A supplement to the Wallkill Valley Times, Mid Hudson Times and Southern Ulster Times

Five ways to get real and consistent savings at the pump

(BPT) - Whether it's shopping for groceries or clothes at the mall, we're always on the lookout for the best deal. Though it may be through more subtle means, you can apply the same money-saving principals toward other everyday expenses. The money you spend on gas is a perfect example.

By making a few adjustments like changing driving habits and shopping smart, you can make the most out of each gallon you pump into your tank. Here are five tips for getting real and consistent savings at the pump.

• Follow simple maintenance procedures. The most practical way to improve your fuel economy is making sure your tires are inflated properly; You can find the correct tire pressure for your vehicle on the placard inside of your door, or in your car's owner's manual. Using the recommended grade of motor oil can also increase your fuel economy by 1 to 2 percent, according to the Environmental Protection Agency.

• Use rewards programs to your advantage. As an example the new ExxonMobil Smart Card, a credit card issued by Citibank, N.A., saves users 6 cents/gallon on Exxon- or Mobil-branded gasoline and diesel fuel when they use the



card to purchase at least 45 gallons in a billing cycle. Savings apply from the first gallon up to 100 gallons each qualifying billing cycle, and are reflected as a monthly statement credit. While a few cents may not seem like a lot, the dollars add up quickly over the course of time when you consistently use rewards programs. The ExxonMobil Smart Card can save you up to \$72 in one year. You can apply for the ExxonMobil Smart Card at www.exxonmobilcard.com.

• **Reduce weight and drag.** You might not notice your carrying rack affecting the quality of your ride, but racks and other add-ons to your vehicle cause a lot of drag, taking a big bite out of your fuel efficiency. It pays to take them off when you aren't using them. Removing extra weight, by cleaning out everything you don't need that's stashed in your trunk or car, can also help.

• Watch the way you drive. Most cars travel with highest fuel efficiency in the 50 mph range which begins to drop significantly the faster you go. Keeping your highway speed to the posted speed limit not only keeps you safer, but can greatly improve gas mileage. Aggressive starting and stopping also puts more stress on your engine, and uses more gasoline.

• Technology is your friend. Your mobile GPS unit can help you get where you need to go in the most efficient way possible.

By putting a few of these simple fuelsaving tips into practice, you can get real and consistent savings.

Picture YOURSELF IN YOUR NEW RIDE



*Offer valid for new (2011, 2012, 2013 model year not previously titled) or used vehicle loans or refinances from another institution applied for from October 1 until November 30, 2012 while supplies last and subject to change or terminate at the discretion of MHV. Advertised rate based on credit qualifications and reflects .50% APR discount for automatic payments from your MHV savings or checking account. **Gift will be provided, for loans \$12,000 or greater, approximately 30 days after closing and is subject to IRS 1099 reporting. MHV membership is required and extends to anyone who lives, works, worships, volunteers or attends school in Ulster, Orange or Dutchess County. Federally insured by NCUA.

Getting your car ready for winter

(BPT) - Winter has a tendency to sneak up on all of us. But where you can simply dig the winter coat out of the closet when the first cold snap rolls through, preparing your car for winter takes a little more foresight.

Luckily, getting your car ready for the winter is not an intensive process and you'll save yourself a lot of stress by taking a little time to prepare. By checking off these items as you set up for cold-weather driving, you'll help ensure there aren't any surprises when the temperatures drop.

• Check fluids. Most importantly check your coolant to make sure you have enough, as you'll be left without heat if you don't. Consult your owner's manual to find the correct blend if you need to add more. It's never a bad idea to keep extra coolant in your trunk in case of emergency. While you're at it, check to make sure your brake fluid, oil and transmission fluid are also at the proper levels.

• Wash and wax your car at a professional car wash. It may seem counter intuitive to get your car nice and shiny for what's often the sloppiest season, but a thorough wash can remove harmful compounds that may cause damage when mixed with sand and road salt. Experts from the International Carwash Association also recommend a coat of wax for an extra layer of protection from the elements. Professional car washes can also save up to 20 percent of the amount of water you'd use by washing your car at home. They do this by treating and reusing their water, rather than releasing toxic chemicals and grime into the storm drains, which can often occur with pavement washing.

