

Great Time of the Year to Buy a New Car

New automobiles are one of the biggest investments many consumers will ever make. Buyers typically look to get the best price on new vehicles, and when buyers begin their search for new vehicles can influence just how great a deal they get.

Timing your new car purchase correctly can save you hundreds and sometimes thousands of dollars. Automotive information experts, such as JD Power and Associates and Edmunds.com, note that certain times of the year may be best for cutting a deal.

End of year

One of the best and most consistent times to get a great deal on a new car is the end of the year. This is when car dealerships are trying to move the greatest number of vehicles to increase unit sales and annual revenue numbers. In addition, many dealers have annual quotas and offer bonuses to salespeople who meet certain annual sales figures. If you can wait until the end of December to make your purchase, you very well may drive off the lot with a great deal.

End of model year

New model year vehicles begin to arrive at dealerships sometime between the end of summer and the beginning of autumn. That means the current year models still on the lot become a lot less desirable to customers eagerly awaiting next year's vehicles. Dealerships are willing to negotiate on the older models and may offer customers cash rebates to make room for the new inventory.

End of design cycle

From time to time, auto manufacturers roll out a newly designed car under the same name. The older body type then becomes less desirable, and that is when drivers can get bargains on cars that may have become outdated seemingly overnight. If you're more interested in saving money than setting trends, wait until the end of a car's design cycle to buy. You can save even more if a particular model is being phased out entirely.

End of the month

Similar to end of year deals, come the end of the month, salespeople and dealers are trying to sell as many vehicles as possible in an effort to qualify for bonuses from auto manufacturers. If you can't wait until the end of the year to buy, consider the end of the month.

Save money on your next vehicle by shopping at the right times.



January 2016

ON THE ROAD



special supplement to:



The MONTANA STANDARD
Independent Record

INSIDE:

It pays to read that window sticker

Inexpensive windshield fix

Trade-in VS private sale

Time is right: Install a fresh cabin filter

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<p>13 DODGE GRAND CARAVAN</p> <p>SP227 • SE, STOWAWAY SEATS \$12,480</p>	<p>05 FORD F250 XLT</p> <p>T5518B • DIESEL, 4WD \$12,936</p>	<p>14 VW JETTA</p> <p>SP153 • LOADED, LEATHER, 1 OWNER CAR! \$12,980</p>	<p>04 FORD F250</p> <p>SP202A • 4X4, AUTO, DIESEL \$13,898</p>	<p>06 FORD F150</p> <p>SP225 • 4X4, AUTO, TOPPER, 5.3L, V8 \$13,950</p>
<p>08 CHEVY TAHOE</p> <p>SP195A • AUTO, 4X4 \$13,960</p>	<p>02 FORD F350 SUPERDUTY</p> <p>5C076 • LONG BOX, 7.3L, DIESEL, CREW \$14,621</p>	<p>07 CHEVY SUBURBAN LTZ</p> <p>T5448A • SUNROOF, DVD, NAVIGATION, 4X4 \$14,680</p>	<p>05 FORD F350</p> <p>T5545M • HARLEY DAVIDSON, DIESEL, LOADED! \$14,931</p>	<p>14 NISSAN ALTIMA S</p> <p>SP151 • 38 MPG! SHARP CAR! \$15,480</p>
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<p>11 FORD F150 SUPERCREW</p> <p>SP229 • 5.4L, V8, AUTO, 4WD, CLOTH, 1 OWNER, NICE TRUCK! \$22,720</p>	<p>14 HONDA ACCORD</p> <p>5P088B • LEATHER, COUPE, SUNROOF, V6, 13K MILES \$22,757</p>	<p>10 DODGE RAM 1500</p> <p>SP214 • QUAD CAB, 81K MILES! CALL FOR PRICE</p>	<p>08 GMC 2500HD CREW</p> <p>W6002 • SLT, LEATHER, DURAMAX DIESEL, L-BOX \$27,660</p>	<p>11 FORD F150 SUPERCREW</p> <p>T4510A • LARIAT, LEATHER \$29,876</p>

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- FRONT PASSENGER, DUAL STAGE
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- RR DOOR CHILD SECURITY LOCK
- THEFT DETERRENT-PASSKEY II
- DOOR LOCKS-POWER/DELAY/AUTO
- TRUNK - POWER, VALET LOCKOUT
- LAMPS - DAYTIME RUNNING
- EMERG TRUNK RELEASE HANDLE
- BATTERY RUN DOWN PROTECTION
- INTERIOR ***
- AIR CONDITIONING
- SEAT - POWER DRIVER WITH MANUAL LUMBAR
- RADIO - AM/FM, CD, RDS, WITH STEERING WHEEL CONTROLS
- SPEAKERS-DUAL EXTENDED RANGE
- POWER OUTLET
- ARMREST - FRONT SEAT STORAGE
- WINDOWS - POWER WITH LOCKOUT AND FRONT EXPRESS DOWN
- DEFOGGER-ELECTRIC RR WINDOW
- CONSOLE-OH W/READING LIGHTS
- EXTERIOR ***
- MIRRORS-PWR ADJ, MANUAL FOLD
- REMOTE KEYLESS ENTRY
- WIPERS - 2-SPEED WITH DELAY
- LIGHTS-DELAYED ENTRY & EXIT
- LIGHTS - TWILIGHT SENTINEL
- TIRES-P215/70R15 ALL SEAS 8W
- TRUNK SPACE - 18 CUBIC FEET
- MECHANICAL ***
- SUSPENSION-AUTO LEVEL CONTRL
- BRAKES-4 WHEEL DISC ANTILOCK
- FUEL TANK - APPROX 18 GALLON

