

MONEY WISE

VALUING PEOPLE. VALUING MONEY.
MANAGING IN TOUGH TIMES INITIATIVE



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THIS MONTH'S TOPIC:

PREPARE YOUR VEHICLE FOR WINTER

A vehicle is a major investment that requires timely maintenance to protect the longevity of the car. Wear and tear on your vehicle can result from high mileage, structural damage caused by accidents, lack of routine maintenance, and extreme weather conditions. Winter can be particularly hard on your vehicle. That is why it is recommended that you take special precautions to “winterize” your vehicle. Consider some of the following tips to ensure the safety and performance of your vehicle this winter.

Test your battery

It is good practice to check your car battery every 6 months or so to be sure it is performing properly. However, during the winter, you will want to monitor your car battery even more closely. In cold weather the battery's capacity is decreased. It may lose battery power more quickly than it would in more moderate temperatures. Have your mechanic look at your battery to make sure it is

functioning well. Also, always keep jumper cables in your vehicle just in case the need arises and test them so you can be confident that they will work in the event that you need to use them.

Keep winter supplies

Even if you have taken precautions to monitor your car battery, you may still find yourself stranded in the cold. There are some other tools that you should keep in your vehicle as an added





measure of protection. Prepare a winter tool kit with the bare necessities including:

- a first aid kit
- a flashlight, a battery powered radio (and extra batteries)
- a basic toolkit (i.e. screwdriver, wrench, etc.)
- blankets, gloves, hats, etc.
- drinking water and non-perishable, calorie dense foods (i.e. nuts or energy bars)
- a piece of cardboard or a bag of sand with you that can be used for traction if your car becomes stuck in the snow
- Reflective triangles, vests, and/or road flares

Check your fluids

The next time you are due for an oil change, consider upgrading to a higher grade of oil. If you are the consummate money saver and you prefer to put conventional motor oil in your vehicle, you may want to reconsider during wintertime. The colder the weather, the thinner you want your oil to be. If your motor oil is too thick, it may not properly lubricate your engine.

Similarly, there are certain kinds of windshield wiper fluid that is preferable for winter. Ordinary

fluid freezes too quickly in cold weather, rendering it basically useless. Winter windshield wiper fluid is specially designed to resist freezing in colder temperatures.

Lastly, check your antifreeze. As its name suggest, antifreeze is the fluid that keeps your vehicle's engine from freezing.

Check your tires

Winter is the season of slipping and sliding and your best defense against hydroplaning on ice is a good set of tires. Check your tires to ensure that they still have plenty of tread. Also, check your tire pressure. In the cold weather, air can gradually leak out of your tires leaving them slightly deflated which can affect their performance.

Gasoline

Keep your gas tank full. There are a couple important reasons to do this. First, a full tank can prevent water from accumulating in your tank and freezing over (which could keep your car from starting). Second, a full tank is an added safety measure in case you get stranded. A full tank of gas means you can keep the car running longer to stay warm.

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