



# FALL... ON THE ROAD

- **Classic Car restoration for beginners**
- **How to recognize potential brake problems**
- **Tire maintenance keep drivers safe**

SPECIAL SUPPLEMENT TO THE

OSAGE COUNTY

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## Classic car restoration for beginners

**T**hey're eye-catching, often exotic and always call to mind a bygone era. Classic cars are undeniably unique and their unrivaled automotive appeal has inspired legions of fans. That appeal also has compelled many to try their hand at classic car restoration.

Restoring a classic car can be a rewarding hobby, particularly the first time a vehicle emerges from its owner's garage and hits the open road. Car buffs interested in restoring a classic car of their own can consider various factors before they lift the hood on this challenging yet rewarding hobby.

### TIME AND MONEY

It's hard to know if a classic car restoration will cost owners more time or money, but restoration novices should expect to spend a lot of both as they work to restore a ride to its former glory. CarsDirect.com estimates that a restoration done by a professional shop can cost anywhere from \$40,000 to \$60,000, and that does not necessarily include the cost of the vehicle. If the financial commitment raises an eyebrow, perhaps would-be car guys and gals should look away from the estimated time it takes to restore a classic

car. CarsDirect notes that it can take around 1,000 hours for DIYers to restore a classic car. The excitement of restoring a classic car can quickly wear off if owners don't have enough time and/or money to keep the project going at a steady pace.

### THE CAR

Some car buffs may already envision which type of car they want to restore. Some may want to restore a classic Ford Mustang like the one they drove in high school, while others with a flare for automotive history might want to restore a 1930s classic. Whatever your preference, make sure you find a car that won't bust your budget. Even the initial cost to purchase the car from a local salvage yard can be deceiving. Some cars might only be affordable because they've experienced such extensive damage that the cost to restore them will be especially high. It's good to know what you're looking for as you begin to scour newspaper classified ads or visit local salvage yards. But allow yourself some room for flexibility in regard to the type of car you're willing to restore. That can ensure you aren't breaking your budget right away or overcommitting yourself to a project that may prove beyond your range



of abilities. Online car forums can be great places to get some insight into restoration, especially for beginners.

### THE PROJECT

In addition to determining which car to get and how much time and money you can realistically devote to the restoration project, car enthusiasts must determine which tools they'll need, where they're going to work on the project and the availability of discounted parts. Discounted parts can help offset considerable restoration costs, so access to a local seller or salvage yard can be a significant advantage. The internet has

made finding parts easier, as resources like CheapAutoParts.com can be invaluable. A place to work also is a must-have, so garages may need to be outfitted to make projects more enjoyable. Tools also can be costly, though CarsDirect notes that different steps in the process require different tools. That can make it easier to spread out the cost of buying new tools.

Classic car restoration can be an engaging hobby. Novices are urged to learn as much about restoration as possible before they decide to fully commit to this potentially rewarding endeavor.

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## How to lower the cost of auto insurance

**A**uto insurance is a must-have for drivers. While it might seem hard to believe, as of 2019 there are still some places in the United States where auto insurance is not mandatory. Auto insurance is mandatory in Canada, though each province has its own requirements in terms of the minimum amount of coverage allowable by law.

Many people, even those in places where auto insurance is not mandatory, recognize the importance of being insured before they get behind the wheel. However, that doesn't mean those same drivers would not like to cut the cost of their auto insurance policies. A 2019 analysis from the online financial resource NerdWallet found that the average cost of car insurance in the United States is \$1,621 per year. Average insurance costs vary significantly in Canada, where data from the General Insurance Statistical Agency found that, in 2019, the average annual insurance premium in British Columbia exceeded \$1,800, while drivers in Quebec paid slightly more than \$700 annually.

No matter where drivers live, chances are they would love to lower their auto insurance costs. While there's no one-size-fits-all solution to cut auto insurance

premiums, drivers can try various strategies to save money on their policies.