STANDARD VEHICLE PRICE \$25,745.00

Options installed by Manufacturer

- SELLER PACKAGE 1,550.00
- MIRROR - INSIDE REARVIEW
- AUTO DIMMING
- MIRRORS-LIGHTED VISOR VANITY
- DRIVER/RIGHT FRONT PASSENGER
- TRIP CONTROL
- WHEELS - 15" ALUMINUM (REPLACES STD/OPT PKG WHEEL)
- ANALOG PACKAGE WITH DRIVER INFORMATION CENTER
- SPEAKER - CONCERT SOUND II
- THEFT DETERRENT-ALARM SYSTEM

PLATINUM EQUIPMENT PACKAGE: 1,835.00

- SEATS - LEATHER TRIMMED
- WHEELS - 18" CHROME-PLATED (REPLACES B/W SELLER PACKAGE WHEELS)
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- MIRROR - INSIDE REARVIEW
- AUTO DIMMING W/ CORNERS
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TOTAL OPTIONS 4,035.00

TOTAL VEHICLE & OPTIONS 29,780.00

DESTINATION CHARGE 725.00

TOTAL BEFORE SAVINGS 30,505.00

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TOTAL VEHICLE PRICE* 28,505.00

CITY MPG 20 HIGHWAY MPG 29

Fuel Economy Information

2014 LEXUS LS 4.6 LITER V8 ENGINE FUEL INJECTION, AUTOMATIC 4 SPD ELECTRONIC TRANS CATALYST, FEEDBACK FUEL SYSTEM

ESTIMATED ANNUAL FUEL COST: \$914

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It pays to read that WINDOW STICKER

Buying a new car can be both exciting and confusing. The automotive industry, including manufacturers, dealerships and salespeople, have their own unique lingo, and buyers may not always understand some of the terms they hear as they shop for a new car.

Anyone who has ever visited a new car dealership has probably glanced at a new car sticker and felt like something has been lost in translation. Such stickers hang prominently in the windows of all new cars on the lot, but reading them can be akin to reading a complicated legal document. Drivers about to begin their searches for new vehicles may benefit from learning the following terms they might see when reading window stickers at their local auto dealerships.

Vehicle description: This is typically at the top left or right of the sticker, and it includes information about the vehicle you are looking at. This includes the type of engine and transmission, the interior and exterior colors, the make and model of the vehicle, and its passenger capacity.

Destination charge: Drivers who have passed auto transport trucks hauling new automobiles on the highway might not know it, but if they ever bought a new vehicle, chances are they helped to pay for the trip those cars made from the manufacturing plant to the dealership lot. That's because window stickers typically list a destination charge, which is the fee buyers pay to get the vehicle from the plant to the dealership. This might be listed as "Destination & Delivery" on the sticker.

Fuel economy: Many buyers understand this term when they see it, but they might not know that the figure listed next to fuel economy, which is an estimate of how many miles per gallon a given vehicle gets in the city and on the highway, is determined by the United States Environmental Protection Agency.

MSRP: The MSRP, or manufacturer suggested retail price, is the price of the vehicle before any additional charges, including destination charges, are added in.

Standard equipment: On a window sticker, the basic items the vehicle is equipped with are listed as the standard equipment. This can include a number of items, such as AM/FM radio and heating and cooling systems. The standard equipment listed on the sticker is often broken down into categories, including exterior, interior, safety/security and warranty information.

Optional equipment: The special features available, such as leather interior and heated seats, will be listed separately in this category. These features may only be available as part of bundled packages, though some manufacturers allow buyers to add them a la carte.

Total retail price: The total retail price includes the MSRP and the standard and optional equipment, but it does not include taxes or registration and title fees.

Safety ratings: Safety ratings also are included on vehicle stickers, and these can shed light on how the National Highway Traffic Safety Administration has rated a given vehicle if it has tested that car or truck. If you are unsure of what those terms mean or if the safety ratings are not listed (the NHTSA does not test every new model every year), visit the Insurance Institute for High Safety website at www.iihs.org.

Prospective car buyers may not give new vehicle window stickers more than a passing glance, but these stickers are invaluable sources of information that can shed a great deal of light on a given vehicle and its costs and features.

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1933 CHEVY K2500 HEAVY DUTY	\$4,995
1995 FORD F-150	\$2,595
1997 FORD EXPEDITION	\$1,495
1999 OLDSMOBILE AURORA V-8	\$995
2000 DODGE DURANGO	\$3,995
2000 GMC SIERRA 1500	\$8,980
2001 JEEP GRAND CHEROKEE LIMITED	\$3,995
2002 FORD F-250 SUPER DUTY	\$12,995
2002 GMC YUKON XL 1500	\$8,995
2002 MERCURY MOUNTAINEER	\$4,995
2003 CHEVY SILVERADO 2500HD	\$14,995
2003 FORD F-150	\$6,995
2004 FORD F-350 SUPER DUTY	\$14,995
2004 GMC ENVOY	\$7,995
2005 CHEVY SILVERADO 2500HD	\$20,995
2005 CHEVY SUBURBAN K1500	\$8,995
2005 DODGE RAM 1500 PICKUP	\$10,995
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2008 GMC SIERRA 1500	\$21,995
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2009 GMC YUKON XL 1500	\$24,995
2010 FORD F-150	\$18,995
2010 HONDA INSIGHT	\$8,995
2010 NISSAN TITAN	\$20,995
2011 FORD F-250 SUPER DUTY	\$20,995
2011 FORD F-350 SUPER DUTY	\$44,995
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<p>15 Passat 1.8T Wolfsburg Edition</p> <p>051875 Was \$21,487 NOW \$18,999</p>	<p>15 Juke S</p> <p>553255 Was \$21,828 NOW \$20,299</p>	<p>12 Xterra S 4X4</p> <p>521330 Was \$24,210 NOW \$21,999</p>	<p>14 Rav-4 XLE</p> <p>211411 Was \$24,380 NOW \$22,999</p>
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Trimming the cost of auto ownership

