



- Driving more efficiently
- MPG – who's rated the best
- Gasoline prices today
- Back to the future with super high-tech safety gadgets

A Safe&Sound® Publication from Merastar Insurance Company

Choosing between your wheels and your wallet



It took more than 200 million years to form all of the oil beneath the surface of the earth. It has taken 200 years to consume half of it. Two-thirds of the oil we consume powers transportation vehicles, and half of that goes to passenger cars and light trucks. So drivers can have a significant impact reducing waste and inefficiency. Here are some tips from the U.S. Department of Energy.

Driving more efficiently

Drive sensibly. Aggressive driving (speeding, rapid acceleration and braking) wastes gas. It can lower your gas mileage by 33 percent at highway speeds and by 5 percent around town. Eliminating these habits can save you up to 73¢ a gallon.

Observe the speed limit. Gas mileage decreases rapidly at speeds above 60 mph. Each 5 mph you drive over 60 mph is like paying an additional 15¢ per gallon for gas.

Remove excess weight. Avoid keeping unnecessary items in your vehicle, especially heavy ones. The reduction is based on percentage of extra weight relative to the vehicle's weight and affects smaller vehicles more than larger ones. Simply putting your golf clubs in the garage can save 4¢ per gallon.

Avoid excessive idling. Idling gets zero miles per gallon. Cars with larger engines typically waste more gas at idle than cars with smaller engines.

Use cruise control. Using cruise control on the highway helps you maintain a constant speed and, in most cases, will save gas.

Use overdrive gears. When you use overdrive gearing, your car's engine speed goes down. This saves gas and reduces engine wear.

The surest way to lessen your fuel costs is to change your motoring habits.

Combine errands into one trip. It saves time and money. Several short trips taken from a cold start can use twice as much fuel as a longer multipurpose trip covering the same distance when the engine is warm. With a little planning, you can avoid retracing your route and reduce the distance you travel as well.

If you can stagger your work hours to avoid peak rush hours, you'll spend less time sitting in traffic and consume less fuel.

If you own more than one vehicle, drive the one that gets the best gas mileage whenever possible.

A roof rack or carrier can provide additional cargo space, but a loaded roof rack can decrease fuel economy by five percent.

Overall efficiency

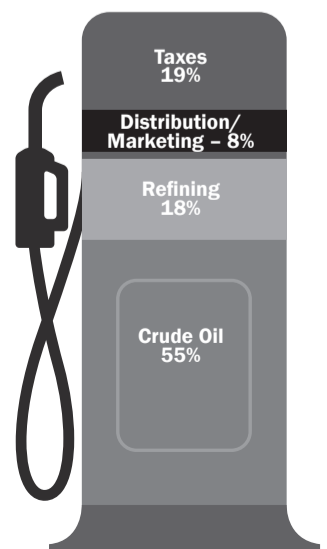
Being a fuel-economy conscious consumer doesn't mean buying a car you don't want. It means shopping for a vehicle that gives you all the features you want with the best fuel economy available.

- MOST EFFICIENT MINICOMPACT**
MINI Cooper, 4 cyl, Manual – 28/36
 - MOST EFFICIENT SUBCOMPACT**
VW New Beetle (Diesel), 4 cyl, Manual – 38/46
 - MOST EFFICIENT MIDSIZE***
Hyundai Elantra, 4 cyl, Manual – 27/34
 - MOST EFFICIENT LARGE**
Toyota Avalon, 6 cyl, Automatic – 22/31
 - MOST EFFICIENT MIDSIZE WAGON**
Volkswagen Passat Wagon (Diesel), 4 cyl, Automatic – 27/38
 - MOST EFFICIENT PICKUP**
Ford Ranger 2WD, 4 cyl, Manual – 24/29
 - MOST EFFICIENT SUV***
Toyota Rav4 2WD, 4 cyl, Manual – 24/30
 - MOST EFFICIENT MINIVAN**
Honda Odyssey 2WD, 6 cyl, Automatic – 20/28
- *non-hybrid

Fuel economy guides for model years 2000 to 2005 are available online at www.fueleconomy.gov.