- **Raise your policy's deductibles.** Higher deductibles may sound scary to drivers, but raising the deductibles is a great way to lower the cost of auto insurance. The auto insurance provider Progressive notes that deductibles typically range from \$100 to \$2,000. A driver whose policy has a \$100 deductible will pay considerably more on his policy per month than a driver with a higher deductible. In fact, the Insurance Information Institute notes that drivers who increase their deductibles from \$200 to \$1,000 can save 40 percent or more on their coverage costs. Drivers who choose this option should always be sure they have enough money in the bank to cover the cost of their deductibles.

- **Bundle your policies.** Some drivers save money on their auto insurance policies by buying two or more types of insurance from the same provider. For example, homeowners may save money by buying homeowners insurance from their auto insurance providers or vice versa.

- **Research potential discounts.** The III notes that many companies offer discounts to policyholders, even if those discounts



are not necessarily promoted. Drivers can contact their insurance companies, or shop around with other providers, to ask about various discounts that can save them money on their policies. Anti-theft devices, defensive driving courses, low annual mileage, and a strong credit record

are just a handful of the many potential discounts drivers may be eligible for.

Drivers can reduce the cost of their auto insurance policies in various ways, potentially saving themselves hundreds of dollars each year as a result.



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## How to make driving in inclement weather more safe

Impaired visibility can be a safety hazard while driving. Everything from sun glare to hail can affect a driver's ability to see the road and navigate it effectively. Before drivers get behind the wheel, they should make note of their local forecast and make a plan for what to do if rain, snow or other conditions make it challenging to drive.

The International Association of Traffic and Safety Sciences indicates that, based on an examination of crash test data conducted by the National Oceanic and Atmospheric Administration, the "likelihood of a crash increases during periods of low visibility, despite the tendency for less traffic and for lower speeds to prevail during these times."

Drivers can take several steps to improve their visibility when driving in poor weather conditions.

- Inspect and change windshield wiper blades. Wipers are instrumental in clearing precipitation away from the windshield. If they're not functioning properly, wipers cannot do their jobs. Drivers should replace their wipers at the first indication that they are no longer effective. In some conditions, wipers

can freeze or stick. Drivers should then pull over and clean the wipers manually.

- Clear obstructions. Always make sure the windshield is clear before driving. This can include removing ice and snow in the winter and cleaning off mud or bug splatter in the spring and summer. Use the front and rear defrost if condensation fogs up windshields and windows.

- Slow down. Foul weather can reduce drivers' ability to see far into the distance. Drivers should always drive slower in inclement weather in order to improve reaction time.

- Top off fluids. Always keep the windshield washer reservoir full and keep extra fluid in the trunk. In addition, look for a fluid that does not freeze in very cold temperatures.

- Learn how to drive in fog. Each year, more than 38,700 vehicle crashes occur in fog, states the Federal Highway Administration. Travelers Insurance recommends slowing down, staying focused and using regular headlights and not high beams when driving in fog.

- Go out only if necessary. In snowy or icy conditions, drive only if it's ab-

solutely necessary, as snow and ice can impair visibility and make roads slick, says AAA.

- Avoid driving at dusk and dawn. The human eye can have trouble adjusting to rapidly changing light and darkness conditions, which are common at dusk and dawn. If possible, drivers should

make trips during the heart of the day, especially if poor lighting conditions typically make it difficult for them to drive.

Drivers can take steps to improve visibility when inclement weather makes roadways hard to navigate.



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## Mileage-based vehicle maintenance intervals

**M**aintenance is an essential component of responsible vehicle ownership. Routine maintenance can help discover problems before they escalate into potentially costly issues. Maintenance also keeps vehicles running smoothly, making them more enjoyable to drive and extending their life expectancy.

Various factors can help to determine how often drivers should change their vehicles' fluids and take them in for tuneups. Such variables include how frequently a vehicle is driven, the type of driving (city or rural) drivers do and how many miles are on the car. However, drivers can still rely on this basic car maintenance schedule, courtesy of Advance Auto Parts, to serve as a guide.