According to the Automobile Association of America, the cost of owning a vehicle is on the rise. In its 2013 "Your Driving Costs" study, AAA determined the cost of owning a vehicle is somewhere between \$7,000 and \$11,000 annually depending on the type of vehicle. That's a substantial amount of money and may leave many motorists looking for ways to reduce the cost of automobile ownership.

Driving is a way of life for many people left with little choice but to keep a vehicle. Thanks to mass transportation, city dwellers might be able to get by without owning a vehicle, but those who live in rural communities or even the suburbs often find that public transportation runs too infrequently or inefficiently to meet their needs. There are ways for those who need their own automobiles to reduce the financial burden of vehicle ownership.

➤ **Downsize your vehicle.** In its study, AAA found that the average cost of owning a vehicle varied considerably depending on the size of that vehicle. That should come as no surprise, as larger vehicles tend to consume more fuel and, as a result, cost more money. But drivers might be surprised to learn just how much less it costs to own a small sedan than it does a four-wheel-drive sport utility vehicle. Small sedans cost the least amount of money to own at \$6,967 annually, while four-wheel-drive SUVs cost nearly twice that amount, setting their owners back \$11,599 per year. But the most surprising thing from the AAA study might be its findings as to the costs of owning a large sedan. Such vehicles are nearly as expensive as larger SUVs, costing drivers more than \$11,000 per year. So drivers who downsize their vehicles to a small sedan will likely save themselves a substantial amount of money over the life of the vehicle.

➤ **Drive safe and cash in on lower insurance premiums.** Though numerous factors, including individuals' driving histories, influence the cost of auto insurance, drivers with clean track records might be able to buck the industry trend and pay less for their auto insurance policy next year than they did this year. In its study,

AAA found that the cost of insurance rose by nearly 3 percent in 2012 from the year before. But drivers who can avoid accidents and citations are likely to see their rates decrease from year to year.

➤ **Buy a used car.** Buying a used car may not give buyers the initial excitement of driving off a car lot behind the wheel of a brand new vehicle, but it might prove quite exciting for your bank account.

Revisiting a study they conducted in 2001, in 2013 experts at automotive Web site Edmunds.com examined three different financing methods and the cost of each over a six-year period, which the global market intelligence firm Polk estimates is the average car ownership period. The study examined the costs, including interest rates and fees, of leasing or buying a 2013 Honda Accord EX and buying a used 2010 Accord EX. The total cost of buying used after six years was \$20,960, while the cost of leasing was \$24,768 and the cost of buying new was \$28,330. Buying used even saves buyers money when factoring in equity. Of course, leasing saves drivers the cost of maintenance and repairs, which can be considerable when buying used vehicles. However, an older used car won't cost as much to insure as a vehicle that is being leased or financed.

➤ **Drive less.** Of course, the easiest way for automobile owners to trim the costs of owning their vehicles is to drive less. Though vehicle manufacturers have improved fuel economy in recent years, driving less will save money on fuel, the cost of which hinges on a host of factors, including petroleum demand and economic conditions. Such factors may cause a dip in fuel prices one day, but a sharp increase in price the next day. Regardless of those fluctuations

in fuel prices, drivers who can cut back on their driving are certain to save money.

The cost of vehicle ownership is on the rise. But motorists who rely on their vehicles can still find ways to save money.



Fixing a chipped windshield

is now an inexpensive, do-it-yourself repair

It takes mere seconds for a pebble or road debris to damage a windshield. What starts out as a small bullseye or chip in the glass can quickly grow into a crack that compromises the safety of drivers and their passengers. Fixing the damage before it escalates into a safety issue used to require an expensive trip to the repair shop. However, now most drivers can tackle dings and chips from the comfort of their own driveways.

An unattended chip in the windshield could get worse with time, because constant vibration in the vehicle and changes in temperature can cause the chip to expand and spread. Eventually, you may be left with a larger, unsightly crack stretching across the glass, and what started as an inexpensive repair job has now turned into a costly windshield replacement.

Glass repairs may or may not be covered by your insurance. Repair bills for damaged windshields can range from \$75 to several hundred dollars.

Many drivers are unaware that windshield repair does not have to be a difficult or expensive venture. With do-it-yourself kits, repairing chips can now be done in mere minutes for right around \$10.

Permatex(R) has developed a special Windshield Repair Kit that fills in the ding and stops the damage from spreading while minimizing the blemish on the glass. It comes complete with everything needed to make a permanent, professional quality repair in minutes, including step-by-step instructions and an online demo video. There is no mixing required and the repair cures automatically under natural sunlight.