• Check your tires. Checking to make sure your tires aren't worn and are properly inflated is especially important before winter sets in. Cold air can cause your tires to lose pressure, so be sure to check again once the temperature drops - the recommended tire pressure for your vehicle can be found on the inside of your driver's side door. Cracking, presence of wear bars and shallow treads are all indicators that you may need to replace your tires.

• Check your wipers. When sloppy weather hits, you'll want to make sure you have a reservoir full of wiper fluid. Checking your wiper blades for wear and replacing them if needed can prevent huge visibility headaches once snow and sleet arrive.

• **Test your battery.** The next time you have the car in for an oil change, ask the mechanic to test your battery to make sure it can provide enough starting power once the temperature plummets.



• **Brakes.** While you have your car in, ask for a brake inspection as well, as you'll need them to be in good working order when driving on slick roads.

• Winter emergency kit. In addition to stocking your car with a scraper and brush, it's a good idea to include a few provisions in case you get stranded in snowy and cold conditions. Pack extra blankets, hats and gloves, high-energy snacks like granola bars, drinking water and a firstaid kit. Keeping a collapsible shovel in your trunk is also a good idea in case you get stuck.

Whether it's snow, ice, fog or freezing rain, winter driving certainly presents its challenges. But by making a few simple preparations before winter hits, you'll ensure that your car is ready to handle the challenges winter throws your way. And by making winter maintenance an annual ritual, you'll not only help keep you and your family safe, but also prolong the life of your car by preparing it to stand up to the elements.





Students take the lead on road safety

(Family Features) Lectures and scare tactics by well-meaning adults have not transformed this nation's teen drivers. According to the National Highway Traffic Safety Administration, car crashes remain the leading cause of death for teenagers in America.

Thankfully, students-the people best positioned to make change-are taking note and taking a stand against this startling statistic. Mallory Keller, a student at Belton High School in Belton, Mo., explains: "Teenagers do not listen to safety messages from their parents as well as they do when those messages come from their friends. It is easier to relate to advice from fellow teens."

Through participation in a high school grant program called Project Ignition, thousands of students like Keller have positively influenced the driving behavior of their peers and broader communities throughout the U.S. and Canada.

Here's the advice these students commonly share:

• Plan Ahead: Designate a texter and hand over your phone. Or turn your phone to silent and put it in the glove compartment until you arrive at your destination.

• Know what the consequences will be if the rules aren't followed.

• Prepare a driving playlist. Don't let your driving be distracted while trying to find the perfect song.

On the Road

• Use your head. Remember that there is absolutely no text, song, call or distraction that is more important than your life or the lives of others.

• Drive defensively by keeping your full focus on the road and other drivers so you can react to changing situations.

• Be prepared with a strong, clear statement to stand up to a peer who isn't driving safely. Something like, "We both want to live, so let me answer your phone or text while you focus on driving."

Take a Stand

• Find out what is actually happening in your community and who your partners are in making roads safer for teens.

• Know and support effective laws in your state, such as graduated driver licensing.

• Grab some friends and get involved with a program such as



Project Ignition to gain valuable academic and leadership skills while saving lives on the road.

Project Ignition, coordinated by the National Youth Leadership Council and funded by State Farm. provides grants to public high schools in the U.S. and parts of Canada. This service-learning program provides schools and students with the opportunity to address teen driver safety issues in their communities.

How It Works

• Now through November 15, apply for a grant.

• In January 2013, 25 schools will be chosen to receive \$2,000 grants to support the implementation of teen driver safety awareness and engagement campaigns.

• In May 2013, the 10 best campaigns will be selected to receive an additional \$7,500 to continue their project in the following school year and participate in the National Service-Learning Conference in 2014 in Washington. D.C.

Additional information and the grant application can be found at www.sfprojectignition.com and www.





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The future of the family road trip

(BPT) - For families, time on the road is a part of life, whether you're going for a family vacation or traveling to visit grandparents for the holidays. While time in the car together is nothing new, the way families are spending their time in the car and the tools that help get them safely to their destinations are rapidly evolving.