### 3,000 MILES/3 MONTHS

Advance Auto Parts notes that monthly fluid checks typically are unnecessary with newer vehicles, though older vehicles should be inspected for leaks once a month. Among the fluids to check after every 3,000 miles or three months, whichever comes first, are:

- Engine oil level
- Windshield washer fluid
- Coolant
- Brake fluid level

- Transmission fluid
- Power steering fluid

Drivers also can use 3,000 miles or three months as a benchmark to check tire pressure, hoses and belts. Many vehicles now display tire pressure for each tire on the dashboard, and drivers should pay attention to those numbers and put air in their tires when necessary. When inspecting hoses, touch them to make sure they're not leaking and bulging. Hoses should be a little flexible, especially when they are warm.

### 5,000 MILES/6 MONTHS

Oil and oil filters should be changed at this interval. In addition, this is a good time to rotate tires and inspect lights to make sure they're still operating at peak capacity. Drivers also can check their cabin and engine air filters and replace them if need be. Changing these filters is a simple DIY project, and drivers can find an assortment of YouTube tutorials to help them complete these projects. Wiper blades also can be inspected around this time or whenever drivers suspect the blades aren't operating at peak capacity. Replacing wiper blades is another simple DIY project that drivers can complete in a few minutes.



### 10,000 MILES/12 MONTHS

Advance Auto Parts notes that synthetic oil is typically used in cars made since 2010. Each manufacturer is different, and drivers should check their manuals for recommendations. Synthetic oil and filters in vehicles that use synthetic oil is typically

changed every 10,000 miles or 12 months, whichever comes first. Once a year drivers should ask their mechanics to check the alignment on their vehicles and the condition of their brakes.

Routine maintenance can keep vehicles running strong for years on end.



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## How to prepare for an out-of-town breakdown

**R**oad trips make for excellent getaways. Whether you're embarking on a weekend excursion or a lengthy vacation, driving yourself to your destination is a great way to travel, especially for families looking to save money.

Though no one wants to think about the possibility of a vehicle breakdown while out of town, such things do happen. How prepared drivers are can go a long way toward determining how affected they and their passengers will be if this happens.

- Get a checkup before skipping town. It sounds simple, but many drivers may overlook the importance of vehicle checkups before departing on weekend getaways or longer trips. A full checkup (including an oil change if the recommended interval has passed or is approaching) can uncover any problems that might derail a trip.

- Examine your options in regard to emergency roadside assistance. Insurance providers typically offer emergency roadside assistance to policy holders for a nominal fee, and memberships in clubs such as AAA also are inexpensive. That's especially true when drivers compare the cost of extra coverage or AAA membership to the potential price tag

of a tow truck and out-of-town repairs. Drivers should note that out-of-town repairs may require costly overnight shipping of parts so travelers can get back on the road as quickly as possible. Roadside assistance offered through an insurance company or motor club may include tow trucks free of charge up to a certain number of miles, allowing travelers to get their cars back home without breaking the bank.

- Inspect tires, including your spare. Many a road trip has been derailed or thrown off schedule due to a flat tire or tires. Before departing, check the condition of your existing tires, including the spare, as well as the air pressure in each one. Firestone notes that many vehicle manufacturers recommend replacing tires at six years, regardless of tread wear. Tires that get heavy usage should be replaced even more frequently. To determine if tread wear is something to worry about, Firestone recommends the penny test, which involves placing a penny head first into several tread grooves across the tire. If the top of Abraham Lincoln's head is always visible, then your tires are shallow and worn and need to be replaced. But if part of Lincoln's head is always covered, your tires can probably withstand the trip. Worn tire



treads can make it hard for tires to safely navigate roads in inclement weather, so don't discount the importance of this simple step.

- Bring along some basic tools. Pack some basic tools, such as screw drivers, wrenches, pliers, a trolley jack, a battery charger, and, of course, duct tape, which may help you temporarily solve some issues on your own. This is especially important for drivers who intend to visit remote locations where mobile phone

networks may be inaccessible and the nearest tow truck might be far away. Hone your tire-changing skills before hitting the road and make sure tools are still capable of performing the kind of basic maintenance that might help your vehicle safely return to civilization.

