

Auto Guide



Supplement to the Tribune

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Rockstar Energy Drink is giving away a Jeep and \$20,000!



Rockstar Energy Drink is Giving Away a Custom Jeep Wrangler and \$20,000 To Fuel the Ultimate Summer Road Trip.

(NewsUSA) – One lucky winner will score big when participating in Rockstar Energy's "Fuel Your Drive" promotion.

With people looking to get out and travel more this summer, Rockstar Energy Drink wants to come along for the ride and "Fuel Your Drive" to help summer road-trippers across the country get cash back and stay energized to get to their next destination.

Beginning with Memorial Day weekend, nearly 85% of Americans are anticipated to have travel plans throughout the summer season. In fact, 75% of Americans intend to take at least one road trip this summer, most driving somewhere within 100 miles of their home.

"With summer travel on the rise, we know consumers will need that little bit of energy and mental boost to make it through long car rides, so we're thrilled to be able to bring back the 'Fuel Your Drive' program," said Sean Bonthuys, PepsiCo

Senior Director of Brand Marketing, Energy Portfolio. "Meeting our consumers' needs has always been one of our main priorities as a brand, and we're happy to be able to provide new offerings and fan favorites, while putting cash back in their wallets at the same time."

Now through the end of the year, customers who purchase any two Rockstar Energy products and text 'ROCKSTAR' and a photo of their receipt to 73774, will receive \$5 cash back – all courtesy of Rockstar Energy.

That's not all. Rockstar Energy will also be giving away a Rockstar custom-wrapped 2024 Jeep Wrangler, as well as \$20,000, to one grand prize winner for the ultimate summer road trip. Deadline to enter is July 15, 2024. Participants can enter at <https://fydsweeps.com/> for a chance to win the grand prize and earn bonus entries by redeeming the cash back offer.

No road trip is ever successful without a road trip

companion – which is where the latest Rockstar Energy product line, Focus, comes in. Available in three zero sugar flavors (Lemon Lime, White Peach, and Orange Pineapple), Rockstar Focus contains a unique blend of ingredients including Lion's Mane, a mushroom used in traditional eastern cultures. The zero sugar, calorie free beverage delivers functional energy and a mental boost to help get you through your road trip adventures. Additional offerings from Rockstar Energy include Rockstar Original and Rockstar Pure Zero, which provide sustained mind-body energy for up to five hours, and are fully charged with B-vitamins and formulated with guarana, taurine, and caffeine.

No matter where your summer plans will take you, Rockstar Energy has your back to take you on your next epic adventure. For more information on Rockstar Energy's "Fuel Your Drive" promotion, visit <https://www.rockstarenergy.com/pepsico-fuel-your-drive-offer-terms>.

Washington ranks 4th in US for vehicle thefts by volume

Washington state ranked fourth in the nation for thefts by volume with 43,160 vehicles stolen in 2023, an 8 percent decrease from 2022, according to NICB.

• Owners of vehicles stolen are "on the hook" without Comprehensive Insurance Coverage.

The National Insurance Crime Bureau's (NICB) 2023 Vehicle Theft Trends report shows thefts increased again in the United States with more than one million vehicles stolen last year. Washington state, however, saw an 8 percent decrease in auto theft but still ranked fourth in the nation for thefts by volume with 43,160 vehicles stolen in 2023 compared to 47,113 in 2022. The Seattle-Tacoma-Bellevue Core-Based Statistical Area (CBSA) ranked seventh in the nation with 31,328 thefts last year, a 2 percent increase from 2022.

In addition to taking auto theft prevention measures, The NW Insurance Council urges vehicle owners to consider optional Comprehensive or Other than Collision coverage to help protect themselves financially if their vehicle is stolen, because it is the only type of policy that will cover auto theft.

"It is encouraging news that fewer vehicles were stolen in Washington in 2023 than in 2022, but even so, auto theft remains a significant problem in the Northwest," said NW Insurance Council President Kenton Brine, who noted that 8,000 more vehicles were stolen last year than in 2021. "Insurers are paying much higher costs to repair or replace stolen vehicles than in the past, and those



higher costs are contributing to insurance rate increases for consumers."

Comprehensive or Other than Collision Coverage will help pay to repair or replace a stolen vehicle. This type of policy also pays - up to the limits of the policy (typically after a deductible has been paid by the policyholder) - for vehicle damage not caused by a collision with another vehicle, including damage from fire, hail, windstorm, auto glass breakage and even if the vehicle hits a deer.