Nowadays, kids are less likely to pass the time playing 20 questions than they are to watch their favorite movie on an iPad. And while you might have once reached for the atlas to find your way, GPS systems or mobile phones have long since replaced your paper maps.

Each day new car and mobile technologies are improving the way families travel. New safety features, tools to help with directions, finding amenities, and increased entertainment options are available for passengers. But what if all of these helpful tools were integrated into one easy-to-use system within the family car?

Comprehensive in-vehicle systems designed to provide drivers with useful information may soon be the norm. Technology experts at Intel are currently working with auto makers on in-vehicle infotainment (IVI) systems that have the potential to make the family road trip safer and more entertaining for everyone involved.

It is estimated that automobiles will be among the top three fastest growing Internet connected devices for Internet-based content by 2014, according to technology research firm Gartner. This should come as no surprise given consumer demand for access to their digital lives anytime, anywhere, since the average American driver spends 18 hours a week behind the wheel. That's over two

months every year spent in the car.

So how exactly could this type of technology help traveling families? Here are a few examples of the types of travel-friendly features that experts at Intel are exploring with leaders in the automotive industry:

Cars could have a driver's side display that would be able to offer alerts about upcoming traffic signs and relay images about blind spots from cameras placed in a car. Alerts about upcoming stop signs or exits would be especially beneficial when driving in unfamiliar territory.

What could be worse than a flat tire while on vacation? Emergency sensors connected to the car's infotainment system could alert you immediately when a tire loses pressure, giving you time to safely pull over or make it to the next exit for help. The intelligent infotainment system could also provide directions to the nearest repair shop.

Like to travel with other families? New connected cars will offer you the ability to connect with other cars in your caravan through GPS tracking. No need to describe your location over the phone or two-way radio.

Have you made a habit of streaming your children's favorite shows through a subscription service like Netflix? Soon, these types of entertainment options could be standard in the car's in-vehicle infotainment system, and music and video files could be kept in one place. You could even stream different movies on each of the backseat screens to accommodate everyone in the family.

To see more of what your family road trips might look like in the future, visit www.intel.com/automotive.

Email: tandtauto@optimum.net



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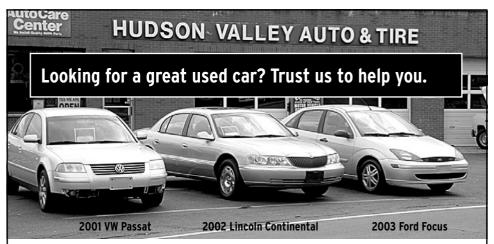




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Fall driving practices: slippery when wet

(BPT) - Fall is often associated with such pleasantries as back to school, beautiful foliage, a spooky Halloween and Thanksgiving feasts. What is often lost and forgotten are the safety hazards associated with the season while out on the roads.

Fifty-six percent of Americans are planning to take a fall road trip, and 51 percent are planning on driving at least 500 miles, according to Hankook Tire's latest Quarterly Index. With all these miles being logged on U.S. highways and streets, it is best to take the proper precautions to ensure the safety of yourself, your family and those on the roads.

Slippery when wet: Fall foliage is, without a doubt, a grand sight. But once leaves hit the ground, raking isn't your only concern. Speeding over wet leaves can lead to losing control of your car. In addition, fallen leaves can serve as prime cover for potholes and ditches which can result in flat tires, blowouts, or even more serious structural damage to your vehicle.

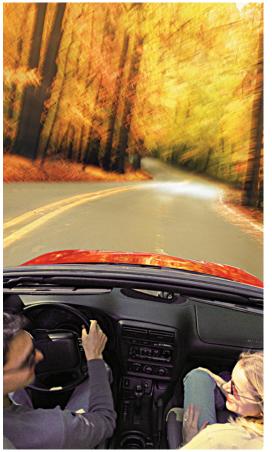
School is in session: With young children and teens back at school, it is important to be aware of your surroundings and be prepared for an increase in pedestrian traffic and school buses that make frequent stops. Hankook's gauge index found that only 37 percent of people pay more attention behind the wheel when school is back in session. With decreased speed limits in school zones, school buses loading and unloading, youth biking to school, and the occasional free-spirited daredevils crossing streets at their own discretion, the reasons for being attentive during this time abound.