Vehicle breakdowns happen, even while on vacation. Some advance preparation can help drivers avert out-of-town disasters.

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## How to recognize potential brake problems

**M**aintaining a vehicle is more than just a way to protect one's financial investment. Vehicle maintenance can protect against accidents and make the road safer for drivers and their passengers as well as their fellow motorists.

Fully functioning brakes are an important component of automotive safety. In its 2015 Crash Stats report, the National Highway Traffic Safety Administration said that brake-related problems accounted for 22 percent of crashes where vehicular failure was cited as the cause of the collision. Bad brakes are particularly notorious for rear-end collisions. Faulty, worn brake lines, antilock brake system malfunctions and worn brake pads and discs are some potential brake problems.

It is important that motorists learn to recognize the first symptoms of brake trouble so they can address issues before they put drivers, their passengers and other motorists at risk of accident or injury.

- **Unusual noises:** Screeching, grinding, rubbing, and high-pitched sounds are common indicators that brake pads, rotors and other parts of the braking system need attention. Worn pads can cause damage to other vehicle parts, resulting in more expensive repairs if they're not addressed promptly.

- **Pulling:** If the car pulls to one side when applying the brakes, this may indicate brake pad linings are wearing down unevenly. A brake adjustment may be necessary. Pulling also may be indicative of an object or debris caught in the brake fluid.

- **Less responsive:** If when pressing on the brake pedal the brakes just do not seem to be as effective as they once were, or it is necessary to press the pedal harder for the brakes to engage, there may be a brake fluid leak or an air leak. Check under the vehicle to see if any fluids are pooling.



**DRIVERS MUST** address symptoms of a faulty braking system early on to reduce their risk of accidents.

- **Pungent odors:** Firestone Tire Company says a burning smell may be indicative of worn out brake pads and friction on the tires. Each of these issues require immediate attention.

- **Vibrations:** Certain vibrations may indicate brake issues. Rotors can become warped from metal-on-metal rubbing, potentially leading to a failure of the vehicle

to brake properly. Vibrations also may indicate tires are misaligned. These problems can be properly assessed by a trained mechanic.

Do not let potential brake problems go unchecked. Keeping brakes in good working order helps drivers stop more readily and avoid collisions.



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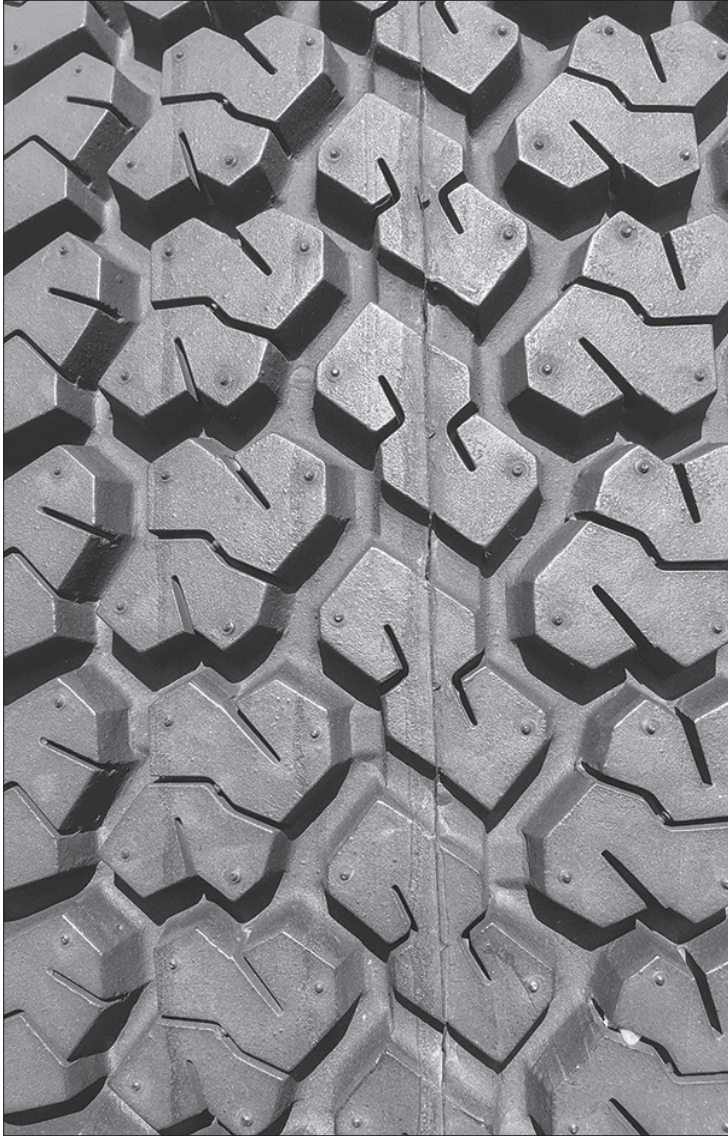