The NW Insurance Council urges drivers talk to their insurance company or agent to verify if the current auto insurance policy they have will help if the worst happens and their car or truck is stolen.

NICB and NW Insurance Council recommend that vehicle owners follow these tips to help guard against auto theft:

- Park in well-lit areas.
- Close and lock all windows and doors when you park.
- Never leave valuables inside your vehicle, especially if they are visible from outside the vehicle.

• Never leave your keys inside the vehicle.

• Don't leave the area while your vehicle is running.

• If your vehicle is stolen, call law enforcement and your auto insurer immediately.

How to Help Stop Auto Theft & Insurance Fraud

In some cases, auto theft is a form of insurance fraud when vehicle owners arrange to have their vehicles stolen with hopes of collecting the insurance money. If you witness or have knowledge of an auto theft, you can report it anonymously by calling toll-free 1-800-TEL-NICB (1-800-835-6422) or submitting a form on NICB's website.

For more information auto theft and insurance fraud, visit National Insurance Crime Bureau and NW Insurance Council.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

Road tripping this Summer? Keep these tips in mind

(StatePoint) Whether you're day tripping with family, taking a week-long vacation with pals, or doing a cross-country solo drive, summer road trips of all kinds can be long and exhausting. The good news? There are plenty of ways to improve the experience.

• Great Snacks

Road trip snacks are non-negotiable! They make car rides of any length brighter and keep drivers and passengers happy and fueled for the miles ahead.

It's best to have a mix of snack options that are easy to eat in the car or at roadside stops. Carrot sticks, pretzels and nuts make great savory choices. For an easy, on-the-go, fruity and juicy snack, try Black Forest Gummy Bears and Gummy Worms. Now juicier, Black Forest Gummy Bears and Gummy Worms are made in six delicious fruity flavors making them a great

road trip snack. Crafted with care, they are made with real fruit juice, as well as colors and flavors from real sources.

Before hitting the road, find Black Forest at a nearby retailer by visiting blackforestusa.com.

• Refreshing Breaks

Making great time shouldn't come at the expense of you or your traveling companions' comfort. Beyond typical bathroom breaks and pit stops, consider visiting points of interest along the route. Ideally, these detours shouldn't add too much additional mileage to your odometer or time on the road, but instead, be designed to break up the trip in manageable chunks. From a natural landmark to a beautiful view, the experiences will emotionally and physically rejuvenate your party for the next leg of the journey.

• Games and Music

Entertainment can help the

miles pass more quickly. If you're driving alone, prep a great playlist or download some audiobooks or podcasts in advance of the trip so you aren't distracted by flipping through your device while driving. Try giving each hour of the journey a different theme – such as songs of a specific genre or from a particular decade, or by letting passengers take turns being the DJ. You can also pass the time playing classic road trip games like "I Spy" and "Twenty Questions." Keep passengers in the backseat occupied, particularly little ones, by supplying them with portable versions of their favorite board games.

• Sustainable Tweaks

It's easy to reduce your impact on the environment on road trips, and doing so will make you and your travel companions feel better and more energized about your journey!



Try turning off the AC and feeling the fresh breeze from open windows to reduce your fuel use. When it comes to hydration, bring your own reusable water bottles and refill them at rest station water fountains. You can

also select snacks wisely. Black Forest Gummy Bears and Gummy Worms, for example, are now available in store drop-off recycle-ready packaging. Help protect the planet by participating in the Store Drop Off program,

conveniently located at retail stores along your route.

With delicious snacks, and fun games and detours, a road trip doesn't just have to be a means to an end, it can also be a relaxing and fun part of your vacation.

Five ways to protect your automotive investment

(Family Features) Between inventory issues and climbing interest rates, buying a vehicle can be quite an ordeal, making it an investment worth protecting.

Today's vehicles require less maintenance than ever before. You can go longer between oil changes and many tires are rated for longer travel. However, keeping up with regular maintenance remains part of your vehicle's upkeep.

Whether you've purchased a new vehicle or you're aiming to keep a car or truck you already own in good working condition, these tips can help you maintain its peak

performance and appearance.

Car Wash: At least once a month, make a point of washing your car to remove built up grime. Not only is the dirt unsightly, but the mess can also damage your paint job and even the frame. This is especially true during the winter months when road salt splatters your vehicle's undercarriage. Once the temperatures climb back above freezing, be sure to wash away the salt.

Covered Parking: When possible, use a garage or other form of covered parking. You'll protect your paint job from harsh UV rays, and you'll

also limit exposure to bird droppings and other potentially corrosive or damaging elements in the environment, like dust and pollen.