Trick or treat: Not paying attention while driving on Halloween can lead to a true fright fest. Forty-four percent of respondents say they drive more carefully when trick-or-treaters are out on Halloween. With excited kids on a sugar high patrolling the streets in all types of costumes, often in the dark, their safety is a prime concern. In fact, just last year Safe Kids USA released findings that showed on average, twice as many kids are killed while walking on Halloween as compared to any other day of the year.

Are you prepared?

Now that you are aware of some of the fall driving hazards, it's time to properly prepare to hit the road with confidence. How so?

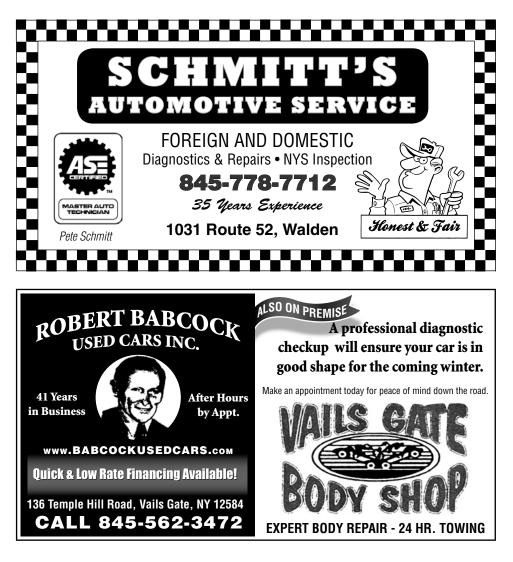




Disconnect: In this day and age more and more people are hyper-connected via smartphones and gadgets. Treat your road trips as a reprieve from the outside world and avoid texting while driving, which is cited as one of the biggest distractions for drivers amongst those polled.

Learn how to change a flat tire: In case you do hit that hidden pothole, being equipped with the knowledge of changing a tire can help avoid headaches and put you back on the road in no time. An easy way to learn is to have a friend or family member show you the ropes. But, don't expect a helping hand from a stranger if stranded. Sixty-one percent of people have not stopped to help a fellow driver change a tire.

Check your tire pressure: Gone are the 90 degree summer days. Every 10 degree drop in air temperature can actually cause a vehicle's tires to drop up to 2 pounds per square inch (psi) in tire pressure. Improper tire pressure can result in increased tread wear and lowered performance, factors that are exacerbated by wet leaves. Proper preparation is as simple as purchasing an air pressure gauge from your local auto repair store.





*Early Shopper Special - The first 10 customers who purchase a vehicle have their choice of either an Apple iPad, 40" flat screen tv or Wii; first come, first choice, while supplies last. Must take delivery same day to receive giveaway. Excludes prior purchase. Offers end 10/28/12

AARP offers advice on cutting vehicle costs yourself

(BPT) - For most of us, driving is a necessity, and so is doing it as cost-effectively as possible - even in retirement when most of us stay in our suburban homes. Saving money on automobile-related expenses like gas and insurance can help free up cash for other important things.

Fortunately, many tactics can help you minimize vehicle costs, from doing basic maintenance tasks yourself to taking a driver safety course that could qualify you for insurance discounts. The driving experts at AARP recommend drivers 50 and older focus on three key areas of opportunity for cost-reduction:

Insurance

Older drivers have lower rates of police-reported crashes per capita, limit their driving to familiar routes and better weather, and drive fewer miles than other age groups, but accident rates per mile start increasing when drivers reach 70, according to the Insurance Institute for Highway Safety. Even if your personal driving record is clean, your age may put you in a demographic that insurance companies view as higher risk - and you'll pay higher auto insurance premiums because of it.

Shopping around for auto insurance

may help you secure a better rate, but if you're facing very high premiums, it may make sense to take an extra step. Many insurers offer discounts to drivers who complete driver safety courses. Check with your insurance company to see if such a discount is available to you, then look for a program, like AARP Driver Safety's course, that is specifically designed to help people 50 and older refresh their driving skills and adapt to age-related changes. There are no tests to take for the course. To find an in-person course near you, visit www.aarp.org/findacourse, or sign up for an online course.