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## Tire maintenance keeps drivers safe

**M**aintaining tires is an important component of safe driving. Tires are some of the hardest working parts on a car or truck and are subjected to wear and tear every time rubber meets the road.

Tires affect many components of driving, including handling, braking and the comfort of the ride. Maintaining tires makes driving safe not only for drivers and their passengers, but also for fellow motorists.

The National Highway Traffic Safety Administration says that, in 2017, 738 fatalities occurred because of tire-related crashes. Many of those crashes were no doubt preventable, and that only highlights the importance of maintaining tires and monitoring their performance.

Poor tire maintenance can lead to premature wear and potentially result in a blowout. The automotive group AAA notes it is important to visually inspect tires as often as possible. Drivers should look

for overall tread wear. Pay special attention to tread wear on one edge of the tires, which could indicate poor alignment. Erratic tread wear may mean tires are out of balance.

Drivers also should pay attention to how their cars drive and sounds. Unusual vibration or thumping noises suggest issues with the tires. A car that pulls in one direction also may be experiencing tire problems.

Vehicle owners should be aware of the routine maintenance steps that can keep them safe and improve the life expectancy of tires.

- **Tire pressure:** The NHTSA says only 19 percent of consumers properly check and inflate their tires. Keeping tires properly inflated is one of the most important steps to maintaining them. Tires lose around 1 psi per month, and underinflated or overinflated tires can contribute to unusual wear, blowouts and even excessive fuel consumption.

- **Rotation:** Check the owner's manual or recommendations from

the tire manufacturer, but know that most mechanics advise having tires rotated every 5,000 to 8,000 miles. Rotation helps distribute wear more evenly on tires.

- **Balancing:** AAA says balancing also helps minimize uneven wear and tear. Balanced tires are achieved by using small weights attached to the wheels to limit vibration of the tire and wheels as they turn. New tires should be balanced, and tires also should be balanced after one or more is removed to repair a puncture.

- **Alignment:** Vehicles have wheel alignment measurements that pertain to manufacturers' specifications. Alignment that falls outside of the range can impact handling, fuel economy and tread wear. A drift or pull suggests alignment problems and should be addressed.

Vehicle owners should keep tire inspection and maintenance in mind as part of their overall car care plan.

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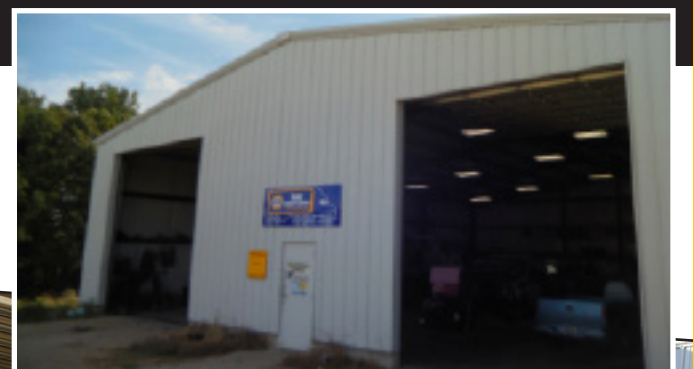
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