car companies conduct small repairs to prepare a vehicle for CPO status, and cars are inspected thoroughly to ensure they are worthy of being backed by the factory warranty. This is a boon to buyers because they know they are likely getting a quality vehicle.

There are mixed reviews by automotive experts on other aftermarket warranties, often billed as "vehicle protection

plans" and "service contracts." Some people believe they can save a lot of money. Others feel that they aren't redeemed enough to warrant the out-of-pocket cost, and that paying for repairs alone is more cost-effective.

Autotrader, a vehicle value estimator and buying/selling tool, says that an extended warranty is rarely a good buy on a used car, but there are a few exceptions. If the car is notoriously unreliable (check J.D. Power reliability ratings), purchasing a warranty can be a smarter buy. Drivers should look for an exclusionary (bumper to bumper) warranty, which covers all items except for ones specifically excluded on a list. This type of warranty is more comprehensive, and there's less of a risk that a claim will be denied. Other warranties include powertrain warranties, which only cover the vehicle's most important and expensive components. A WRAP warranty also may be attractive, as it will extend coverage to the few items that may no longer be covered by the original manufacturer's warranty.

Buyers also can try to negotiate a warranty, if the car is not CPO, into the purchase price as an incentive for buying the vehicle. Individuals can speak with the salesperson to find a deal — and coverage — that works for them.

Warranties are an option that may help buyers feel a little more secure in their purchases.



TIPS FOR STAYING SAFE WITH KEYLESS SYSTEMS

Auto manufacturers have long embraced technology that can streamline the automotive experience for drivers. For example, several years ago keyless entry and ignition systems were introduced, initially on high-end vehicles before they became standard on many other models.

Keyless entry systems require a fob, which sends a signal to the receiver inside the vehicle. The fob transmits a low-frequency code to the car's internal computer system, which engages the locks and will allow the driver to push a button on the dashboard or console to start the vehicles. The fob can be stashed away in a pocket or purse and still send the signal, which makes it convenient for drivers. Drivers with arthritis or hand injuries also may find keyless systems an asset.

Because fobs work on wireless systems, hackers potentially can intercept the fob-to-car signal. That enables a thief to not only open the vehicle's doors, but also to potentially drive away as well. Even though the fob/car security pairing is unique and can create billions of codes, researchers at Radboud University in the Netherlands and the University of Birmingham found that, by intercepting the wireless signal just twice, they could narrow down the possible combinations from billions to just 200,000. After that, a computer can figure out the code in just half an hour and unlock the car. Potentially, a thief can gather car codes as drivers enter their vehicles during the day, then return later to steal a number of cars.

Thieves who purchase signal amplifiers also pose a threat. These amplifiers magnify the reach of the fob signal so that a vehicle owner can be in his or her house with the fob, but the thief can walk up to the car and open it — even if the fob is far enough away that it should not engage. One way to circumvent this is to buy a signal-blocking pouch that can hold the key fob. Also, an old-school steering wheel or gear shift lock is an effective way to provide another layer of protection.

Drivers also should be aware of their surroundings as they approach their vehicles. Thieves may count on keyless entry systems to be able to hop into a vehicle once the owner gets within range and drive away.

Vehicle technology thrives to make driving as convenient as possible, but some features also may make things more convenient for prospective thieves.

YOUR VEHICLE HAS A RECALL... NOW WHAT?



Vehicles are expensive. When motorists drive their vehicles away from a dealership, they hope to travel many miles before they need to come back for maintenance. But manufacturers sometimes issue recalls that can affect drivers of both new and old vehicles.

Recalls are safety precautions taken should a portion of a vehicle or the entire car or truck not operate in the manner it was intended. In many instances, auto manufacturers will

directly contact customers who are affected by a recall via a letter, email or both. Individuals also can stay current on recalls by visiting the National Highway Traffic Safety Administration's website (www.NHTSA.gov).