Fuel efficiency

After insurance, fuel can be one of the highest costs of operating a vehicle, especially for those who travel far, such as older drivers commuting from winter to summer residences. Carmakers have improved overall fuel efficiency for many newer vehicles, but you can take steps to cut your gas costs more - even if you have an older car.

AARP offers the following tips for improving fuel efficiency.

The heavier your vehicle and contents, the more gas it will consume moving down the road. Remove excess weight from the trunk and avoid traveling with luggage or bike racks that create drag, add weight and decrease fuel economy.



While it's important to safely keep pace with the flow of traffic around you, keep in mind most cars are at the optimum fuel efficiency around 50 mph. Abrupt stops and starts, and fast, erratic movements in traffic all decrease fuel economy.

Rather than making one trip to the grocery store today, then the doctor's office

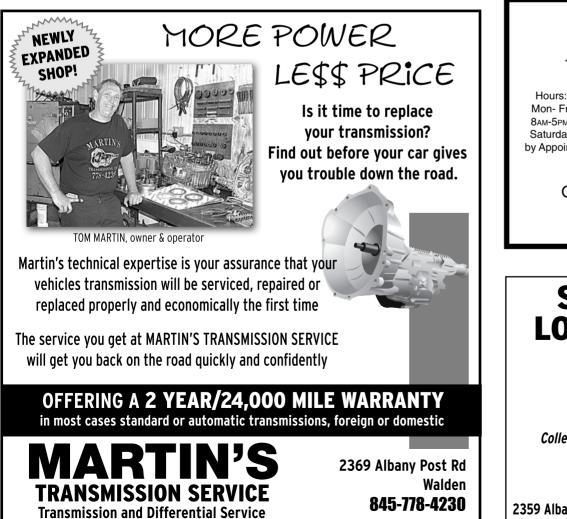
tomorrow and your book club the next day, try to group errands together. Starting a cold engine consumes more gas than keeping it running longer.

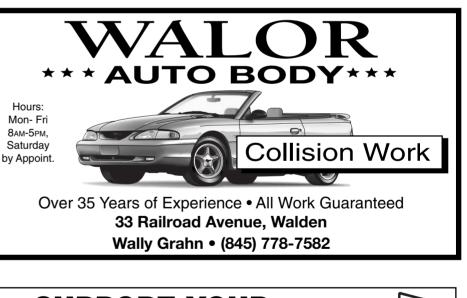
Maintenance

With the average age of cars on the road approaching 11 years, according to R.L. Polk & Co., an automotive market research firm, routine maintenance is more important than ever. Doing simple tasks like oil changes, windshield wiper replacement and air filter changes yourself can help save you money.

- Tasks to perform yourself include:
- Changing the oil and oil filter.
- Changing the air filter.
- ${\boldsymbol \cdot}$ Tire inflation and air if needed.
- Check and clean battery connections.
 Replacing worn windshield wipers.
- Replace headlight or brake light
- bulbs.

Other DIY tasks, like replacing brake pads or spark plugs, or flushing the radiator, require a bit more know-how. Fortunately, plenty of online resources offer step-by-step guides for doing more complex vehicle maintenance tasks. And, you can always check with your local community college to see if they offer a basic auto maintenance course.







Confidence is key when driving in winter weather

(BPT) - Harsh winter conditions can have crippling effects for drivers in locations often affected by snowy and icy weather during the cold months. Hauling the kids to hockey practice or even a quick trip to the grocery store could prove to be a difficult task, especially if a vehicle is not ready for challenging conditions that may come with the cold weather.

Just as consumers spend hours winterizing their homes, it is important to winterize your vehicle. Preserving your investment during the colder months of the year should be a top priority.

To make sure your vehicle is prepared for the winter months; here are some simple tips to help you arrive safely to your destination and not end up on the side of the road.

