



Winter Edition  
2014

# PLEASURES

Findlay  
Automobile Club



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# Discover the World

*Our travel agents can make it happen!*





## President's Message

# Hands-free technology isn't risk free



Thomas Dunlap

Next time you chat with a voice-activated gadget, ask it about the dangers of distracted driving. Just don't do this while you're behind the wheel.

Hands-free technology is an outgrowth of a multi-tasking age. For example, it allows you to make phone calls while you're negotiating rush-hour traffic. But let the driver beware: Despite its convenience and utility, hands-free technology does not minimize all driver distraction.

The evidence behind this assertion includes a recent study by the University of Utah and the AAA Foundation for Traffic

Safety, which looked closely at what happens when motorists use hands-free in-vehicle systems for communication, information, and entertainment. The study builds on research into what is known as cognitive distraction—a kind of mental overload that occurs when we try to take on complicated, or simply too many, tasks at once.

In the University of Utah's initial study, researchers found that drivers using voice commands to send and receive text messages experienced significant levels of mental distraction, which compromised their performance behind the wheel.

This time around, researchers investigated why, exactly, hands-free technologies are distracting, and what can be done to reduce the demands they place on drivers.

They found that not all distractions are created equal. Listening to a text

or an email, for example, is less demanding than composing a message, just as voice-activated tasks of short duration are less distracting than those that consume longer periods of time. The accuracy of a voice-activated system also makes a difference.

Distracted driving is a serious safety concern that has the full attention of AAA. In 2012, according to the National Highway Traffic Safety Administration, an estimated 3,300 people in the United States were killed—and another 421,000 were injured—in crashes involving distracted drivers. What's more, the potential for distractions is growing at a rapid rate: The number of vehicles with built-in info-

tainment systems on U.S. roads is expected to swell from 7 million today to 370 million by 2020.

It's not all bad news. The new research also suggests that automakers and device manufacturers can reduce distractions and the risks they pose by making voice-based systems less cumbersome, more accurate and easier to use. In the meantime, we can all play an important part in road safety by approaching these technologies with caution—remembering that just because technology might enable us to send a text message or interact with social media while driving, doesn't mean we should do it. Our smart choices may one day save a life.

**AAA FINDLAY  
AUTOMOBILE CLUB**  
1550 Tiffin Ave., Findlay,  
OH 45840-6855  
Phone: (419) 422-4961  
Fax: (419) 422-5620  
www.AAAFindlay.com

**OFFICE HOURS:**  
Mon.-Fri. 9 a.m.-5 p.m.  
Sat. 9 a.m.-noon  
Closed Sun. and Holidays

**E-MAIL ADDRESSES:**  
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## Holiday Hours

Christmas Eve – Wednesday, December 24, 2014 - 9am-12pm

Christmas -- Thursday, December 25, 2014 - closed

New Year's Eve – Wednesday, December 31, 2014 - 9am-12pm

New Year's Day – Thursday, January 1, 2015 - closed



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# Prospective vacationers find value in travel agents

*Survey shows Americans appreciate the knowledge, expertise and value travel agents offer*

According to a recent survey by AAA, a majority of Americans see value in using a travel agent. Eighty-five percent of Americans find travel agents provide cost-effective, trouble-free, personalized vacation planning.

percent)  
Planning a vacation that is fun for all can be daunting. An experienced and knowledgeable travel agent can provide recommendations to clients based on their interests and expectations,

and tour operators every day and often have access to special rates and added benefits that are not available elsewhere. They can provide clients information on values and savings during certain times of the year—for

saving travelers time to focus on other priorities.

**Travel agents can help if something goes wrong, providing peace of mind (16 percent)**

Perhaps one of the greatest values in working with a travel agent is the peace of mind they offer when something goes wrong on a vacation.

If flights are suddenly cancelled, a hotel doesn't meet travelers' standards, or a hurricane hits a key tourist destination, travelers who booked their trip through a travel agent can make a call to their agent, who can make alternate arrangements immediately.



“Travelers see great value in working with an agent,” said Bill Sutherland, vice president, AAA Travel Services. “They enjoy working with travel agents, who can save them time, money and the frustration of navigating the many complex travel offerings that are available today.”

