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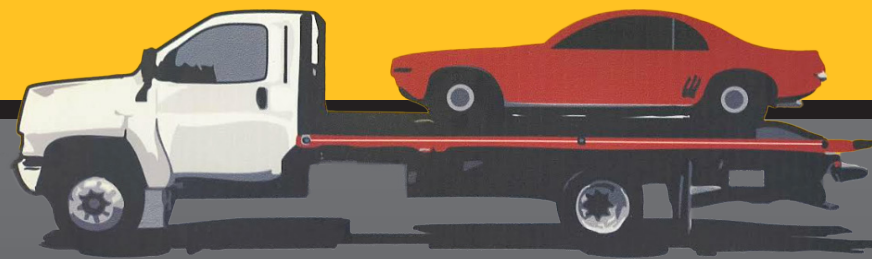
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Stay Safe This Fall: 5 Often-Overlooked Car Maintenance Tasks

October is Fall Car Care Month, the ideal time to prepare your vehicle for the colder, darker months ahead. You may already check your fluids, battery, brakes, tires and wiper blades, but some less-obvious components may not get your attention. This October, don't forget these easy yet often-overlooked tasks.

1. Realign your headlights. Misaligned headlights can reduce your visibility at night and blind other drivers. Your headlights can shift after the car hits a pothole; it can also occur after a period of regular use. Take a moment to realign them for safer nighttime driving.

2. Change the cabin air filter. Many drivers forget that their car has a cabin air filter, let alone that it needs replacing. A clogged filter can reduce airflow from the heater and trap allergens. Check it and replace it if necessary.

3. Check the heater and defroster. You

might not realize your car's heater or defroster isn't working until the first chilly morning. Turn them on for a few minutes now to ensure they function properly.

4. Clear debris from the cowl and drain channels. Leaves and twigs around the base of your windshield can clog drainage paths, leading to leaks or rust. Take a moment to sweep anything away. If the drains are blocked, use a rubber-gloved finger or a wooden craft stick to unclog them.

5. Lubricate the door and trunk seals. Cold air can make your car's rubber seals stiff or cause them to crack. Apply a silicone-based lubricant to all your door and trunk seals to help them remain flexible and seal properly in cold weather.

Taking these small steps now means safer, smoother driving throughout the cold season.



4 Car-Buying Tips to Consider

Drivers spend a lot of time in their vehicles, and that's perhaps one reason why new car buyers are willing to spend so much on a new automobile. According to a recent report from Kelley Blue Book, the average transaction price of a new vehicle in June 2025 was just under \$49,000.

Drivers who have not purchased a new car in a while may be overcome by sticker shock when they start shopping for a new car, but plenty of reliable vehicles can still be had for less than \$49,000. Motorists in the market for new vehicles can consider these four tips as they begin their search for a new ride.

1. Consider buying in fall. Fall can be a buyer-friendly time to purchase a new vehicle because many dealerships may be seeking to unload outgoing model

years to make room for the coming year's models. In such instances, dealerships may sell outgoing model year vehicles for thousands of dollars less than the incoming year's models. Inventory of outgoing model years may be limited, which can reduce the options drivers have in regard to various amenities, such as vehicle color and accessories. But if such details aren't high on buyers' priority lists, then buying in fall can be advantageous.

2. Make a sizable down payment, if possible. Interest rates remain high, so the less drivers will need to borrow when buying a new car, the more money they'll save in interest charges over the life of the loan. The consumer advocates at Consumer Reports recommend new car buyers put at least 15 percent down and ideally between 20 and 25 percent

at the time of purchase. The higher the initial down payment, the more manageable the ensuing monthly payments become.

3. Get your credit ducks in a row. Of course, the size of the down payment won't be the only number that determines the amount of a monthly payment. Drivers' credit ratings affect their interest rates, so it's best to maintain a good reputation or rebuild a poor one in the months leading up to a new car purchase. Pay off existing consumer debt entirely, if possible. If that's beyond reason, then make sure to make all monthly payments on time and pay more than just the minimum required each month.

4. Shop for incentives. Consumer Reports notes that dealerships and manufacturers offer a wide range of incen-



tives that can help to reduce the cost of a new vehicle. Cash-back offers and zero percent financing are two notable incentives buyers can shop for. After researching which vehicles to buy, shop around for incentives packages to help narrow down your options.

Drivers in the market for a new vehicle can employ various strategies to land a reliable and affordable car or truck.

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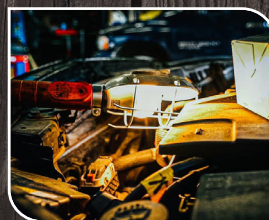


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Tips to Winterize Your Vehicle

The elements pose a unique challenge to motor vehicles, and that's particularly notable when seasons change. Though the shift from spring to summer or even summer to fall may not be too significant, drivers who want to safeguard their vehicles would be wise to take certain measures to prepare their cars or trucks for winter weather.

Winterizing a car can be an important part of vehicle maintenance. That's particularly true for vehicle owners who live in regions where winter is marked by especially cold temperatures and/or significant snowfall. As fall gives way to winter, drivers can take these steps to winterize their vehicles.

Address tires and tire pressure. The experts at Kelley Blue Book note the danger of aging and/or poorly inflated tires, particularly in winter. Icy, wet and/or snow-covered roads can be dangerous to traverse, so it benefits drivers to examine their tires prior to winter. Worn down treads reduce traction and make it more difficult for vehicles to stop, which is already challenging on roads where ice is present. It's equally important to



keep tires properly inflated, as KBB reports each 10-degree dip in temperature can lead to a one-pound loss in air pressure. Poorly inflated tires can decrease performance and safety on the road.