According to AutoTrader, recalls are becoming more common because of the complexity of modern vehicles. NHTSA flagged nearly 22 million vehicles for safety issues in 2013, and that number is on the rise. Drivers can follow these important steps if they learn of a recall.

- Don't panic, but don't ignore recalls. The experts at Kelley Blue Book say recalls often occur due to a problem in the manufacturing process in similar models, and this issue may surface in other vehicles. Recalls do not guarantee vehicles will malfunction or break down. However, consumers are urged to take recalls seriously, adopting a "better safe than sorry" approach when recalls are announced.
- Follow the instructions. A recall notice should come with instructions. Instructions often advise drivers to take their vehicles to the dealership where the cars were purchased. Notices may provide information regarding nearby dealerships for drivers who have moved since buying their cars or trucks.

- No payment should be necessary. The cost of repairing the recalled part should not fall on your shoulders. Such repairs are paid by the manufacturer. The financial resource Bankrate.com notes that, "if you had the repair made before the recall was issued (up to a full year), the automaker is legally obligated to reimburse you, as long as you had the work done at one of its franchised dealers." Save all receipts for the work. If work was done by a private mechanic, drivers still may be eligible for reimbursement.

- Be patient. Dealerships are not responsible for making repairs until the date indicated on the recall notice, so motorists may need to wait before having their vehicles repaired.

- Request a loaner vehicle. In some instances, recalls may take a few days to fix. Although not every dealership may make loaner vehicles available, it's still worth requesting one so you are not inconvenienced.

Anyone having difficulty with a recall can contact the NHTSA online, by phone or by mail. Those who suspect a safety problem also can contact the agency and report their concerns.



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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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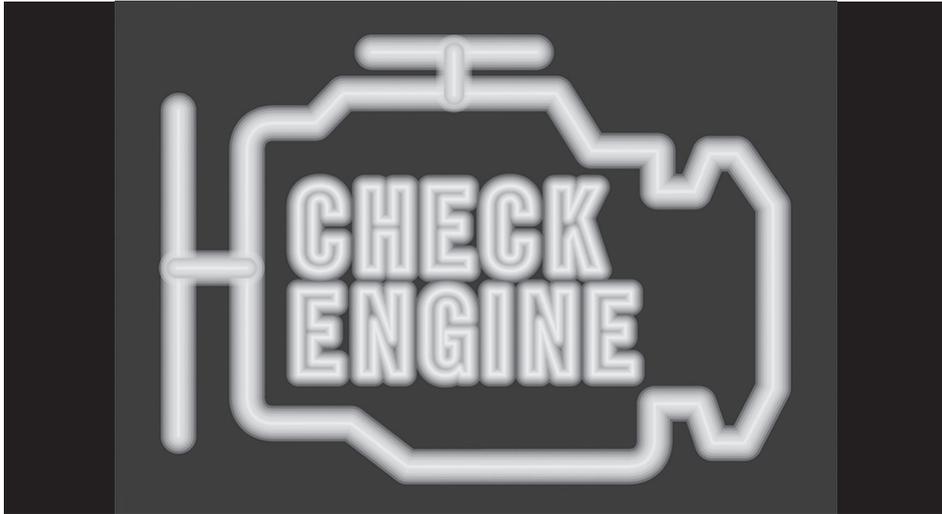
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3 POTENTIAL INDICATORS OF ENGINE TROUBLE



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.

IS THERE A “BEST TIME” TO BUY OR SELL A VEHICLE?

The automotive industry is big business. According to the Statista Research Department, roughly 79 million cars and light trucks are expected to be sold worldwide by the end of 2019. When buying or selling a vehicle, many people wonder if there is a particularly advantageous time to buy or sell. The best time to sell is not necessarily the best time to buy, which can present problems for vehicle owners who need to sell their current cars in order to afford new ones. Industry insiders offer their input on key times to move vehicles.

When to sell

Cars depreciate quite a bit the moment they move off of the lot. Most lose upwards of 20 percent of their value within the first year, according to Edmunds, a leading automotive information company and pricing index. Certain things contribute to depreciation, including mileage, type of driving and whether the car was maintained or not.