For the kit to be effective, the chip or bullseye should be no more than 1 inches long and must be on the outside of the windshield. It is a good idea to make the repair as soon as possible after it happens. This prevents the crack from getting contaminated and spreading.

The Windshield Repair Kit follows the same steps that a repair shop would, including sealing the crack with resin under a vacuum. View the Permatex how-to demo video at www.permatex.com.

In addition to quickly repairing a ding in the windshield, there are other windshield maintenance tips to follow.

➤ **Clean the windshield regularly.** Regular cleaning prevents the buildup of dirt, sand and debris on the glass and helps avoid scratches when you use your wipers.

➤ **Check the windshield washer.** Test your windshield washer regularly to make sure it works properly. In addition, keep the washer fluid level topped off so it's there when you need it to clean the windshield.

➤ **Drive defensively.** Avoid following a large truck that may be kicking up debris. Move into another lane, if possible. Also, do not follow vehicles that are transporting unsecured items on the car roof or in a pick-up truck bed.

Typical bullseye damage on windshield (left). Permatex Windshield Repair Kit (right) lets you do it yourself in minutes, saving hundreds of dollars over the cost of a windshield replacement.

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Offer ends 3/31/16.

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*\$0 down, 0% A.P.R. financing for up to 48 months on purchases of new Kubota RTV X-Series equipment is available to qualified purchasers from participating dealers' in-stock inventory through 3/31/2016. Example: A 48-month monthly installment repayment term at 0% A.P.R. requires 48 payments of \$20.83 per \$1,000 financed. 0% A.P.R. interest is available to customers if no dealer documentation preparation fee is charged. Dealer charge for document preparation fee shall be in accordance with state laws. Inclusion of ineligible equipment may result in a higher blended A.P.R. 0% A.P.R. and low-rate financing may not be available with customer instant rebate offers. Financing is available through Kubota Credit Corporation, U.S.A., 3401 Del Amo Blvd., Torrance, CA 90503, subject to credit approval. Some exceptions apply. Offer expires 3/31/2016. See us for details on these and other low-rate options or go to www.kubota.com for more information. Optional equipment may be shown.



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- New Showroom • Dedicated VW Service, Parts, and Sales Staff

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GALLATIN HYUNDAI HAS MOVED TO A NEW LOCATION

2016 VOLKSWAGEN JETTA 1.4T S
MSRP: \$18,500
\$17,443

- 4 DOOR
- MANUAL
- V16009

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2016 VOLKSWAGEN JETTA 1.8T SPORT
MSRP: \$22,815
\$21,585

- AUTOMATIC
- V16007

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2016 VOLKSWAGEN JETTA 1.8T SPORT
MSRP: \$23,810
\$22,441

- AUTOMATIC
- LIGHTING PACKAGE
- V16008

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2016 VOLKSWAGEN PASSAT 1.8T S
MSRP: \$23,495
\$22,675

- WITH PZEV
- V16003

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2015 VOLKSWAGEN GOLF GTI 2.0T S
MSRP: \$25,885
\$24,469

- 2 DOOR
- V33011

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2016 VOLKSWAGEN GOLF GTI S
MSRP: \$27,130
\$25,571

- 2 DOOR
- MANUAL
- LIGHTING PACKAGE
- V16010

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2016 VOLKSWAGEN GOLF TSI SE
MSRP: \$27,460
\$25,873

- 4 DOOR
- LIGHTING PACKAGE
- V16006

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2015 VOLKSWAGEN GOLF TSI SEL
MSRP: \$29,284
\$27,715

- 4 DOOR
- LIGHTING PACKAGE
- V33003

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2016 VOLKSWAGEN PASSAT 1.8T SE
MSRP: \$29,465
\$28,400

- WITH PZEV
- WITH TECHNOLOGY
- V16004

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2015 VOLKSWAGEN TIGUAN SE
MSRP: \$34,900
\$32,071

- WITH MOTION APPEARANCE
- V33071

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2015 VOLKSWAGEN TIGUAN SEL
MSRP: \$37,450
\$33,228

- MOTION
- MOONROOF
- V33048

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

2016 VOLKSWAGEN TOUAREG VR6 SPORT
MSRP: \$50,935
\$47,309

- MOTION
- WITH TECHNOLOGY
- V16001

*Cannot be combined with any other offers. Total amount due at sign in, includes all fees, on approved credit. See dealer for details. Offer ends 01/31/2016. Actual vehicle may not be color shown.