Check the battery and replace it, if necessary. Another step to winterize a car involves the battery that helps to keep the vehicle running. The automotive experts at Firestone note that sinking temperatures force the chemical reaction within vehicle batteries to slow,

which reduces the amount of power the battery can generate. In fact, Firestone estimates a battery can lose as much as 60 percent of its strength in freezing temperatures. Firestone urges drivers to get a battery assessment test prior to winter to ensure the battery is healthy enough to endure the coming months. If the assessment indicates the battery is weak, replace it prior to winter.

Check fluid levels. Routine vehicle maintenance at an auto body shop or car dealership typically involves chec-

king and topping off fluid levels. Book such an appointment in advance of winter to ensure the vehicle has coolant, which KBB notes is formulated to resist freezing. Without sufficient coolant, a vehicle engine can suffer significant damage. Windshield washer fluid also should be filled to ensure the windshield can be sufficiently cleaned of salt during and after snowstorms. A pre-winter oil change also can help the vehicle run smoothly throughout the colder months.

Inspect belts and hoses. KBB notes cold weather weakens belts and hoses, which can become brittle and fail in low temperatures. Belts and hoses should be checked prior to winter. Engines can overheat, electrical system problems can emerge and power steering may be compromised if belts and hoses are allowed to fall into disrepair.

Winter can be a challenging time of year for cars and trucks. Various strategies to winterize a car before the mercury drops can make it safer to be on the road when the weather turns cold.

Signs it is Time to Replace the Brakes

Each component of a vehicle performs an important function that ensures the car runs safely and soundly. A working brake system is vital to vehicle safety, so any issues affecting the brakes merit attention. Fortunately, there are various warning signs that indicate to vehicle owners it is time to replace brakes.

Grinding sound: Sun Auto Service says a deep grinding metal sound indicates that brakes are wearing down. Brake pads typically come equipped with tiny metal ridges on the bottom of the pads to alert the driver that the pads have worn down. Continuing to drive like this will put metal on metal, which can da-

mage the rotors.

Squealing sound: Some brake pads have built-in wear indicators. A driver may notice a squealing, screeching or whining noise when the brakes are engaged, says Bridgestone. Grinding or squealing often indicates that the brakes need to be replaced.

Pulling to one side: When braking, drivers might notice the car pulling over to one side. This indicates brake pads are unevenly worn out, causing the car to pull to one side when braking.

Visible wear and tear: A visual inspec-

tion of the brakes can give drivers an idea of their condition. If the pads are less than a quarter-inch thick, it is time to have them inspected or replaced.

Brake pedal vibration: When brakes are working properly, the vehicle will smoothly slow to a stop. If the brakes are worn out or if the rotors are damaged, the brake pedal can vibrate and the car may even buck as it comes to a stop. This means the brakes and possibly the rotors will need to be changed.

Failure to stop: Of course, a clear indication that it could be time to replace the brakes is if the car does not respond



promptly to braking when the brake pedal is pressed. A soft brake pedal or longer stop times might mean brake fluid is low or may indicate the need for a brake replacement.



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Common Car Noises and What They Might Be Indicating

Although there are many drivers who understand what goes on under the hood of a vehicle and the inner workings of car mechanics, there are plenty of others who might not know a spark plug from a dipstick. For the latter group, random noises when driving can be a cause for immediate alarm.

Certain noises can be innocuous and easily fixed, while others may be indicative of something more complex. Pinpointing where a noise is coming from can help vehicle owners identify the problem. Here's a list of some common sounds and what the causes might be, courtesy of Firestone, Geico and Nationwide.

High-pitched squealing

Screeching or squealing coming from the tires when stepping on the brakes likely means that brake pads are wearing down and the indicator is rubbing against the rotor. Although this is not an emergency situation, it does mean that brakes will need to be replaced sooner than later.

Rattling in the wheel

If you hear rattling inside of a wheel at low speeds which stops as you drive faster, it could mean there is a loose lug nut inside of the hub cap. That wheel wasn't tightened properly the last time it was removed and replaced. Bring the car to a mechanic as soon as possible.

Clicking

If you try to start the car and only hear a clicking sound instead of the car turning over, a dead battery is likely the cause. Such a noise also may indicate corroded battery terminals that are preventing the current from flowing. Terminals need to be cleaned. The battery should be checked and jumped, if necessary. If a battery is not holding a charge, a new one is needed.

Squeaky or scraping windshield wipers

Squeaking and scraping means the

windshield wipers are wearing down or the windshield is dirty. Clean the windshield and inspect the wiper blades to make sure they are in working order. A bad wiper and dirty windshield can reduce visibility and make driving dangerous.

Clunking sounds

Clunking sounds may indicate a few different issues. A clunking sound might indicate worn out shock absorbers, which absorb vibrations from the wheels. Damaged struts also can cause clunking. Worn out leaf spring shackles that help in off-roading conditions also can cause clunking when they bend or break.

Humming, whining or whirring

These strange noises might have different origins. Check if the differential needs to be lubricated. A wheel bearing also could be worn out and produce a noise. In more severe cases, the transmission could be failing. The best course of action is to get a professional opinion from a mechanic.

Flapping noise

A broken belt typically is the culprit when a vehicle makes a flapping or slapping noise. Something also may be interfering with the fan. Driving with a broken belt may cause severe engine damage, so it's important to address the issue.

Squealing under the hood

Squealing can indicate worn or loose accessory belts. In newer cars it might be the serpentine belt. Belts are relatively inexpensive and easy fixes.

These are some of the sounds that vehicles can make when something is awry. Figuring out the issue can prevent further damage.



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