Windshield Wipers: Visibility is one of the most important aspects of safety when you're driving, and windshield wiper blades play an essential role. Squeaking, streaking and failing to clear precipitation are all signs your blades need to be replaced. Check wipers regularly and plan on replacing them at least every 6-12 months.

Battery: You may not think much about your battery as long as your engine is turning over and your vehicle is running smoothly. However, even a car in good condition can have battery damage. At least

once a year, check for signs of battery acid. If you detect the white powdery substance around your battery terminals, disconnect the cables (negative first) and apply a mixture of baking soda and water with a wire brush. Rinse with water and dry before replacing the cables.

Air Filter: The air filter doesn't just affect the air quality in the cabin of your vehicle. A dirty filter can also cause engine strain because it hinders proper air flow. Over time, you may even notice a decline in gas mileage



Photo courtesy of Unsplash

and acceleration performance. Many factors affect how often you need to replace your filter, but a quick visual inspection should give you a clear idea. Your owner's manual will help

you determine how to access the filter; it's easier than people often assume.

Find more practical tips for auto care at eLivingtoday.com

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P.O. Box 499 Snohomish, WA 98291-0499
605 Second St. #224, Snohomish, WA 98290

**(360) 568-4121 or
(425) 258-9396**

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Protecting your ability to drive safely for as long as possible



(NAPS)—Driving a car means maintaining independence for many older adults. Driving allows you to shop, see friends and family, keep up with medical appointments, and avoid social isolation. But sometimes staying safe behind the wheel as you age can be a challenge.

Age-related physical and mental changes can affect your ability to drive safely. If you're alert to these changes and manage them carefully, you may be able to continue driving safely for some time.

To keep your skills as sharp as possible, consider following these suggestions from experts at the American Geriatrics Society (AGS), healthcare professionals dedicated to improving the health,

independence, and quality of life of older people:

Check your eyesight to keep it as sharp as possible by getting a complete annual eye exam once you turn 60. Test yourself to monitor your vision:

- Do you have problems reading street signs?
- Are you having difficulty seeing road or pavement markings, curbs, or other vehicles or pedestrians, especially at dawn, dusk, and nighttime?

• Is glare from oncoming headlights making it hard to see when driving at night?

Assess your physical fitness to drive by asking yourself:

- Can I comfortably turn my neck to see over my shoulder when I change lanes?

• Can I easily move my foot from the gas pedal to the brake? Can I easily turn the steering wheel?

• During the past year, have I fallen one or more times?

• Do I regularly walk more than a block a day?

• Can I raise my arms above my shoulders?

Perform a reality check on your attention span and reaction time:

• Are you overwhelmed by signs, traffic signals, and car and pedestrian traffic, especially at busy intersections?

• Does it seem harder to merge into traffic on the highway?

• Do you take any medications that make you sleepy, dizzy, or confused?

• Do you feel less confident

about driving at highway speeds?

• Do you react slowly to cars entering your roadway, or to cars that have slowed or stopped in front of you?

Pay attention to changes and warnings:

• Have friends or family members expressed worries about your driving?

• Have you ever gotten lost on familiar routes or forgotten how to get to familiar destinations?

• Has a police officer pulled you over to warn you about your driving?

• Have you been ticketed for your driving, had a near miss, or a crash in the last three years?

• Has your healthcare provider warned you to restrict or stop driving?

Consider Getting a Profes-

sional Driving Assessment

If you've experienced driving problems like these or are worried about your ability to be a safe driver, consider getting a professional assessment of your skills.

Occupational therapists trained as driving rehabilitation specialists can evaluate your driving skills and strengths, as well as any physical, visual, and cognitive challenges you may face. They can also evaluate your ability to operate a vehicle safely and, if needed, recommend ways to reduce your risks.

Driving rehabilitation specialists are trained to evaluate older drivers for:

- Muscle strength, flexibility, and range of motion
- Coordination and reaction time

• Judgment and decision-making skills

• Ability to drive with special devices that adapt your vehicle to your needs

The specialist may recommend ways for you to drive more safely after the evaluation. Suggestions may include getting special equipment for your car or helping you sharpen your skills.

Not sure how to find a driving rehabilitation specialist? Talk to your healthcare provider or contact the American Occupational Therapy Association for a directory. You can also visit the AGS's public education website, <https://www.healthinaging.org/driving-safety>, for more safe driving resources for older adults and caregivers.