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<p>2015 HYUNDAI ACCENT GLS MSRP: \$17,058 \$15,682</p> <ul style="list-style-type: none"> • AUTOMATIC • SEDAN H76014 	<p>2015 HYUNDAI ACCENT GS MSRP: \$17,378 \$16,011</p> <ul style="list-style-type: none"> • AUTOMATIC • HATCHBACK H76015 	<p>2015 HYUNDAI AZERA MSRP: \$35,155 \$31,961</p> <ul style="list-style-type: none"> • AUTOMATIC • SEDAN H76041 	<p>2016 HYUNDAI ELANTRA MSRP: \$23,155 \$19,775</p> <ul style="list-style-type: none"> • AUTOMATIC • LIMITED SEDAN H16001
<p>2013 HYUNDAI ELANTRA LIMITED \$12,900</p> <ul style="list-style-type: none"> • AUTOMATIC • 51,830 MILES • SEDAN H76022A 	<p>2016 HYUNDAI ELANTRA SE MSRP: \$20,345 \$17,971</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ POPULAR PACKAGE SEDAN H16006 	<p>2016 HYUNDAI ELANTRA SE MSRP: \$20,345 \$17,971</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ POPULAR PACKAGE SEDAN H16005 	<p>2015 HYUNDAI ELANTRA SE MSRP: \$20,596 \$17,092</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ POPULAR PACKAGE SEDAN H76006
<p>2015 HYUNDAI ELANTRA SE MSRP: \$20,670 \$17,287</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ POPULAR PACKAGE SEDAN H76030 	<p>2015 HYUNDAI ELANTRA SE MSRP: \$20,446 \$17,092</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ POPULAR PACKAGE SEDAN H76010 	<p>2016 HYUNDAI ELANTRA GT MSRP: \$20,995 \$18,344</p> <ul style="list-style-type: none"> • AUTOMATIC • BASE HATCHBACK H16002 	<p>2014 HYUNDAI ELANTRA GT \$18,500</p> <ul style="list-style-type: none"> • AUTOMATIC • 7 MILES • STYLE PACKAGE HATCHBACK 6874
<p>2015 HYUNDAI GENESIS MSRP: \$41,700 \$39,278</p> <ul style="list-style-type: none"> • AUTOMATIC • AWD 3.8 SEDAN H76038 	<p>2014 HYUNDAI GENESIS \$22,500 SOLD</p> <ul style="list-style-type: none"> • AUTOMATIC • LIGHTING P • 2.0T COUPE 6882 	<p>2015 HYUNDAI GENESIS MSRP: \$27,880 \$25,659</p> <ul style="list-style-type: none"> • 6-SPEED MANUAL • 3.8L MANUAL TRANSMISSION • COUPE H76042 	<p>2015 HYUNDAI SANTA FE GLS MSRP: \$41,362 \$37,694</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ PREMIUM & ULTIMATE H76017
<p>2015 HYUNDAI SANTA FE LIMITED MSRP: \$42,297 \$38,018</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ ULTIMATE H76018 	<p>2015 HYUNDAI SANTA FE LIMITED MSRP: \$42,600 \$35,819</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ ULTIMATE H76039 	<p>2016 HYUNDAI SANTA FE SPORT MSRP: \$36,305 \$34,056</p> <ul style="list-style-type: none"> • AUTOMATIC • 2.4L POPULAR/ PREMIUM/TECH H16007 	<p>2015 HYUNDAI SONATA LIMITED MSRP: \$32,815 \$27,986</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ TECH & ULTIMATE SEDAN H76037
<p>2015 HYUNDAI SONATA SE MSRP: \$23,875 \$20,971</p> <ul style="list-style-type: none"> • AUTOMATIC • W/ POPULAR PACKAGE SEDAN H76001 	<p>2015 HYUNDAI SONATA MSRP: \$24,513 \$20,469</p> <ul style="list-style-type: none"> • AUTOMATIC • SPORT SEDAN H76004 	<p>2016 HYUNDAI SONATA MSRP: \$26,415 \$24,730</p> <ul style="list-style-type: none"> • AUTOMATIC • SPORT W/ PREMIUM PACKAGE SEDAN H16011 	<p>2015 HYUNDAI SONATA MSRP: \$32,725 \$27,851</p> <ul style="list-style-type: none"> • AUTOMATIC • HYBRID LIMITED W/ PREMIUM PACKAGE SEDAN H76016
<p>2015 HYUNDAI TUCSON GLS MSRP: \$24,350 \$22,525</p> <ul style="list-style-type: none"> • AUTOMATIC • AWD H76026 	<p>2015 HYUNDAI TUCSON GLS MSRP: \$24,590 \$22,745</p> <ul style="list-style-type: none"> • AUTOMATIC • AWD H76024 	<p>2015 HYUNDAI TUCSON GLS MSRP: \$25,100 \$23,208</p> <ul style="list-style-type: none"> • AUTOMATIC • AWD W/ POPULAR PACKAGE H76025 	<p>2016 HYUNDAI TUCSON MSRP: \$32,805 \$31,216</p> <ul style="list-style-type: none"> • AUTOMATIC • LIMITED AWD H16013
<p>2015 HYUNDAI TUCSON MSRP: \$29,150 \$26,821</p> <ul style="list-style-type: none"> • AUTOMATIC • LIMITED AWD H76029 	<p>2016 HYUNDAI TUCSON MSRP: \$35,390 \$33,586</p> <ul style="list-style-type: none"> • AUTOMATIC • LIMITED W/ ULTIMATE H16010 	<p>2015 HYUNDAI TUCSON SE MSRP: \$26,730 \$24,799</p> <ul style="list-style-type: none"> • AUTOMATIC • AWD H76040 	<p>2015 HYUNDAI VELOSTER MSRP: \$23,920 \$19,404</p> <ul style="list-style-type: none"> • 6-SPEED MANUAL • TURBO M/T HATCHBACK H76032

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Trade-in versus private sale



Cars don't last forever, and vehicle owners know they will someday need to replace their current automobiles. When the time comes to upgrade your vehicle, you will face the choice of trading in your current vehicle or selling it on your own.

Some people are interested in getting the highest resale price for their current vehicle, while others just want to make the process of getting rid of their current vehicle as easy as possible. There are advantages and disadvantages to selling privately and trading in, and the choice often comes down to personal preference.

