

AUTOMOTIVE

Winter Driving Puts Drivers Skills To The Test

Unfortunately, the hustle and bustle of the holidays comes just when all drivers really need to slow down and take their time. Winter driving in the Northwest demands that thoughts of holiday get-togethers, presents to buy, and New Year's promises need to take a "backseat" to paying attention to the road and weather conditions as we travel the highways and streets this winter.

Oregon drivers have to contend with a variety of winter weather driving conditions: black ice, wet pavement, snow, sleet, hail and wind. They also have to keep an eye out for other drivers. "Traditionally the number of 'fender benders' rises at this time of year," says Marianne Macina, CPCU, regional manager for the Western Insurance Information Service (WIIS). Your insurance companies through WIIS suggest the following ways to reduce your chances of becoming a holiday/winter traffic accident victim and what you can do to protect yourself should it happen to you.

Driving too fast for road conditions brings disaster to many motorists. Reduce your speed if roads are slick or icy, or if you are driving on unfamiliar roads. Remember not to accelerate or brake in a hurry. Use

caution if your vehicle begins to skid, it is usually best to turn into the skid to regain control.

Turn lights on for safety. Most of us go to and return from work in the dark, and cloudy skies make for poor lighting during the rest of the day. Turning on your lights can assist you to see better and also allows other motorists to see you in advance.

Don't tailgate. It takes your vehicle much longer to stop in adverse conditions (wet pavement, ice, etc.) than normal, so give the car in front of you a little extra room.

Icy patches on many roadways can be avoided or at least crossed with caution if motorists keep an eye out for them. Look out for shaded areas, bridges or overpasses, or roadways near water.

Control your speed when descending hills. Shift down if possible and gently pump the brakes to keep your vehicle from picking up dangerous speed on hills.

Remember to buckle up and make sure your vehicle's safety restraints (airbags) are operational. Drive defensively, it is better to use caution and arrive late than never to arrive at all.

Don't Drink and Drive period! Even a single alcoholic beverage can

affect your reaction time and judgment. If you've been drinking, take a cab or public transportation home, or have a designated driver who hasn't been drinking, drive for you.

Should you become involved in a winter accident, WIIS recommends you take these following steps:

Stop your vehicle and get help for the injured. Have someone call the police to tell them about the number of injured people and the types of injuries. The police will notify medical units in the area.

Get immediate help and care to the injured without aggravating or complicating their injuries (don't move them if possible). Covering an injured person with a blanket and making them comfortable may be as much as you can do until professional medical help arrives.

Try to protect the accident scene. Take reasonable steps to protect your vehicle from further damage by setting up flares, getting your vehicle off the road and calling a tow truck if necessary.

Make notes. Don't try to rely on your memory. Keep a pad and pencil in your glove compartment. Write down the full names and addresses of all driver and passengers involved in the accident as well and any witness.

Note the license numbers, make and model of each car involved in the accident as well as the license number and insurance identification number of each driver. Record the names and badge numbers of police or other emergency personnel.

If law enforcement representatives do arrive, provide them with any information they require. Ask where you can obtain a copy of the police report of the accident -- it can be helpful in supporting your insurance claim.

WIIS suggests you take the following steps when filing a claim:

- Phone your insurance agent or local company representative as soon as possible following the accident.

- Supply the information your insurance company needs.

- Keep records of your expenses.
- Keep copies of all your paper work and records.

In addition to learning these driving and accident tips, have your car properly prepared for winter weather and road conditions. **WIIS offers this list of safety checks:**

Tires: When mounting snow tires, check to assure proper tire tread and air pressure; the more surface tread on the road, the better the traction.

Brakes: Check brakes for pulling

in either direction; even the slightest pull or misalignment can cause a dangerous spin on icy roads.

Cooling/Heating: Check of your hoses, belts and radiator system for leaks, cracks or pressure/heat bulges.

Electrical systems: many roadside emergency calls are complicated by a dead battery. Be sure your battery is fully charged and your system is not draining the battery. Again, check your belts to make sure your alternator system is charging your battery when the vehicle is running.

Fluids: Changing your oil filter at this time would be recommended. Look into using a multi-grade oil such as 10W-40 for easier starting and better fuel economy in cold weather.

Lights and Wipers: Since your lights and wipers will be on most of the time this winter in Oregon, be sure both systems are operating properly. Check your headlight alignment and that all your lights are working and visible. Your wipers should make clean strokes across the windshield, not streaking or skipping. Replace them if they appear worn or are not wiping properly.