Attention Drivers: Watchout for deer and other wildlife

Vehicles and wildlife can be a lethal combination on Washington roads. As the weather gets colder and days get shorter, drivers face a greater risk of collisions as deer and other wildlife migrate from the mountains and unexpectedly dart across roads and highways.

Washington drivers have a one-in-286 chance of hitting a deer, according to a 2022/2023 analysis by State Farm. And the Washington Department of Transportation (WSDOT) reports that more than 1,500 wildlife/vehicle collisions are reported annually. Many

collisions go unreported, however, which means that number is likely much higher. Based on the number of deer and elk carcasses removed from state highways by WSDOT each year, the number of vehicle and wildlife collisions is likely over 5,000.

"Collisions between vehicles and large animals can cause severe damage and serious injury to drivers and passengers," said Kenton Brine, NW Insurance Council

president. "Using caution and staying alert can save your life and eliminate the need for costly vehicle repairs."

Brine said a standard Auto Insurance policy will pay for damage to your vehicle, less the deductible, if you hit a deer or any other animal, but only if you have optional Comprehensive Coverage. Another optional coverage – Personal Injury Protection, or "PIP" coverage – can pay medical expenses for the driver and/or injured passengers, regardless of who is at fault in a collision.

"All drivers are required by law to carry an Auto Liability Insurance policy when they drive, which provides coverage

See DEER on next page

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View your car as an investment and improve your finances

(BPT)-In these inflationary times, the cost of owning a car seems to increase on a daily basis. The price of buying a car is growing, and so is the cost of operating one. We all want personal transportation and the joy of car ownership, but the statistics are challenging.

Simply purchasing a car is more costly than ever. The prices of new and used vehicles skyrocketed in the aftermath of the COVID-19 pandemic. According to J.D. Power, new-vehicle transaction prices shot up 13% in 2021 and then surged up another 13% in 2022. The increases moderated a bit last year, but prices haven't fallen.

The prices of used vehicles have escalated even more rapidly over the last several years as consumers who couldn't find an affordable new car have turned to the used car market. Again, the prices have moderated in 2023, but used vehicle prices

are up at least 20% versus their level in 2021.

At the same time, the cost of maintenance and replacement parts has also zoomed up. So has the hourly rate of auto repair labor.

The economic news regarding transportation costs is challenging. Still, the auto experts at Mercury Insurance have a suggestion that could change the way you look at these costs. The suggestion is to treat your vehicle as an investment, not an expense.

"Many personal finance experts define automobiles as expense items," said Justin Yoshizawa, director, Product Management State. "While that is generally true, viewing your vehicle as a long-term asset just might change the way you purchase and maintain your cars. And it will probably save you money."

Viewing your vehicle as a long-term asset implies that you will purchase it differently, finance it differ-

ently and maintain it differently. Rather than seeing your vehicle as a piece of equipment that needs to be replaced frequently, like a cellphone, for example, it may be smarter to treat your car as a long-term asset that you can feel comfortable owning and driving for years, which could save you thousands of dollars.

Mercury offers these suggestions for viewing your car as an investment:

- Buy the right car. Choose a vehicle appropriate for your long-term needs with the expectation that you will drive it for the next 10 years. With that in mind, the car you purchase should offer a low cost to own based on good dependability and reliability, low maintenance and repair costs, good fuel economy, and low cost to insure.

- Consider a used vehicle. Smart shoppers will find that two- to three-year-old used cars, trucks, SUVs and vans are much less expensive to

purchase than the equivalent new vehicles. The savings could easily reach \$10,000 or more for a premium-brand SUV. Buyers who might be afraid of "getting a lemon" when they buy a used car should consider certified pre-owned (CPO) vehicles. These vehicles are hand-picked and meticulously inspected prior to being sold, and they are backed with a warranty very similar to a new-car warranty.

- Finance responsibly. The absolute best financing is buying the vehicle with cash. When you do that, you immediately acquire complete ownership of the asset (the car), and you never face financing expenses or monthly car payments. In this era of high interest rates, that is a giant advantage. If you can't purchase an appropriate car with cash and you need a car immediately, then borrow as little money as possible for as short a term as possible. This will save you hundreds of dollars in interest payments



versus the typical car loan that is now stretching toward six years in length.

- Keep the vehicle. The key to gaining financial advantage from viewing your car as an asset is owning it for a long period of time. While the average car on the road today is over 11 years old, typically, cars that age have had several owners. Instead, your goal should be to maintain your vehicle so it is useful to you for at least a decade. This implies preventative maintenance and, yes, some repairs over time. But while repairing a

vehicle is more expensive than it used to be, it is still far cheaper than replacing the vehicle with a new car, truck or SUV.

