

# Automotive Guide

## Spring 2025

### A guide to buying pre-owned vehicles

Buying a pre-owned vehicle can be a cost-effective way to get a reliable, affordable car or truck. The moment a new car leaves a lot, it starts to depreciate in value, according to U.S. News & World Report. After the first few years of ownership, the vehicle has lost a significant amount of its value. By buying used, consumers avoid that steep depreciation.



Pre-owned vehicle ownership is popular, as Americans buy 50 million used cars a year, according to Paul Taylor, the chief economist for the National Automobile Dealers Association. Buying a pre-owned vehicle takes a little more research and work than buying new, but that time spent can be worth it. Here's how to navigate purchasing a used car or truck.

- **Check vehicle value.** Utilize a car pricing tool such as Kelley Blue Book or Edmunds to gauge the value of a used vehicle. This way you'll have an understanding of the range of prices that are acceptable for a vehicle of a certain age, make and condition.
  - **Consider "certified" pre-owned vehicles.** Many dealerships stand behind vehicles of a certain age and condition. Often called certified pre-owned vehicles, these tend to be lease turn-ins that are between three and four years of age and may still be under full or partial warranties. Certified pre-owned vehicles remove some of the worry associated with buying used since warranties will cover the repair costs of certain parts, such as the engine and drivetrain. Plus, the dealerships' mechanics have given the vehicles health checks before listing them for sale, certifying their condition and mileage.
  - **Confirm financing rates.** Many manufacturers are offering financing for certified pre-owned vehicles that are as competitive as those for new cars. Shopping around for rates, both at dealerships and other lenders, can make pre-owned vehicles even more affordable.
  - **Exercise caution with private sellers.** Buying from a private seller is a bit riskier than utilizing a dealership. That's because the due diligence falls on you as the buyer. Ask for a vehicle history report (commonly known as the CARFAX®) for any vehicle you're considering, even if it means paying for the report. The report will list any accidents and other red flags. If a seller refuses to offer the report, pass on the deal.
  - **Bring a mechanic.** Another safeguard is to have your own mechanic look over the vehicle before purchase. A professional will know what to look for in terms of unusual wear and tear on a vehicle that may not be evident to drivers.
  - **Budget for all costs.** Before making any decisions, develop a used car budget that takes into consideration the total cost of owning the vehicle. This can include the monthly payment, interest, insurance, maintenance costs, and fuel costs.
- Pre-owned vehicles can be great bargains, especially in an era when supply shortages are making new vehicles even more costly. FC229276

### Auto interior maintenance and cleaning tips



A number of factors are involved in keeping a vehicle functioning and looking good. Ensuring a vehicle interior is clean and tidy is easily overlooked, but such efforts can improve the driving experience.

Drivers who want their cars and trucks to look their best

should not forget their vehicle interiors. Drivers unsure where to start can spruce up their vehicle interiors in the following ways.

- **Remove any trash.** Wrappers, receipts, empty water bottles, and other items can quickly pile up inside a car, especially for drivers who have young children. Routinely go through the vehicle to gather and remove debris.
- **Vacuum the interior.** Start off with a can of compressed air and blow out dust and any other dirt that has accumulated in tight crevices. Then use a high-powered vacuum to conduct a thorough cleaning. Pay attention to the seams of car seats, door handles, armrests, floor mats (and under them), underneath child safety seats, and the trunk or cargo area. If you don't have a vacuum with a lot of suction, utilize one at a do-it-yourself car wash location.
- **Scrub floor mats.** Drivers with rubber mats can remove them and make a mild cleaning solution of a few drops of dish soap and warm water. Use a soft-bristled brush to clean the mats. Upholstered mats can be shampooed using a carpet cleaner. Then rinse and hang to dry. All mats should be completely dry before being returned to the vehicle.
- **Clean the upholstery.** Seats can get dirty and dingy over time. For cloth vehicle seats, use a proper spray or foam upholstery cleaner. All-purpose cleaner can work on vinyl seats, but leather seats require a special leather soap and conditioner. Avoid products with silicone, which can stain your clothes and may make interior surfaces too slippery.
- **Address glass surfaces.** Turn your attention to the windshield, windows and mirrors. You can use a store-bought glass cleaner on these surfaces and a lint-free cloth. Avoid products containing ammonia, which may damage tinting on windows.
- **Consider lingering odors.** If the interior of the car has an odor, the cabin air filter may need to be changed, or there may be water entering the vehicle somewhere and creating a musty smell. Seek out any problems and address. A car air freshener can further improve the interior smell.

A thorough deep cleaning can be done at least once a month to keep a vehicle's interior fresh and clean. However, keeping up with interior cleaning and maintenance by doing small jobs regularly will reduce the need for routine deep cleaning. SC253684

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### A consumer's guide to auto insurance

Drivers need to be in possession of certain documentation in order to own and operate a motor vehicle legally. Naturally a driver's licence is necessary, as is a vehicle registration. However, drivers also need proof of automotive insurance to be able to operate their cars and trucks. Auto insurance helps protect a person's finances by covering the cost of bills resulting from accidents or other incidents involving vehicles. Navigating the basics of auto insurance can be a little tricky, but consumers can use this guide to gain a greater understanding of their policies and coverage.

#### What is automotive insurance?

Investopedia defines automotive insurance as a policy between a consumer and an insurance company that says the person will make payments, and in return, the insurance company agrees to cover the costs of medical bills, vehicle repairs and other property damage. Some types of automotive insurance are required by law, while others are optional.

#### Liability coverage

Most states and provinces require drivers to have liability insurance. This is the most basic coverage to legally drive a car. The Insurance Information Institute says liability insurance pays the other driver's medical, car repair and additional costs when the policyholder is at fault in an auto accident. Bodily injury liability, which applies to injuries that the policyholder and family members listed on the policy cause to someone else, is included in liability insurance. Policyholders can purchase more than the minimum required. Property damage liability pays for damage a driver may cause to someone else's property, such as vehicles, lamp posts, fences, buildings, or structures.

#### Collision coverage

Collision coverage pays for damage from a collision with another car, an object or a pothole, or from flipping over, says the National Association of Insurance Commissioners.

#### Comprehensive coverage

This coverage will reimburse a policyholder for damage to the vehicle that's not caused by a collision. This can include weather, fire, flooding, and hitting an animal.

#### Personal injury protection (PIP)

The III indicates this coverage pays for the treatment of injuries to the driver and passengers. PIP can cover medical payments, lost wages, and the cost of replacing services normally performed by the person who was injured in the auto accident. PIP may cover funeral costs in some cases.

#### Uninsured and underinsured motorist coverage

This coverage offers protection to policyholders who get in an accident with a driver who doesn't have insurance or has insufficient coverage to fully cover the costs of the accident, says Investopedia.



#### Premiums and deductibles

A premium is the total amount paid for the policy. It is determined by the coverages, policy holder's age and driving history, and a number of other factors.

Insurance policies typically have deductibles associated with them. This is the amount a policyholder has to pay out of pocket before the insurance kicks in and pays out. A higher deductible often means a lower premium.

Insurance policy terms typically are six months in length and will auto-renew at the end of the term. Motorists can keep an eye out for policy changes and costs at this time and decide if they want to stick with their insurance company or shop around.

Automotive insurance is needed to operate a vehicle, but costs will vary depending on the coverage. SC253693



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