Private sale

A person interested in getting the best price possible for his or her vehicle might benefit from selling it privately. However, it is important to note that this will take more time and effort than simply trading in the car at a dealership.

To get started on a private sale, you must first establish a value for your car. This can be done by using a reputable used car pricing guide. You also can scan the automotive section of the newspaper to see what similar vehicles are selling for and price accordingly. The goal is to entice buyers with a realistic price.

Once you have established a price, it is important to keep the vehicle clean and running smoothly. This way anyone who contacts you about the vehicle will form a good first impression. Therefore, routinely wash and detail the car and make sure to stay current on oil changes and tune-ups.

In terms of advertising the sale, there are many different options available to sellers. Buyers regularly check the classified section of the newspaper (both print and on their Web site), so that is a start and perhaps the

most effective way to reach local shoppers. Some people like to post a message on social media or online classifieds. There also are automotive sales sites where you can advertise your car for a cost.

Because researching, advertising and maintaining the vehicle can cost a substantial amount of money, selling it privately may negate the profit you earn in lieu of trading it in. This is the chance you will take if you go this route.

Trade-In

Trading in your vehicle is the other option that you have if you are looking to recuperate some of the cost of your vehicle. The dealership where you are buying your new car will make you an offer for your older car and then put that amount toward the down payment on the new one.

Oftentimes people find that trading-in is the sensible and easy way to go when replacing an older vehicle, particularly because the dealership does most of the work for you. They then will clean and fix the vehicle for resale on their lot or send it elsewhere. The dealer who accepts your trade must be able to add

in a margin for profit; therefore, you are not likely to get the full book value for your car. Rather, you will probably receive what has been dubbed "wholesale value" for the vehicle. This may be a few thousand dollars under what you could sell the car or truck for in a private sale. Therefore, you are paying for the convenience of having the dealer do the work when trade in. However, you will not be responsible for the condition of the car and anything that should happen to it once it is sold.

Donation

Donation is another option for motorists looking to unload a vehicle. Individuals who have a vehicle that is so old it may not be worth much in a trade-in or through a private sale should consider donating it to charity. While you will not make a profit on this or have money to put toward the down payment on a new car, you will typically receive a receipt that can be used for a tax deduction. So it can be financially advantageous in that respect.

Choosing whether to trade in a car or sell it privately depends on personal preference and how much time sellers want to devote to unloading their vehicle.

How to get the most bang for your automotive buck

Automobiles are more expensive than ever before. According to auto researcher Kelley Blue Book, the average transaction price of a new car or truck sold in the United States in April of 2015 was \$33,560. That figure, which represents a nearly 3 percent increase from the average transaction price a year earlier, highlights just how expensive new cars have become. Because cars and trucks are such significant investments, many drivers want to get the most bang for their automotive buck. While that desire compels some drivers to purchase the most fuel-efficient vehicle they can afford, motorists should know that fuel efficiency is not the only way they can secure the best returns on their automotive investments.

Maintenance

Adhering to manufacturer maintenance guidelines is perhaps the most effective way for drivers to ensure a great return on their automotive investments. Routine maintenance, whether it's changing oil at the recommended mileage intervals or keeping tires properly inflated so engines aren't overtaxed, can add years to a vehicle's life expectancy, stretching drivers' dollars along the way.



LEDs (top) are brighter and more durable than standard incandescent lights (below), and guaranteed to last up to 12 years.

Technology

Many drivers purchase a car or truck and never give a second thought to the vehicle's lights. But there's a great disparity between standard manufacturer-installed lights and aftermarket lights that employ the latest technology, such as Philips Vision LEDs. With LEDs, vehicle owners are less likely to lose a light to burnout or failure, which can effect visibility and potentially result in a police citation. Unlike incandescent bulbs that will eventually fade and go dim, LEDs stay bright at the same intensity, so drivers can be confident and rely on their consistent performance. Vision LEDs are new, innovative bulbs that are available for direct replacement on interior and exterior lights and feature an advanced design capable of handling extreme heat and high vibrations. Because of their robust design and durability, Vision LEDs are backed by a 12-year limited warranty, providing drivers with more than a decades' worth of return on their initial investments. And, unlike standard incandescent lights in brake light applications, Vision LEDs turn on instantly, helping drivers react faster. A faster light response can help reduce overall braking distance. For example, at a speed of 75 mph, a driver can reduce braking distance by up to 20 feet because of a quicker reaction to the brake lights.

Styling upgrades

Because they are often personalized, automotive style upgrades are rarely associated with great returns. But some style upgrades are wiser investments than others. For example, Philips Vision LEDs mimic the popular lighting style used by many of today's high-end luxury vehicle manufacturers, enabling drivers to give their vehicles the same high tech, top-of-the-line look offered by luxury brands without saddling them with the higher costs of owning such vehicles. The Vision LEDs are available to replace brake and taillights as well as back-up, dome, glove compartment, side markers, trunk, and license plate lights, allowing drivers to make stylish upgrades that are backed by a limited 12-year warranty.

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Tread design may vary. Your size in stock. Call for size & price.

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PASSENGER

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175/65TR-14XL

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Quality traction radials that offer factory spicing and are pinned for studs. Great traction in harsh weather & road conditions. Your size in stock. Call for size & price.

LIGHT TRUCK & SUV

LIGHT TRUCK & SUV TRACTION

STARTING AT

108⁷²

215/70SR-16

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Studdable SUV/light truck tires designed for excellent traction on snow & ice. Your size in stock. Call for size & price.