"The days when new vehicles would rust out and wear out in just a few years are over," Yoshizawa said. "Today's new and late-model used vehicles have long, useful lives ahead of them. Buying the right vehicle and continuing to maintain and repair it as needed is the best way to assure yourself the lowest personal transportation costs."

Deer *Continued from previous page*

to pay for injuries or damage suffered by others in an accident which is your fault," Brine said. "But to pay for damage to your own vehicle from a collision with wildlife, you'll need Comprehensive coverage, which is an inexpensive addition to your auto policy. It's also wise to consider PIP coverage in case you or others in your vehicle suffer injuries."

NW Insurance Council offers the following defensive driving tips to help you avoid wildlife while on the road:

- Be attentive from sunset to midnight and the hours just before and after sunrise. These are the highest-risk periods for deer-vehicle collisions.

- Drive with caution when moving through wildlife-crossing zones, in areas known to have large deer and elk populations and in areas where roads divide agricultural fields from forestland. Also be aware that wildlife collisions

also happen on city arterials and suburban neighborhood streets.

- Deer seldom run alone. If you see one deer, others may be nearby.

- When driving at night, use high-beam headlights when there is no oncoming traffic and no cars directly ahead of you.

- Brake firmly when you notice deer or elk in or near your path and stay in your lane. Many serious crashes occur when drivers swerve to avoid an animal and hit another vehicle or lose control of their car.

- If you hit an animal, pull over and call law enforcement



to direct you to your next step. Some states have special requirements regarding animal collisions.

- Always wear your seatbelt. The National Highway Traffic Safety Administration (NHTSA) estimates that seat belts saved the lives of 14,955 people in 2017.

For more information about

insurance, contact NW Insurance Council at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

Information from WSDOT

Collision reports

Local and State Patrol officers submit to us when there's a human injury or fatality, or property damage exceeding \$1,000. On average, we receive 1,500 reports each year, with 167 human injuries and one human fatality. However, based on the number of deer and elk carcasses removed from state highways by WSDOT maintenance staff and citizens, we know that the number of collisions is much higher.

Carcass removal by our maintenance staff

We've tracked the number of deer and elk carcasses removed by our agency since the mid-1970s. These numbers suggest that a minimum of 5,000 collisions with deer and 200 collisions with elk occur each year.

Citizen salvage records

Since July 1, 2016, it's been legal for citizens to salvage road-killed deer and elk, provided they obtain an online permit within 24 hours of removing the animal. We obtain these records periodically from the Washington Department of Fish and Wildlife. In the first year of legal salvage, citizens reported the removal of 652 deer and 127 elk from Washington highways.

By combining this data we get a good sense of where collisions are occurring. We use that information to develop proposals to reduce or eliminate the problem.

A look at the (re)making of Lowrider Magazine

(BPT) - Lowrider cars have been a rich symbol of empowerment and a unique form of artistic expression for those within the lowriding community. Much of this culture was highlighted for more than 40 years in the pages of Lowrider magazine, until it was shuttered in 2019. But now, Modelo, a beer born in Mexico that celebrates those who drive culture forward and embody the mark of a fighter, has teamed up with MotorTrend to bring back Lowrider magazine - with a twist. To spotlight those who haven't always received recognition, this special-edition issue champions the women of lowriding across every page of the issue.

Historically, depictions of

women in Lowrider magazine were often limited to models on the hoods of cars. This limited-edition revival highlights the women behind the wheel who have fought for their place as drivers, builders, mechanics, painters and welders in a male-dominated community.

Bringing Lowrider back came with a lot of grit, determination and passion - something that Modelo is always looking to bolster. With the help of MotorTrend, a leader in the automotive publication world, the two assembled the perfect team to get the job done. The one-time re-issue of Lowrider is made by women, for women - from the collaborative effort of photographers, creative

directors, writers, as well as editorial direction by Dr. Denise Sandoval, a university professor of Chicana/o studies.

Dr. Sandoval shared how it was a true passion project working on this all-women issue of Lowrider magazine. "With lowriding popularity at an all-time high, combined with the rise of car clubs exclusively for women members and car clubs led by women, 2024 felt like the perfect moment to spotlight the women who have impacted lowrider culture," said Dr. Sandoval. "Lowriding is about the cars, but it's more than that. It's also about the culture and community that's built around the cars that enabled our community



to express themselves and visualize our story."

