

ADVERTISING FEATURE

WHEELS

Before purchasing a new vehicle, make sure it fits properly

Like buying clothes off the rack, some are going to fit you better than others.

The same applies to purchasing a vehicle. Evaluating car models for suitable fit is so easy it requires little or no practice.

Sitting in the driver's seat, move the seat back or forward with your foot firmly on the floor under the brake pedal until you have a slight bend in your knee.

Adjust the steering wheel tilt control

if available (but be sure you can see the dash gauges adequately), and move the adjustable seat back until you can rest the inside of your wrist on top of the steering wheel rim without moving your shoulder forward.

Place your thumbs inside the wheel rim at the nine and three o'clock positions and wrap your fingers around the steering wheel.

You should notice that your elbows are bent, that you are sitting fairly upright, but that the position is

extremely comfortable.

Now, look around you and evaluate your environment. Can you see over the top of the dash easily? Is there adequate head clearance with the roof lining or the edge of the moonroof opening?

Is visibility of the dash obstructed by the steering wheel? Can you reach the pedals with ease and without being too close to the steering wheel?

Can the head restraint be adjusted to support the centre of your head in

the event of an accident?

Unless you can answer yes to all of the above questions, the suitability of the car you are evaluating, contemplating, purchasing, or even one you already own, should be reconsidered.

Remember, the car may have a glowing owner reputation but if it does not fit you, for the sake of safety, your comfort, and future enjoyment of driving your new car, it is worth looking at some alternative models.

This article was submitted by the Canadian Automobile Association.

CLEAR is a fairer insurance system for all motorists

(NC)—For years people have assumed that their driving record alone determines their insurance rates when, in fact, the type of car you buy also has a significant impact.

Simply put, some cars are more expensive to repair, others are stolen more often and statistics prove that others still are more likely to be involved in accidents.

That's why insurance companies today are using the Canadian Loss Experience Automobile Rating system to make sure insurance rates are fairer for everyone.

This system allows for a more accurate prediction of future claims, while rewarding owners with vehicles that experience fewer and smaller losses.

The Consumers' Association of Canada endorses CLEAR as a fairer system for motorists because it ensures safe vehicles do not continue to subsidize those vehicles with higher loss costs.

What's more, implementing a system that rewards consumers for buying cars that are less likely to incur insurance losses is also serving to encourage manufacturers to build safer, less damage-prone vehicles.

Shop around before settling on one insurance company

(NC) Does it really matter which insurance company I choose? Yes, it can make all the difference in the world. Here are a few tips for the next time you go shopping for auto insurance.

• Choose a financially stable company. After all, it's not only important for them to be in business a year from now, but also 30 years from now.

• Be sure their products and services provide good value. Are there options that ensure you get the best deal? For example, did you know that you can lower the cost of your auto insurance by choosing a higher deductible amount? Were you aware that you can actually negotiate a lower rate?

• Be comfortable with the people who work there. Expect to be treated professionally and with courtesy by an advisor who is available when you need them.

• Your best interests should be taken to heart. Does your advisor take the time to get to know your personal financial picture?



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