PASSENGER

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Saturday, January 30 10 a.m. to 6 p.m.
Sunday, January 31 10 a.m. to 4 p.m.

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Arctic Cat ATV, SxS & Snowmobiles along with Yamaha ATV & SxS will be on display

SEE PRODUCTS FROM THESE FINE MANUFACTURERS

Great apps drivers can use



Smartphones are a convenient tool that few people can now imagine living without. Smartphone-toting moms and dads know they always have a camera on hand to take quick snaps of their youngsters, while foodies rely on their smartphones to find nearby restaurants or read reviews of eateries while out on the town. But drivers also can benefit from smartphones thanks to the following apps.

Waze: Commuters who download Waze to their smartphones may wonder how they ever navigated their daily treks to the office without this useful app, which allows drivers to share real-time traffic and road information with their fellow motorists. Drivers can use Waze to save time and gas money and make their commutes less stressful. Drivers who use

Waze can actively report accidents and find the least expensive gas prices posted by fellow drivers in their community.

GasBuddy: While fuel prices dipped in late 2014 and stayed low into 2015, today's drivers are still conditioned to find the most affordable gas prices around. The GasBuddy app makes it easy to do just that, as users can share gas prices in their community, which fellow drivers can then peruse to find the most affordable filling stations along their driving routes. Drivers can even enter their city, ZIP code or postal code to find the cheapest gas in their vicinity.

AAA Mobile: AAA members can use the AAA Mobile app to access AAA services on their smartphones. Such services include trip plan-

ning, member discounts and roadside assistance. The app also includes a mobile version of the motor club's popular TripTik™ Travel Planner, which makes it easy for smartphone users to find club-approved hotels, restaurants and attractions. Drivers can even create and share trip itineraries between their desktop and mobile devices.

Insurance: Nearly every auto insurance provider now offers its own mobile app to policy holders. Such apps may allow drivers to pay their bills, view their insurance identification cards, peruse their policies, arrange for roadside assistance and report claims among other things. These apps put your auto insurance provider at your fingertips and can make it much easier to manage your policy.

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10 AWD & 4WD TOYOTA MODELS



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2 year mfg warranty	1 year mfg warranty
1 year free Roadside Assistance	N/A
80 gal of fresh water	Springdale: 60 gal Aspen: 52 gals Hideout: 45 gals
8 cubic ft fridge	Springdale/Aspen: 6 cubic ft fridge Hideout: 7 cu.ft
Intergraded A-frame	N/A
Magnum Truss Roof System w/screwed down plywood	Walk-on Roof with OSB
5/8" tongue groove plywood floor	OSB Chip Board Decking
Mor/ryde CRE3000 suspension	N/A
Total Flex-Foil Insulation Pkg w/ enclosed underbelly making R-19 walls, R-22 roof & R-24 walls**	R-7 roof, floors and siding w/ opt or N/A enclosed underbelly
Solar Panel Ready	N/A

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The time is right

Install a fresh cabin air filter before the allergens strike

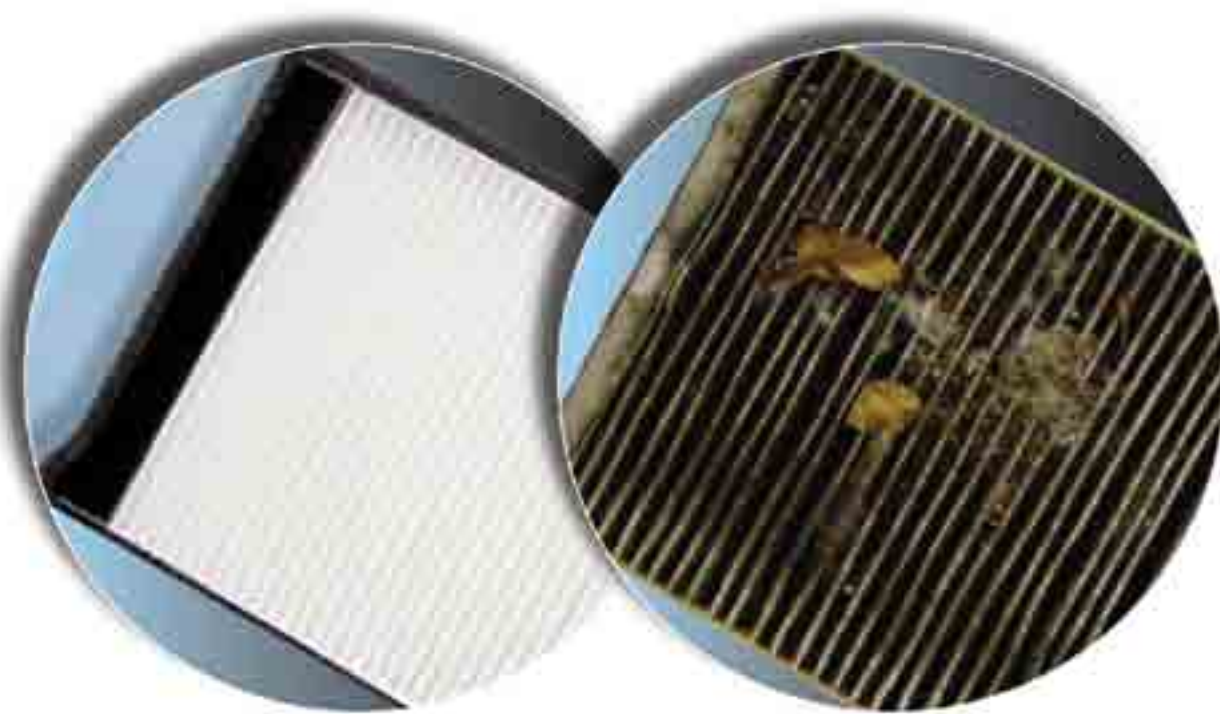
The worst is over, we're thinking. With winter winding down, we need only look to warmer days ahead. Not so for those who suffer from seasonal allergies. A short winter season followed by an early spring -- may only hasten the onset of allergens and pollen in the air, causing an itchy and runny nose, teary eyes, sneezing and congestion in those who are prone to allergies.