Sometimes the best times for a person to sell are when it no longer is financially prudent to keep the vehicle. For some, this may mean when the bumper-to-bumper warranty expires or if mileage starts to tick up, adversely affecting resale value.

The time of year to sell that is most favorable is between the months of March through August, offers U.S. News and World Report. When temperatures start to climb, people begin thinking about warm-weather and getting outdoors. This is a time of year when tax refunds are issued, and it is far enough away from the holidays to make big purchases more affordable.

When to buy

Kelley Blue Book® says that most dealerships do their biggest “wheeling and dealing” toward the end of the calendar year. November and December are some of their most profitable months, and consumers who are able to budget for a new vehicle at this time of year can get great prices. Dealers want to carry over as little inventory as possible into the new year, so some are motivated to negotiate more on the current year models, enabling them to make room for new inventory and meet existing sales projections.

The financial resource Bankrate says the day of the week one chooses to buy also may be something to consider. Monday, Tuesday and Wednesday are slow days at many dealerships, which may make negotiating a deal easier. Shopping holiday sales, such as those on Black Friday or New Year's Eve, also can help consumers earn better deals. Timing is everything in the vehicle market. Learn the best times to buy or sell a vehicle and reap the rewards.



SAFETY FEATURES THAT MAY HELP YOU SAVE MONEY ON AUTO INSURANCE

Vehicles with high safety ratings may not only save drivers' lives in the event of collisions, but they also may save them money. As an incentive for buying cars with various safety features, many insurance companies offer deep discounts to drivers. Although insurance companies may vary in what they consider safety features, the following are generalized options that may qualify drivers for discounted insurance rates.

Antilock braking system

These systems have been standard equipment on vehicles manufactured since 2012.

Air bags

These safety features help cushion the blow for people during a crash and include front and side-protection. Discounts increase with the number of air bags.

Adaptive cruise control

This feature monitors traffic conditions and adjusts speed by controlling the throttle and brakes to maintain distance from other vehicles.

Daytime running lights

Daytime running lights may make drivers eligible for small discounts.

Electronic stability control

This prevents vehicles from skidding out or rolling over during hard turns.

Lane departure warnings

These systems alert drivers if they get too close to the edge of a lane.

Blind spot sensors

These sensors light up or make a sound when a vehicle is in drivers' blind spots, potentially preventing collisions during lane changes.

SAFELY USE GPS SYSTEMS WHILE DRIVING

It wasn't too long ago that drivers pulled into filling stations and rest stops to pick up maps to help them find their way. But nowadays global positioning systems have rendered paper maps and atlases somewhat obsolete. GPS systems are now so advanced that many even help drivers avoid traffic and/or toll roads.

Navigation systems can be used from smartphones or technology built into cars. GPS systems are convenient and often very accurate. But drivers run the risk of accident anytime their attention is diverted from the road — even during momentary glances at GPS devices. The National Highway Traffic Safety Administration says distracted driving is dangerous and claimed 3,166 lives in 2017 alone. The Ontario Provincial Police say distracted driving continues to be the No. 1 cause of accidents in the province, causing more fatal accidents than any other factor.

How can drivers safely use navigation systems while operating a vehicle? The following tips can help.

- Set the address destination and plot the course while the vehicle is parked. GPS should not be tinkered with while driving. If new directions are needed, or if you need a look ahead at the route, pull over to do so safely.

- Engage vocal guidance. Allow the navigation system to speak directions to you so you can keep your eyes on the road as much as possible.

- Familiarize yourself with the route prior to your trip. GPS systems are not infallible, so you should have a basic understanding of where you are going even if you plan to use GPS. This way you can anticipate turns or highway exits before the alerts and stay attuned to the traffic ahead. Navigation systems may sometimes direct drivers down the wrong side of one-way streets, so common sense should always prevail.

