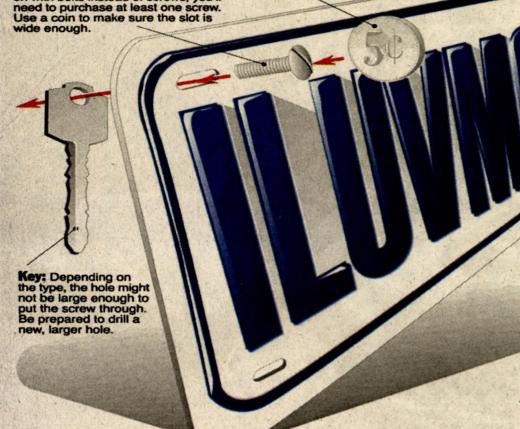
AUTOMOTIVE

The key to survival five minutes to hide a spare key somewhere on the outside of the car and fasten it there. Here's a tip if you can't find a place. Remove one of the license plate bolts and reinstall a slotted screw with the key between the back of the license plate and the bumper. Turn in the screw using a coin. This will ensure you can take the screw out

using a coin. Screw: Oil the screw to prevent seizing. Keep it short. The longer it is, the more turning you have to do with the coin. If your license plate is held on with bolts instead of screws, you'll need to purchase at least one screw.

Coin: Your portable screwdriver. When you install the key, use the coin to tighten the screw.



Protect your car from theft

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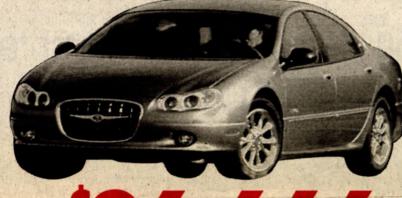
The Vehicle Information Centre Canada (VICC) suggests you consider the following to keep your car from being stolen.

· Don't leave your unlocked.

 Don't leave your car (locked or unlocked) with the key in the ignition.

· Park your car in well-lit areas, preferably where there are lots of people.

· When you park your car at home, ask your neighbors keep an eye on it, and do the same for them.



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It's cheaper to drive in Regina

Newfoundland, and Toronto are the most expensive places to own and operate a typical 1999 mid-size vehicle, with yearly costs exceeding C\$9,500, according to the latest analysis by Runzheimer Canada Inc., the Toronto-based management consulting firm.

Driving a typical mid-size car (represented by a Ford Taurus 4-door sedan) in the Montreal area costs C\$9,874 per year with St. John's close behind at C\$9,840, and Toronto in third place at C\$9,655 (see Table).

Expenses include operating costs: fuel, oil, tires, and maintenance — ownership costs: insurance, depreciation, licence and registration fees, and financing.

In sharp contrast, driving this same vehicle in Winnipeg, Edmonton, or Regina cost the owner only slightly over

C\$1,676 between the most and least expensive locations.

"For the individual driver, it is helpful to know what your yearly vehicle expenses are so you can establish an annual budget and plan accordingly," says Louise Arbour, Montreal-based Runzheimer consultant. "For companies that reimburse dozens or even hundreds of employees who operate their personal vehicles on business, establishing accurate driving costs becomes crucial."

The three highest cost cities all share one common liability - high auto insurance rates. Montreal rates for liability, comprehensive, and collision insurance ("business use" classification, principal operator over age 25, clean driving record) are nearly C\$1,800 annually; St. John's rates are about C\$1,700, and Toronto is nearly C\$1,900.

C\$8,000, a difference of In contrast, Winnipeg, Regina, and Charlottetown are all below C\$1,000 per annum for the same coverage.

Maintenance costs also vary. Assuming normal service and maintenance on a vehicle driven 96,000 kilometres over four years, these costs can range from a high of 3.05 cents-perkilometre in Toronto and Vancouver, to a low of 2.46 cents-per-kilometre Charlottetown.

Even licence and vehicle registration fees play a role. Drivers in Montreal pay C\$256 a year; those in Edmonton and Calgary only C\$53.

For further information on vehicle costs and business driving reimbursement programs, contact Runzheimer Canada Inc., 2300 Yonge St., Suite 800, Toronto, ON M4P 1E4; tel. 416-730-9200; fax 416-730-9283; website www.runzheimer.com.

Don't let your engine crack

A recent Zerex antifreeze coolant market study in the United States found that most motorists base when they change their antifreeze on the changing seasons. You should too or, at the very least, flush your cooling system every two

If the additives in the antifreeze/coolant are worn out, the inside of your radiator could start to rust, and the mixture will lose its ability to withstand freezing temperatures. In extreme cases, frozen antifreeze can lead to a frozen and cracked engine block and costly repairs.

Your car's antifreeze should provide the most appropriate freeze-point protection. In most parts of Canada a 50/50 mix of antifreeze and water will keep the coolant from freezing, lubricate the water pump and protect the cooling system from corrosion. In very cold areas it may be necessary to increase the concentration of antifreeze/coolant to (but never to exceed) 70 per cent antifreeze/coolant and 30 per cent water. Another simple winter rule is to keep the gas tank at least

half full to limit condensation and gas line freezing. Occasionally, add a little gas line antifreeze.

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A message from the Halton Council on Smoking and Health. For more information, please call the Halton Regional Health Department at (905) 693-4242 ext. 7525. TTY (905) 827-9833. A Public Health Project. Photo used with permission from North Bay and District Health Unit

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(1Black, 1Ivory)







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