This special edition of Lowrider magazine is available

to view at [MotorTrend.com/Lowrider](https://www.motortrend.com/lowrider).

A distracted driving ticket could cost you more than just a fine



Washington State's distracted driving law places tougher restrictions on cell phone use while behind the wheel along with violations for other distractions while driving, such as eating, reading or grooming.

- The Washington State Traffic Safety Commission (WTSC) reports that 596 people died from distracted driving between 2017 and 2021. In 2022 distracted driving caused 115 fatalities in Washington state.
- The Washington State Patrol reports that it has contacted or stopped 6,601 distracted drivers so far in 2024, and over 28,000 distracted drivers were

stopped in 2023. In addition to a fine, having a distracted driving ticket on your record could increase your insurance premium, insurers report. In 2021, distracted driving killed 3,522 people in the United States, according to the National Highway Traffic Safety Administration (NHTSA). In 2023, the Washington State Patrol

stopped over 28,000 distracted drivers. Distracted driving is broadly defined as activity that take a driver's attention off the road. Washington State's distracted driving law places tougher restrictions on cell phone use while behind the wheel along with violations for other distractions while driving, such as eating, reading or grooming. And keep in mind, a dis-

tracted driving ticket could cost more than just the fine. "Distracted driving is a public safety and public health issue that destroys lives and damages property, which is of great concern to everyone, not just insurance companies, so we hope drivers are beginning to make better choices when it comes to cell phone use in their vehicles," said NW Insurance Council President Kenton Brine.

Distracted driving infractions are included in state driving records, which are available to insurance companies. More insurers now report that a distracted driving infraction on your record could increase what you pay for auto insurance, in some cases by as much as 20% or more.

Whether your own insurance premium will be affected by a citation for distracted driving, and what that impact could be, will vary depending on the circumstances, your overall driving record and on your insurance company and policy," Brine said. "It's a good idea to check with your insurance company or agent to find out more about those potential consequences."

Brine said an informal, non-scientific survey of insurance companies writing

auto insurance policies in Washington conducted by the NW Insurance Council suggests that many companies respond to increases in citations and crashes blamed on distracted driving by imposing surcharges or higher premiums for policyholders who are cited for distracted driving - especially if the citation came as the result of a collision. Premium impacts could include the loss of a "good driver discount" plus a 2-4% rate increase, Brine said.

But the potential rate increase could be much steeper, he said, if the citation came in connection with other

the riskiest distraction for drivers.

In recent years, studies have found a correlation between an increase in auto crashes and distracted driving. As a result, the cost of insurance has increased as well because loss costs - payments made to treat injuries, repair damaged vehicles and property and defend insured drivers in legal actions - have risen.

"The best defense against auto crashes and high insurance costs is simple," Brine said. "When you're driving, keep your hands on the wheel, your eyes on the road, and your mind on your driving."

For more information about Distracted Driving, visit the National Highway Traffic Safety Administration's website. For more information about distracted driving or auto



infractions, like speeding or running a red light, or if it also involved a crash.

"In cases where a collision or other additional violation also occurred along with the distracted driving citation, a policyholder could expect to see a 10-20 percent increase, or more," Brine said.

All distractions are a reason for concern, but cell phone use while driving is

insurance, contact NW Insurance Council at 800-664-4942 or visit www.nwinsurance.org.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.



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Did your auto insurance go up?

Here's some options to help manage the cost

- Auto insurance premiums can vary by hundreds of dollars depending on several factors.

- Shopping around and comparing rates, deductibles and discounts will help reduce the cost of auto insurance.

- Auto insurance premiums are based in part on the vehicle's price, the cost to repair it and its overall safety record, so check with your insurance company or agent and compare rates for coverage before you buy a car.



Drivers nationwide are facing significant increases in auto insurance premiums, driven by various factors ranging from escalating vehicle repair costs, inflation, an increase in vehicle thefts and more frequent severe weather events, to name a few. Fortunately, there are options to explore to help cut down the cost of your auto insurance premiums.

According to Bankrate, a financial website and publication, the average cost of full auto insurance coverage increased by 26 percent over last year, with some states experiencing sharper increases than others. In Washington, the average annual premium for full coverage in 2024 is \$1,643.

The insurance rates you pay for your car can vary dramatically depending on the insurance company, agent or broker you choose, the types of coverage you request and the kind of car you drive. If you're shopping for a car, or an auto policy, consider these tips to maximize your protection and manage your costs:

1. Comparison shop before you buy: Get at least three quotes from different insurance companies. Prices for the same coverage can vary by hundreds of dollars, so it pays to shop around for an insurance company, agent or broker that fits your auto

insurance needs.