According to the American Academy of Allergy, Asthma and Immunology, an organization of allergists, immunologists and related professionals, "Avoiding your allergy triggers is the best way to reduce symptoms." (www.aaaai.org.) Limiting outdoor activities on days with high pollen counts, keeping windows closed (at home or in the car) to keep pollen out, and taking a shower after coming indoors, are some of the steps that AAAAI recommends.

However, "keeping your car's windows closed while driving may not be sufficient if your car's cabin air filter is clogged," said Chuck Kerrigan, Director of Marketing for Purolator. The company supplies BreatheEasy cabin air filters to the aftermarket in North America. (www.BreatheEasyCabinFilters.com)

Located under the hood or behind the glove box of most late model vehicles, a fresh cabin air filter helps clean the air that enters the driver and passenger compartment through the vents, keeping it free of dust and other pollutants that can aggravate asthma and allergy symptoms.

"When the cabin air filter remains unchanged for long periods of time, the dust and dirt that accumulate are blown back into the interior of the car when the A/C or heating is turned on," Kerrigan explained. AAAAI lists three pollen seasons depending on where you live. Trees pollinate in the spring, grass releases its pollen in the summer, and weeds cause allergic symptoms in the fall. And, if in a given year, winter is short and spring comes early, allergens will strike more often than not.



A cabin air filter before and after use.

Therefore, Purolator recommends changing the cabin air filter every 12,000 miles or per the vehicle manufacturer's suggested intervals in the owner's manual.

Two kinds of cabin filters are available -- the particulate cabin filter and the activated charcoal cabin filter. The activated charcoal cabin filter adsorbs most toxic and foul-smelling gases, such as ozone, nitrogen oxide, sulfur dioxide and hydrocarbons, keeping odors out of the car's cabin. Purolator offers both for many vehicles. Refer to the owner's manual or the application guide at www.BreatheEasyCabinFilters.com to see if your vehicle is equipped with a cabin air filter.

Purolator's BreatheEasy cabin air filters contain media that is engineered to capture and hold even the finest particles of contaminants such as dust, soot, pollen, fungus and bacteria. These filters are electrostatically charged to ensure that particles stay embedded in the filter and cannot enter the vehicle.

Purolator BreatheEasy cabin air filters come with illustrated vehicle-specific instructions that make installation simple for do-it-yourselfers or professional technicians.

So, why not take yet another step toward keeping allergens at bay?



All-wheel-drive and four-wheel-drive systems are similar, but the latter is preferable when driving off-road.

What's the difference between AWD and 4WD?

Winter weather is just around the corner, leaving some drivers wondering if their two-wheel-drive vehicles can handle roads covered in snow and ice. Now is the time people flock to car and truck dealerships to trade in their cars for something with a little more power and traction and also to take advantage of end-of-season pricing. When faced with an array of vehicles boasting four-wheel-drive and all-wheel-drive, consumers often wonder about the differences between the two options or if there is any difference at all. Though similar, four-wheel-drive and all-wheel-drive are not quite the same.

Four-wheel-drive systems, often referred to as 4WD, trace their origins to the late 1800s, while all-wheel-drive, or AWD, did not arrive until the late 1970s, when an AWD system was used on an Audi vehicle for rally racing. Now many cars and trucks come with 4WD or AWD, particularly crossovers and SUVs.

Both drive systems engage all four wheels at the same time to provide more traction. On AWD systems, the powering of the wheels is automatic and usually handled by the electronic system of the car. Some vehicles drive in two-wheel-drive, but then engage AWD when sensors detect a need for more traction and maneuverability. When operating 4WD vehicles, drivers may have to manually engage the

system. True 4WD uses a transfer case mounted by the rear of the transmission. A button or selector lever on older model SUVs would switch the vehicle from 2WD to 4WD. Unlike in AWD systems, the front and rear axles are locked together in 4WD systems.

Four-wheel-drive systems are better for off-roading, rock-climbing and driving through mud and water.

Individuals who participate in many off-road recreational activities will find that 4WD, especially in vehicles with more gears, is more effective and provides better traction. All-wheel-drive provides stability, largely on roadways, and enables the vehicle to modify the level of power to either the front or rear wheels to improve traction as needed. All-wheel-drive is adequate for many drivers and situations.

It is important to note that, on icy or slippery roads, neither AWD or 4WD systems assist with braking or completely prevent cars from skidding on slick surfaces. Having the ability to engage all four wheels at the same time should not be used as a replacement for cautious driving in inclement weather.

Four-wheel-drive and all-wheel-drive both provide power to all four wheels on the vehicle but have subtle differences that make each better for certain driving conditions.





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