Sources: U.S. Department of Energy and U.S. Environmental Protection Agency, Best and Worse MPG

What we pay for in a gallon of regular gasoline



Safety technologies

The newest in high-tech gadgets are enough to make James Bond envious

Staying between the lines just got easier. Infiniti has deployed a Lane Departure Warning (LDW) system in the M series which alerts the driver when he or she strays from the straight and narrow.

The system calculates lane markings by using a small camera attached to the inside rearview mirror which scopes out lane markings in front of the vehicle, keeping track of the lateral distance between the car and the lines on the road.

The system emits an audible warning when an unintended lane departure is about to or does occur. Drivers reported the warning was distinct enough to be understood, yet not so jarring that it caused a jerky overreaction.

The system includes a driver deactivation switch and turns off automatically when the turn signals are used. LDW is

part of their series Technology Package option that retails for \$4,200.

Back-up sensors and rear-view cameras

These options add a level of safety and peace of mind that make them worth the cost. In the case of a full-size pickup, the back-up sensors assist the driver in parallel parking them almost as easily as a compact car.

Back-up sensors located in the rear bumper are visible only by the quarter-sized dots set in a row. As the vehicle approaches an object – either another vehicle, utility pole, tree, garbage pail or the family pet – an audible alarm starts ticking, alerting the driver. As the vehicle gets closer to the object, the beeps become louder and closer together.

Some rear cameras provide a remarkably wide angle view of the area behind the vehicle, which is displayed on the center console screen. Automatically engaged when the vehicle is shifted into reverse, the screens come to life and the side view mirrors simultaneously change for optimal backing assistance. Honda's price for a rear view camera – which is part of an options package on the Odyssey minivan – is \$2,200.

Source: American International Automobile Dealers

A growing arsenal of safety features helps avoid crashes

● **Blind spot information system.** Cameras mounted on each side mirror survey blind spots and alert the driver with a flashing light if a vehicle is in the blind zone.

● **Intelligent brake assist.** IBA monitors traffic ahead of your vehicle. If a vehicle ahead stops suddenly, your car will beep and ask you to brake. If you do nothing, it will brake for you.

● **Dual-depth airbags.** Airbags inflate to different sizes depending on the height and weight of the driver and passenger, as measured by sensors in the seats.

● **Precollision system.** Radar sensors in the vehicle's front end decide when a crash is inevitable, stiffen the suspension, apply the brakes and tense up seat belts so that riders are in an upright position when airbags deploy.

● **Active Steering.** When combined with a vehicle-stability control system, this cancels out bumpy road surfaces without any driver input.

● **Roll Stability Control.** Uses gyroscopes to sense when a vehicle is tipping, and then activates brakes on individual wheels to bring the car's weight distribution back in balance.

Source: Newsweek, May 23, 2005

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Damaged car frame safety concern

When it comes to automobile safety, many experts agree the most important aspect is a car's frame. In fact, frames could be more important than seat belts or airbags.

In the case of a crash, it's the car's frame which protects passengers by dispersing impact. As little as eight millimeters is the difference between a safe and unsafe vehicle. A damaged frame can be repaired – but it's vital the job be done right. To better protect your family, auto experts recommend the following:

- If you're driving and the car just doesn't feel right, chances are there is something wrong with the frame.
- Take it to a mechanic immediately to make sure there is no prior damage you are not aware of.
- Pick a mechanic that uses state of the art laser technology, which uses lasers to measure a frame's correct specs within a single millimeter.



Before you buy a used car, check the background history carefully. Online services like carfax.com can help buyers get detailed information about the history of any used car, which could reveal if it's been in a major crash.

Source: OnsiteBusiness.com/safety/damaged-car-frames-safety-concern.html

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