2. Raise your deductible: Choosing a higher deductible can lower your premium costs. Just be sure to have enough money set aside to pay the higher deductible if you have a claim.

3. Reduce optional insurance on your older car: It may not be cost-effective to have Collision or Comprehensive coverage on vehicles worth less than \$1,000 or worth less than 10 times the insurance premium, because any claim you make would not substantially exceed the annual cost and deductible amounts. Websites such as Kelley Blue Book and TrueCar are available to look up what your car is worth.

4. Consider buying a "Low Profile" vehicle: Vehicles that are expensive to repair, or are a favorite target for thieves, often have much higher insurance costs. Be sure to check into the insurance costs of a particular vehicle before you buy it.

5. Bundle your insurance: Many insurers offer a discount if you purchase two or more types of insurance from them, such as homeowners and auto insurance, or insure more than one vehicle. It's important, however, to compare costs for a multi-policy discount from a single insurer with buying your insurance separately from different companies.

6. Maintain Good Credit: Most states allow insurance companies to use your credit score when calculating your insurance

rates, and research shows that people who effectively manage their credit make fewer claims. Be sure to regularly check your credit and correct any errors you may find in your report.

7. Take advantage of discounts: Most insurance companies offer a variety of discounts to their customers. Some companies offer discounts to motorists who drive less than the average number of miles per year, or to drivers who carpool to work. Some insurers offer discounts for more than one vehicle, no accidents in three years, defensive driving courses, anti-theft devices and good grades for students who are under your policy. Talk with your insurance company representative about discounts for which you may qualify.

Keep in mind that your driving record will impact what you pay for auto insurance as well. Those who have a clean driving record generally pay less than those with driving citations, such as distracted driving, speeding and driving under the influence of drugs or alcohol. For more information about property and casualty insurance, visit NW Insurance Council's website at www.nwinsurance.org.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto, and business insurance to consumers, media, and public policymakers in Washington, Oregon and Idaho.

Why do people love classic cars so much?

By Robert Bobo

If you go by today's standards (and according to some people), classic cars are bad for the environment and shouldn't be on the road anymore for a variety of reasons. After all, modern cars are faster, more reliable, handle better and are more economical. Basically, they are better in all respects otherwise they would just make the same models today, right? Nope. Not only do these cars and trucks still exist but the market for them continues to thrive in nearly every way.

Why? Well first, there's the design of the car itself. Classic cars were created very much in a world where designers used pencil and paper to create elegant shapes and flowing lines. There were no rules to stop them part way through when software told them it would just not be possible to build or be safe to drive. Many times, those were attempted and fixed more as an afterthought to go with the design and not the other way around. The point being older designs (for nearly everything) are really beautiful in many unique ways and in shapes that modern designers don't seem to create anymore, let alone that can actually be built. They were imagined in the mind and were not stifled by overbearing laws constraining what they saw in their head and drew. Sometimes over and

over until it was just right and not with just a mouse movement and click.

One of my favorite cars, the 1965 Chevrolet Corvair Corsa, would never even exist. According to the human Twitter troll of the time, Ralph Nader, it never should have been built, but it was. Having had several in the shop over the years, I can honestly say that I have never felt "unsafe at any speed" in one any more than I have on any ride at a local carnival. Actually, if the choice was given of the two, I would go with the Corvair. Ironically, bumper cars that went half the speed of sound with just a one size fits all lap belt and a padded steering wheel back in the day were fine.

The ways things are made today removes a lot of the character from what could have been. That is because they are all built with mass production "systems" using computers and robots on the production lines that are soulless. The machines pump out identical parts 24 hours a day, 7 days a week, with the goal of doing one thing: hitting the quotas set by the manufacturer to blindly maximize efficiency and shareholder profit.

On the other hand, in days gone by it was a largely manual process performed by craftsmen using simple tools and decades of experience that were learned and/or passed down. They had to create and fit body panels by

hand and eye. They adjusted little things here and there from the aesthetics to mechanical workings and the results are creations that have withstood the hardships of daily usage and the passage of time.

Speaking of mechanical, don't even get me started! All cars now are essentially a sealed unit made up of various components that are basically unserviceable by the average person. This was introduced gradually over time to remove the aspect of repairing something yourself and needing to either hire a manufacturer-trained expert to do it or have to take it back to the dealership.