The most frequent benefits travelers cited when using the services of an agent were:

**Travel agents are a knowledgeable resource, providing a great vacation experience (26**

whether that's a family-friendly vacation, a stay at an all-inclusive resort, a memorable honeymoon, or a first-time cruise. Travelers who work with the same agent repeatedly also enjoy a familiarity that makes it even easier to select a destination or cruise to match their travel tastes.

**Travel agents know the best deals, saving their clients money (23 percent)**

Travel agents work with cruise lines, hotels

example when a cruise line is offering extra incentives to sail to a destination, special offers for residents or military personnel, or special promotions for kids to travel, eat or stay free.

**Travel agents make reservations and bookings, saving time (20 percent)**

Selecting the right destination, hotel, cruise line or theme park is a time-consuming task. A qualified travel agent can take care of all the arrangements and stay on top of every detail,



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# BOOK YOUR TOUR!

*Findlay AAA & JB Tours are working together to make your next motorcoach experience a memorable one!! Contact FINDLAY AAA at (419) 422-4961 to schedule your next getaway.*

*These tours make great gifts!*

## JANUARY 2015

Jan 14 SCIOTO DOWNS CASINO  
Jan 18 GREEKTOWN CASINO & DETROIT AUTO SHOW  
Jan 24 THE BEAUTY & THE BEAST, Stranahan Theatre  
Jan 28 SCIOTO DOWNS CASINO

## FEBRUARY 2015

Feb 5 PUMP BOYS & DINETTES, La Comedia Dinner Theater  
Feb 7 THE BIG HOME & GARDEN SHOW, IX Center ,  
Cleveland  
Feb 11 SCIOTO DOWNS CASINO  
Feb 25 SCIOTO DOWNS CASINO

## MARCH 2015

Mar 11 SCIOTO DOWNS CASINO  
Mar 25 SCIOTO DOWNS CASINO  
Mar 27-30 WASHINGTON, DC

## APRIL 2015

Apr 8 SCIOTO DOWNS CASINO  
Apr 10 JIMMY FORTUNE AT BEAR CREEK MEMORIES  
Apr 11 SISTER ACT, Stranahan Theatre  
Apr 12-18 SAVANNAH, CHARLESTON & BILTMORE ESTATES  
Apr 12 CLEVELAND INDIANS vs DETROIT TIGERS  
Apr 16 SOUTH PACIFIC, La Comedia Dinner

## MAY 2015

May 12-14 HISTORIC DAYTON  
May 17-20 NASHVILLE, TN  
May 20 THE ADDAMS FAMILY, A Musical Comedy, La Comedia  
Dinner Theater

## JUNE 2015

Jun 8-11 ONTARIO, CANADA  
Jun 13 AMISH COUNTRY  
June 14 NASCAR, Michigan International Speedway  
June 23-25 MACKINAC ISLAND including Frankenmuth

## JULY 2015

Jul 2-10 NOVA SCOTIA, CANADA  
Jul 22 Disney's THE LITTLE MERMAID, a Broadway Musical,  
La Comedia Dinner Theater

## AUGUST 2015

Aug 6-11 BOSTON & CAPE COD  
Aug 13 AMISH COUNTRY  
Aug 16 NASCAR, Michigan International Speedway  
Aug 23-31 MT RUSHMORE

## SEPTEMBER 2015

Sept 10-14 NEW YORK CITY  
Sept 14-18 MICHIGAN'S UPPER PENINSULA  
Sept 16 THE CHURCH BASEMENT LADIES, La Comedia Dinner  
Theatre

## OCTOBER 2015

Oct 2015 WINE & DINE ITALY, Venice, Florence, Rome, Isle of Capri and more

## NOVEMBER 2015

Nov 20 A CHRISTMAS STORY, La Comedia Dinner Theatre



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**Go Ahead . . .**

**Enjoy the perks and benefits of Membership!**

### Annual Meeting

The Annual Meeting for the Findlay Automobile Club will be held at the Club office at 1550 Tiffin Avenue, Findlay, Ohio, on Tuesday, February 17, 2015 at 7:00pm.



# TripTik Travel Planner

*Get All Your Trips Started With the New TripTik Travel Planner*

With its new streamlined interface and added features, TripTik Travel Planner (TTP) puts everything you need to prepare for your next trip all in one place.