- Know how to operate the device before driving. Learning the tools and features of the device while the car is in motion is a recipe for an accident. Instead, learn how to use it before hitting the road so you can engage the screen or navigation system as minimally as possible while on the move.

- Enlist the help of a co-pilot. Ask a passenger to take charge and help with directions so you can keep your eyes on the road.

GPS navigation systems come in handy, but they should always be used with safety in mind.



THE BENEFITS OF ELECTRIC VEHICLES

Electric vehicles remain a curiosity for many motorists. While many industry experts predict all cars on the road will be electric models at some point in the future, gas-powered vehicles still outnumber electric cars by a wide margin.

Some drivers may be hesitant to purchase electric cars out of a fear of the unknown. That's understandable considering the cost of new vehicles, electric or gas-powered. According to analysts at Kelley Blue Book, the average transaction price for light vehicles in the United States was more than \$36,000 in early 2018. That makes vehicles a significant investment and perhaps explains why consumers have thus far been hesitant to embrace electric cars en masse. But the benefits of electric cars are many, and understanding just what those benefits are might compel more drivers to make the leap.

Effects on local economies

Many countries, including the United States, import a substantial percentage of the petroleum they consume. For example, the U.S. Department of Energy notes that the United States imports 19 percent of the petroleum it consumes, three-quarters of which is used for transportation. All-electric vehicles can be powered solely by domestically produced electricity, which can benefit local economies in countries such as the United States and Canada.

Cost savings

There's no denying that purchase prices for electric cars and even hybrid vehicles are higher than those for more conventional, gas-powered vehicles. However, many countries offer sizable tax credits to buyers of hybrid and electric vehicles. In addition, fuel costs



for hybrid and plug-in electric vehicles are low, which can help offset the high purchase price of such automobiles.

Environmental impact

The DOE notes that electric vehicles produce zero tailpipe emissions. The same goes for plug-in hybrid electric vehicles when they're

operating in all-electric mode. That's a substantial benefit, as tailpipe emissions pose a significant threat to the environment as well as human health. Common tailpipe emissions include carbon monoxide, nitrogen oxides, sulfur oxides, benzene, and carbon dioxide. Such pollutants can lead to further depletion of the ozone and some, such as benzene, are known carcinogens.

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EXPLORE THE SAFEST VEHICLES ON THE ROAD TODAY

Buyers consider various factors before purchasing new vehicles. Safety is one such factor that's foremost on the minds of many buyers.

Many vehicles consistently earn top marks in crash-test performance, collision avoidance systems and rollover protection — among other

safety factors. That means safety-conscious buyers have many options at their disposal when the time comes to buy a new vehicle.

Each year, the Insurance Institute for Highway Safety, a nonprofit financed by the insurance industry, ranks the best vehicles for safety performance. "Initial

Picks" include new model year vehicles with strong safety features. However, brands have the potential to qualify for the IIHS honors as the year progresses if they offer proof of upgrades or additional safety tests. Automakers are continuously making changes and addressing criteria to improve the safety of their vehicles and earn a spot

on the IIHS list.

In 2019, the IIHS tightened its qualifications, increasing crash-test standards from 2018. Many brands had impressive rankings. The following are 28 that qualified for 2019 IIHS Top Safety Pick+, the highest honor the organization bestows.

2019 Kia Optima SX
2019 Hyundai Kona
2019 Subaru WRX
2019 Mercedes E-Class Sedan
2019 Toyota Avalon
2019 Toyota Camry, Nightshade Edition
2019 Honda Insight
2019 Lexus ES 300H
2019 Mazda CX-5
2020 Mercedes-Benz GLE-Class, European Edition

2019 Kia Forte
2019 Kia Niro hybrid
2019 Kia Niro, Plug-In Hybrid Electric Vehicle
2019 Kia Sorento
2019 Hyundai Santa Fe
2019 Hyundai Elantra
2019 BMW 530e iPerformance
2018 BMW X3 M40D
2018 Mercedes-Benz GLC SUV
2019 Acura RDX

2019 Genesis G80
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