

Five top tips to lower auto insurance premiums

(NC)—The more you know about insurance and how it works, the more you'll be able to save off your premiums. The good news is that www.kanetix.ca has compiled a list of the most common money-saving tips to get you started.

Insure all your cars on the same policy

Most insurance companies offer a "multi-car discount" for customers who insure more than one car on the same policy. This alone can bring you a savings of up

to 10 per cent!

Insure your home and car with the same insurer

You can get up to 5 per cent off your premiums if you insure your car and your home through the same insurance company. This is commonly referred to as a "multi-line discount" and is offered by most insurance companies as an incentive to get your home insurance business too.

Increase your deductibles

A deductible is the portion of an insurance claim you

agree to pay. Your insurance company picks up the rest. By taking on more financial responsibility, the insurance company considers you less of an insurance risk and will adjust your premiums accordingly. In other words, the higher the deductible you choose, the lower your insurance rate. How much are we talking about? That depends, but online quotes through www.kanetix.ca show that increasing your deductibles from \$500 to \$1,000 you

could save about 5-10 per cent!

Bonus tip

If your car is getting up there in age, you might want to consider dropping the collision coverage on your policy altogether. Talk this one out with your insurance representative because you need to weigh the cost of the collision coverage with the value of your car and your deductible. But consider this, if your car is worth \$1000, and your deductible is

\$1000, your collision coverage is not going to help.

Choose a car that costs less to insure

Sure they all have 4 wheels and get you from point A to point B, but each car is rated differently - mostly on its previous claims history. For example, the more likely the car is to be stolen or in an accident, the more you will pay for insurance to cover it. If you are buying a new car, compare quotes online first to see how

your new car rates with insurers.

Shop around

Auto insurance coverage may be standard throughout the province, but insurance premiums are another story. Coverage from one company to the next can vary by hundreds of dollars. The only way to make sure you are getting the best price for your policy is to shop around and compare rates from several companies.

Three tips for buying a vehicle privately

(NC)—Buying a vehicle privately can be risky - especially if you don't do your homework and research. The following tips from the Ontario Motor Vehicle Industry Council will help protect you and your investment:

1. Obtain a Used Vehicle Information Package. The seller is obligated to provide you with a UVIP, but if they don't, you can obtain one through the Ministry of Transportation. The package will list the names of all pre-

vious owners, determine if there are any outstanding liens registered against the vehicle in Ontario, and include the name of the current registrant of the vehicle. It's important to ensure the vehicle is in the name of the seller. If it's in a different name, you may be targeted by a curbsider - an individual who poses as a private seller, but is really in the business of selling stolen, rebuilt, odometer-tampered or defective vehicles. Also keep in mind that UVIPs

only provide the history of the vehicle in Ontario. You may want to consider services such as CarProof (www.carproof.com) or Carfax (www.carfax.com) for more detailed vehicle history searches.

2. Ask for identification and proof of ownership. Only the current owner should be selling the vehicle. Since the name of the current registrant of the vehicle will be printed on the UVIP, it is essential to confirm the identity of the individual selling the vehicle. Ask to see photo ID and proof of ownership of the vehicle. Take into consideration the location where you meet the seller. It is best to deal at a person's residence, in order to verify the address. Be wary if the



meeting takes place in a parking lot or on a premise with many cars in the driveway. If you do decide to purchase the vehicle, do not pay cash. Issue a cheque made out to the name of the current owner listed on the UVIP. A curbsider will prefer cash, so that an unsuspecting consumer will have no way of tracking them down when things go wrong. Don't fall for the offer of a bill of sale with a lower price in order to

reduce tax. It's another sign of a trap.

3. Although you can ask the seller for maintenance and repair records, it's in your best interest to have the vehicle inspected by a mechanic you trust. In the event you are dealing with a curbsider, the vehicle may be damaged from a major accident, or the odometer may have been tampered with to make the vehicle seem new, when in fact, it has a history of use as a cab

or police cruiser.

The alternative to buying privately is to shop through a registered dealer. Registered dealers are part of a regulated industry which means you can turn to the provincial regulator, the Ontario Motor Vehicle Industry Council, should you run into problems with the transaction. The Council's web site is www.omvic.on.ca.

Sauve Automotive Inc.



Air Conditioning • Brakes • Computer Diagnostics • Fleet Service
Oil Changes • Safety Inspections • Steering • Suspensions
Tune-ups • Car and Light Truck Major and Minor Repairs

1245 Provincial Rd. Phone: 519-969-3032
Windsor, ON Fax: 519-969-6862
Canada N9A 613 Email: sauveautomotive@hotmail.com

FAIRVIEW CARS

A Division of Fairview Plaza Ltd.

438 Talbot St., Essex, Ont. • 776-4875

Come and See our Selection of
PRE-OWNED VEHICLES



Your Complete Service Garage
Vito Carchedi - Proprietor

Horsepower vs torque

(NC)—Confused about which is better? If you're having a hard time understanding the difference, think of them this way:

one is like a marathon runner while the other is more like a sprinter - both have their place, both deliver performance, but they are

different.

Today a vehicle's power is typically expressed as horsepower and reaches its maximum at higher

engine speeds. Once a vehicle reaches highway speed, only a fraction of the vehicle's horsepower is required. Torque, on the other hand, starts your vehicle and reaches its maximum at lower engine speeds.

Many consumers think they need a lot of horsepower, when in actual fact, it could be torque that suits their needs better. Whatever your decision, do your homework. Natural Resources Canada can help. Visit Natural Resources Canada's website at vehicles.gc.ca or call 1-800-387-2000 to learn about the EnerGuide Label for Vehicles, the Fuel Consumption Guide and for other tips and tools to encourage fuel efficiency.

★ 30th Anniversary ★

SIEFKER

Performance Machine Inc.

WE EMPLOY ASE CERTIFIED TECHNICIANS let us show you their credentials

"Quality Guaranteed"

35 Victoria Avenue, Essex, ON. 776-6761
www.siefker.com