Get maps and directions to your destination with ease. Simply begin typing in your start and end points and, after just a few keystrokes, TTP's predictive search will display possible matching choices. Even without knowing an address, you can quickly create routes to airports, attractions, restaurants and more just by entering the name.

Use the Points of Interest to display locations of AAA Approved hotels and restaurants, things to do including events and attractions, gas and electric vehicle charging stations, and places offering AAA member discounts. There's also an option to view rest area locations and get facility information.

Turn on the new map layers to display real time weather, traffic and construction information, and to show highway interchanges with gas, food and lodging options.

For detailed destination information, access the AAA Travel Guides and AAA Drive Trips directly from TTP interface. AAA's content-rich travel guides cover popular destinations throughout the United States, Canada, Mexico and the Caribbean. AAA's custom road trips guide you through some

of the most attraction-rich roadways across North America, complete with descriptive text, photos and

maps detailing each leg of the drive.

With new TTP you can also create, save and share

travel itineraries that can include routes, selected hotels, favorite points of interest and more. You can

also access and use your saved trips with the mobile version of TripTik Travel Planner.



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Findlay Automobile Club

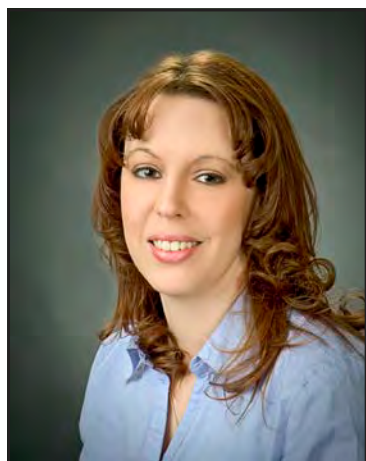
1550 Tiffin Avenue ★ Findlay, Ohio



# Why 'spending 15 minutes or less' can hurt you

Today's TV and media ads bombard you with the message that purchasing insurance is as simple as grocery shopping. In truth, it's not. You can't pick a product off the shelf and be on your way.

Finding the right



Tanya Fetterman

coverage requires due diligence on your part and ours, something you can't get from a 15-minute phone call, a celebrity or even a talking lizard.

## Why do people prefer independent agents?

Consumers feel the difference. Almost 60 percent of consumers who purchased insurance through a direct channel 10 or more years ago reported switching back to an independent agent because they wanted more value, according to a 2013 study conducted by InsightExpress, an independent marketing research firm.

Consumers switched back to an independent agent because they wanted one point of contact to

handle their insurance questions and needs. They wanted guidance from an experienced insurance professional, the study said.

That's what we do. Independent insurance agents represent multiple insurance companies. We are familiar with underwriting styles and have researched the nuances of numerous policies.

## Risk management is key

We also provide advice on the ins and outs of risk management, meaning we explain coverage options and how having or not having that coverage could impact your entire situation.

Our philosophy is to look at the big picture. We believe your insurance program is there to protect all of your assets. What you choose for one type of coverage, such as auto insurance, can have an impact on all of your assets.

Some competitors will lure you with a lower rate on a single type of insurance, but less coverage. You may think you got a deal, but you could get burned later.

When our clients ask for a quote, we don't just do the comparison shopping and run the numbers – we strive to find the best coverage and rates for your particular needs.

## How things go wrong

Independent agents offer a complete package, whereas some competitors are interested in only one piece. For example, they might sell auto insurance and tell you

that insurance shouldn't be "bundled." Looking at it piecemeal instead of as an entire solution is where we've seen clients get hurt.

Imagine you purchased lesser coverage through a company that said they'll take 15 minutes to save you money on auto insurance. When you signed up, the representative didn't ask about the value of your home or tell you that your level of coverage should involve looking at the value of your assets. Later, you cause a major car accident. Your auto insurer writes a check that doesn't cover the victim's expenses, and with that, the insurer's obligation to you is over. But this doesn't cover a hurt passenger's expenses, so he sues you for \$1 million. If your home is your biggest asset, you face losing it and your savings.

## When you work with an independent agent

In that scenario, we could have helped and suggested umbrella coverage. But with a telephone or online quote, this may not have been an option. Our agency is here for you throughout the life of your policy. We answer questions, handle issues and adjust your coverage as needed. To file a claim, you call us, not an 800 number. We advise you and walk you through the process. Personal attention is part of the package.

Our competitors are at a disadvantage because they

sell for a single insurance company and are limited to the options offered by their employer.