This ultimately has evolved into the local mechanic and their shop disappearing more and more each day. Everything now is controlled by a computer that relies on chips and must mainly be serviced with expensive tools and yes, more computers. Things like drive-by-wire throttle system, traction control, electric steering/electronic clutch, and an ABS braking system, etc. did not exist back in the day. What did exist was something you could probably fix with anything in your toolbox (or your mechanics set-up that you dreamed on having) and a trip to the local auto parts store. I still miss the sounds and smells of both. Everything is so sterile now and God forbid you walk into any service bay.

Now, all vehicles are de-



1965 Chevrolet Corvair Corsa

Photo courtesy of Classic.com

signed to improve efficiency and safety which undoubtedly has saved many lives. However, they often rob a car or truck of its character and feel. Older machines are the real deal. They are all tuned to work together in harmony with ever so delicately balanced mechanical systems comprising of hundreds or thousands of individual regular parts moving (or staying put) together.

The driver is a direct extension to the machine. There is nothing like manually providing input and getting direct, unfiltered and immediate feedback through the limited controls and gauges available. You really feel in control whether it is adjusting the fuel/air mixture manually with a choke, choosing the right gear, letting out the clutch or simply having to turn on and off a wiper motor in just the right spot. It is an amazingly authentic experience that we don't get from modern vehicles.

Classic cars are not about efficiency and speed, although many attain plenty of the latter. They are about the feeling, style, craftsmanship and the pride you can't help but feel owning one. These are the things that make them timeless. These machines not only appeal to car lovers, but also to those who appreciate the design, engineering, design, and history. Mostly, we all have memories with at least one attached. Pulling into a real service station with the dingy bell, your dad or brother working on one in the driveway... even riding to a wedding or a funeral.

It makes me so happy to see the eyes light up in a younger person the first time they are behind the wheel stunned how what they are driving even exists, or someone more towards the end of their life getting a rush of flashbacks all at once. Besides the fact that they are generally a practical and enjoyable investment, these are all reason enough

to keep these "relics" around. Each time is like an adventure and not just a solution to get from Point A to Point B. It will be a sad day when that is all there is, and the biggest thrill possible is maybe getting a shock plugging in your car at night.

Classic car owners don't go on a journey to reach a destination, but instead the journey is the destination.

Author's Bio: For the past seven years Mr. Bobo has managed and expanded Bobo's Rods & Customs in Seattle and is now in the process of relocating to Sarasota now. He is a well-respected ASCCA certified inspector, appraiser and custom designer in the industry producing many cars through Bobo's Body Shop with several being shown and sold on national television.

Don't forget to follow us on our new FB page! <https://facebook.com/bobosrodsandcustoms>

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Is your college student home for the Summer?

Summer break time is here, which means college students will be making their way home. Along with the sunscreen, reservations and phone chargers, families should also make sure insurance is included in the plans.

"Even for the shortest car trips, it has become a habit for us to protect ourselves and our passengers by making sure we're buckled in before we drive," said Kenton Brine, NW Insurance Council president. "Insurance is like a

'safety belt' for your financial security, so make sure you've reviewed your policies and know you are protected before you and your loved ones hit the road over Summer break."

You may have made changes to your Auto Insurance Policy when your child moved away to college. If they live on campus without a car and don't visit home often, it likely made sense to take your child off your auto policy if your insurance company allowed a temporary, or even perma-

nent, exclusion.

If your college student is coming home for Summer break and needs to use your car, even if just for an emergency, be sure to call your insurance agent or company to make sure your child is still covered by your auto insurance or can be added back to the policy.

If your plans include renting a car, there are a few things to know about rental car insurance. Your current personal auto insurance

coverage typically extends to a rental car within the United States, but you may want to consider adding rental car insurance from the rental car company for extra protection and for convenience.

Even though your auto insurance coverage extends to car rentals, it may still be worth spending the extra money to purchase rental car insurance. Check with your insurance agent.

If you are in an accident in your rental car you may be charged a "loss of use" fee by the rental car agency while the car is in the shop getting fixed unless you bought rental car insurance.

If you do purchase rental car insurance, make sure to thoroughly read the contract so you understand what is and isn't covered.

Some credit cards also offer rental car coverage when you

book the rental using the card. Ask the card company or bank to send you their coverage information in writing. Insurance benefits offered by credit card companies differ depending on both the company and the bank that issues the card.

For more information about Property & Casualty Insurance, visit NW Insurance Council at nwinsurance.org or call 800-664-4942.

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