• **Traction is key:** With hazardous winter weather ahead, now is not the time to ignore your tires. Many vehicles need superior performing winter tires for optimum traction to navigate harsh winter conditions with confidence. The Goodyear Ultra Grip family of tires covers the winter driving needs of virtually every consumer. This line leverages innovative technology to help provide superior traction in chal-



lenging winter conditions. Winter driving experts such as the ILR Winter Driving School, located in Mount Albert, Ontario, Canada, choose Goodyear Ultra Grip Ice WRT tires for superior performance in winter conditions.

• Feel the pressure: As temperatures change, so does tire pressure. Proper tire inflation is essential for increased automotive safety, optimum driving performance and even good fuel mileage. Tires should be inflated to the vehicle manufacturer recommendations printed on a placard

on the driver's side door jamb or in the glove box, and should be checked at least monthly. Improper inflation can lead to premature or irregular tire wear and even reduce a vehicle's fuel efficiency by an average of 3.3 percent.

• Take the lead out of your foot: Remember, just because you have superior traction doesn't mean you can speed in snowy and icy conditions. With temperatures dropping, any precipitation can cause the roadway to become dangerously slick. When approaching intersections, stop signs, turns or any area where you have to decelerate, take your foot off the gas, apply the brakes gently and give yourself a cushion in case of slippery conditions. You can't get to your destination quickly if your car is off the road.

• A clean vehicle is a safe vehicle: Do not drive without removing snow from the entire vehicle. If snow is left on the hood, it can blow onto the windshield, obstructing your view and if left on the roof or tailgate, snow can fly off the car, especially at high speeds, hitting other cars and causing accidents and swerving. Driving with snow on your car, obstructing your vision, is dangerous. • **Protect your investment:** Cars, trucks and SUVs are likely weathering the harsh conditions and corrosive elements associated with winter, including freezing rain, snow, ice, sand and salt. Keeping vehicles clean will help protect them from the chemicals and dirt that may attack the car's finish and undercarriage. Be sure to use quality cleaners and waxes specifically designed for handling a car's finish.

• **Keep it flowing:** Oil is the lifeblood of the engine, helping to keep it running efficiently and effectively. Not sure what oil to use? Defer to a professional or use the grade of motor oil recommended by the vehicle manufacturer to achieve optimum engine protection and fuel efficiency.

• **Keep a kit:** Keep a survival kit handy. A flashlight with fresh batteries, a blanket, water bottles, cellphone charger, jumper cables, flares, a HELP sign, and a first aid kit will prepare you for emergency situations or unexpected breakdowns.

For more car care advice or information on tires for cars, light trucks, SUVs and more, visit your local Goodyear retailer or go online to www.goodyear.com.



Less stressful Thanksgiving travel

People travel far and wide come Thanksgiving weekend. No matter how people choose to travel, many find holiday traveling to be taxing.

The motorist group AAA says that roughly 43 million people travel at least 50 miles from home for the Thanksgiving holiday. With so many people flying the friendly skies or on roads or railways, there is a good chance individuals will encounter delays and some frustration. Minimizing the challenges associated with holiday travel means following a few tips that can make the experience a bit easier.

Flying

Come the holidays, last-minute deals are few and far between. The best way to ensure you get the flight time you want for the best price is to book as early as possible. Some people book their tickets a year in advance if they know they will be traveling on Thanksgiving. However, a safe bet is to do so two months before so you will have the pick of options, including seating family members together and avoiding connecting flights.

If you want to avoid crowds and save a little money, consider traveling on Thanksgiving Day. Long lines and big-



ger crowds peak the Wednesday before Thanksgiving. That's because travelers want to be at their destinations in advance of the food being placed on the table. However, if you're traveling west, you may be able to take advantage of the time change and book an early flight -- and still make it to dinner in time.

Know security protocol by visiting the airline's web site or give a call in advance to learn the Dos and Don'ts of your carrier. Since the terror attacks on September 11th more than a decade ago, security measures at airports have continually changed. Know the restrictions in regard to liquids

or toiletries to save time and ensure you make your flight.

Pack lightly because baggage check and claim can take up precious minutes. If your Thanksgiving trip will be brief, bring along only one carry-on per person (the amount allowable for most airlines) and easily board the airplane.