Chains and Sand: carry properly fitted chains and use them when conditions demand or are advised.

Loading your trunk or truck bed with sandbags or other heavy items will give you better rear wheel traction as well as control.

When inclement weather strikes, the best policy is stay home or where you are safe unless you have no other choice. If you do have to venture forth, obey all safe traffic rules and use common sense.

WIIS provides consumers with free brochures on how to file an insurance claim, auto insurance basics and safe driving tips. For these and other insurance-related consumer brochures, contact the WIIS regional office at 11855 SW Ridgecrest Drive, #107, Beaverton, OR 97005; telephone: 503-643-6355. WIIS can also arrange for a free insurance related presentation (on topics such as auto theft protection, auto insurance basics, homeowners' insurance, home burglary prevention and earthquake preparedness, etc.) for any groups meeting or class through its statewide speakers' Bureau.

WIIS is a non-profit, non-lobbying community service organization serving consumers in 10 western states. WIIS is funded by property/casualty insurance companies and is affiliated nationally with the Insurance Information Institute (I.I.I.).

Survey Reveals Pedestrians "In The Dark" About Safety

The dark of winter reaches its peak on December 21, the shortest day of the year. With it comes winter coats, holiday shopping, and a higher rate of pedestrian accidents and deaths.

According to a recent survey sponsored by the AAA Foundation for Traffic Safety, pedestrians do not know how to make themselves more visible to motorists and give themselves an edge in a dangerous nighttime situation. Nearly 80 percent thought that wearing white at night provided adequate visibility to drivers. In fact, wearing retroreflective materials or walking with a flashlight are the only ways pedestrians can be sure that drivers will see them soon enough to react and avoid hitting them.

"We tend to wear dark coats in winter, so we're already less conspicuous to drivers," explains Scott Thompson, Safety manager of AAA Oregon. "With twilight coming as early as 4:30 in the afternoon, children returning home from after-school activities

and evening commuters face a very dangerous situation as pedestrians, yet they may not realize they are not always visible to drivers."

The survey, conducted by researchers at the University of Tennessee, quizzed 4,782 motorists around the country to see how well informed drivers and pedestrians are about pedestrian safety issues. The study revealed significant misunderstandings about some very basic pedestrian safety facts and laws.

"One in six traffic fatalities is a pedestrian, which makes pedestrian safety a serious issue," emphasizes Thompson. "Survey respondents significantly underestimated this number, and we suspect that both drivers and pedestrians are relying on the other guy to know who has the right-of-way."

Unfortunately, pedestrians lose in any collision, regardless of who has the right-of-way."

Signs and crosswalk markings in

school zones are misinterpreted, posing a particular hazard to child pedestrians. Two-thirds of the respondents incorrectly thought they should resume speed as soon as they see an "END SCHOOL ZONE" sign, rather than when they pass the sign. More than seventy percent did not recognize the difference between an advance warning of a school zone crosswalk and the sign designating the crosswalk.

"These results are scary. They make it clear that children need to be very cautious when crossing the street, even where they think they are safe," states Thompson.

Over a third of the respondents to the survey did not know that walking on the left side of the road, facing traffic, was the safest path when sidewalks are not available.

Nearly half of the respondents thought jogging on a roadway was legal. In fact, it is illegal if adequate sidewalks are provided.

WALK/DON'T WALK signals were also misinterpreted by those surveyed. Nearly half assumed they had to return to the curb if the DON'T WALK signal begins flashing while they are crossing the street, when, in fact, they should continue to cross. The same number thought that a WALK sign completely protected their crossing, although in most cases right-turning and left-turning vehicles are still a danger.

Single copies of the report, Driver and Pedestrian Comprehension of Pedestrian Law and Traffic Control Devices, are available free by writing to: AAA Oregon Safety Department, 600 S.W. Market Street, Portland, OR 97201-5295, or calling (503) 222-6754.

The AAA Foundation for Traffic Safety is a not-for-profit, publicly-supported charitable research and educational organization dedicated to saving lives and reducing injuries by preventing traffic accidents.

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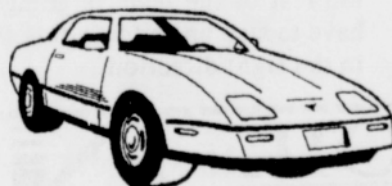
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