Arrive at the airport as early as you can, ideally 2 to 3 hours before your flight. This enables you to check in bags and get to the gate. Should you have to make changes to seats at the gate or take care of any other necessities, you'll have peace of mind that being late won't hamper those plans.

Driving

Save up personal time and leave work early. Peak travel times for Thanksgiving driving include Wednesday afternoon when many businesses close early for the holiday. If you leave then, there's a good chance you will be sitting in traffic with the thousands of other travelers who decided to get a head start by leaving at 3 p.m. If you can, take off from work on Wednesday and leave in the morning. Or do the bulk of your driving at night.

Pack a GPS device with you. Busy holi-

days could mean a greater propensity for accidents or traffic jams. Don't be caught off guard by not knowing a detour around the hold-up. Having a GPS with you can help you to stay abreast of traffic patterns and get out of trouble should your main travel route become blocked. No GPS? You can map out your route using Google maps and print out your route to bring along.

There's nothing worse than having turkey and pumpkin pie on your mind when you are standing roadside with an inoperable car. Schedule a tune-up before travel to make sure you are set for the trip. Have a spare tire ready and any tools necessary should you have a blow-out.

Pack snacks because when hunger pangs strike - tempers can rise when you are stuck in traffic. Although there will be plenty of food at your destination, pack snacks (especially if kids are traveling) so that falling sugar levels or grumbling stomachs do not add stress to the trip.

Millions of people will be visiting friends and relatives for the Thanksgiving holiday. Keep travel-related stress at bay by having a travel plan and setting off as early as possible.



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Driving green is easier and cheaper than you think

(BPT) - Green driving is easier and more important than many people think. It's important because, according to the Environmental Protection Agency, highway vehicles account for 28 percent (1.5 billion tons) of U.S. carbon dioxide emissions each year.

The good news is that you don't have to buy a new car or dramatically change your lifestyle to improve fuel economy and reduce emissions. Just follow these easy steps:

Upgrade lubricants. Next generation lubricants such as Royal Purple motor oil are formulated with unique advanced additive technologies that allow for longer intervals between changes. This means fewer oil changes which saves you time and money, and helps the environment. Additionally, Royal Purple motor oil has been reported to improve fuel economy by as much as 5 percent compared to ordinary lubricants. It's also been reported to increase horsepower and torque, so you can switch to an environmentally friendly product without sacrificing performance.

Take care of your tires. Underinflated

and/or misaligned tires can increase fuel consumption by as much as 4 percent, according to the U.S. Department of Transportation's National Highway Traffic Safety Administration. Making sure your tires are inflated to the manufacturer's recommended pressure will maximize fuel economy and improve the safety and longevity of your tires.

Replace a clogged air filter. If you have an older vehicle with a carbureted engine, replacing a clogged air filter can improve your fuel economy by up to 6 percent. Air filters keep impurities from damaging the interior of the engine, so replacing the dirty filter will save gas and protect your engine.

Stay tuned. Keep your car in shape by following the manufacturer's recommendations for maintenance. Fixing a vehicle in need of a tune-up can improve gas mileage by up to 4 percent.

Recycle. If you do your own oil changes, find a place that will accept your used motor oil by visiting www.earth911.com.

Learn more at www.fueleconomy.gov and www.royalpurple.com.

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Did you know you have the right to choose your repair shop? When a claim is made with your insurance carrier, they may choose to send your vehicle to a repair shop that works best for them. The problem with that is what's best for your insurance carrier is not always what's best for you. If you need a windshield replaced, they may send someone over with replacement glass, whether it's snowing, sleeting or raining. This isn't ideal because manufacturers warning label on the solvents and installation adhesives states that glass should be repaired in a controlled environment where the adhesive can cure properly.

If a company comes to your home or workplace during bad weather to install a windshield or window during bad weather, it could be unsafe. Make sure you choose a repair shop with certified installers, a controlled environment and guarantees their work. Most companies do direct billing to your insurance company with no out-of-pocket cost for covered work. Newburgh Auto Glass, right here in walden, is always here to help. If you can't find someone you trust, stop by and we'll be more than happy to lend you a helping hand.





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