**Bottom line, our competitors represent their insurance company. As independent insurance agents, we represent you.**

## DISCOUNT TICKETS AVAILABLE FOR MEMBERS AT AAA

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- MOVIES
- THEME PARKS
- WATER PARKS
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**Universal Orlando**  
**Newport Aquarium**  
**Sea World**  
**Busch Gardens**  
**Sesame Place**



All tickets prices subject to change some attractions open on a seasonal basis only. Contact your local AAA office for height / age restrictions and pricing.

# Roadside Assistance Member Benefits

## Please take a few minutes to acquaint yourself with the Emergency Road Service provided by Findlay Automobile Club.

Emergency road service (ERS) is available 24/7 and is designed to assist you in an emergency when the vehicle you are either driving or riding in becomes disabled. Your membership coverage applies to the emergency and towing services listed in this brochure.

### ELIGIBLE VEHICLES

Service applies to all properly licensed four-wheeled motor vehicles of the passenger, pleasure or recreational type (vans, campers and motor homes) regardless of license plate designation, if those services can be safely delivered.

Dual-wheel campers/motor homes are eligible for all services except towing, extrication/wincing and tire service. Dual-wheel unloaded pickup trucks are eligible for all services except tire service. Rented passenger vehicles and commercial vehicles are eligible for service with the exception of taxi cabs and limousines.

### EMERGENCY SERVICES

The following emergency services will be provided to place your vehicle in a drivable condition. If these attempts are unsuccessful after a reasonable effort by the service provider, the towing service provision will apply.

### MECHANICAL ADJUSTMENTS

Minor/temporary adjustments will be made in an attempt to enable your vehicle to operate safely under its own power.

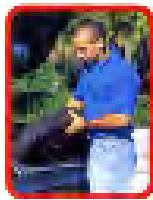


### BATTERY BOOST

A battery boost will be provided in an attempt to start your vehicle.

### BATTERY REPLACEMENT SERVICE

In selected areas, when a AAA member calls for assistance or submits a request online and the problem is believed to be battery-related, a mobile battery replacement vehicle may be dispatched. A trained specialist will test the battery and the vehicle charging system at no cost to the member. If the battery needs to be replaced, the member can request to purchase one and the specialist will install one on the spot. Battery Replacement Service vehicles carry batteries that will properly fit approximately 90 percent of all cars, SUVs and light trucks on the road.



### FLAT TIRE

If your vehicle's spare is inflated and serviceable, it will be installed to replace a flat tire. If no inflated spare is available, the vehicle

will be towed in accordance with the towing provision.

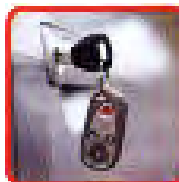


### FUEL DELIVERY

A limited supply of fuel will be delivered to your disabled vehicle to enable you to reach the nearest open service station.

Specific brands or octane ratings cannot be promised. You will be charged the current pump price for the fuel.

AAA Plus/AAA Plus RV provides no additional cost, a sufficient amount of fuel will be provided to enable you to reach the nearest service station.



### LOCKOUT SERVICE

If your keys are locked inside the vehicle, service will be sent to gain entrance. If the key

that operates or provides access to the passenger compartment of the vehicle is lost, broken or the service provider cannot gain entrance to your vehicle, locksmith service up to \$50 or reimbursement for commercial locksmith service up to \$50 will be provided. In cases where the vehicle cannot be made operable, towing services will be provided in accordance with AAA Findlay Automobile Club towing provision. AAA Plus/AAA Plus RV provides added coverage or reimbursement up to \$100 in parts and labor for locksmith service, if such service is required to unlock your vehicle or make it operable.



### EXTRICATING/WINCING

Your vehicle will be extricated/wincing when it can be safely reached from a normally

traveled or established thoroughfare. If special equipment, more than one truck, or more than one person is required, the associated costs may be at your expense.

AAA Plus/AAA Plus RV provides coverage to include the delivery of services

by a second service vehicle and operator for one hour at the scene is provided.



### TOWING SERVICES

When your vehicle cannot be safely driven after attempting any of the listed emergency

services, your vehicle will be towed to the ERS facility rendering the service, or a maximum of three miles in any direction from the point of disablement at no charge.

In instances when your vehicle becomes disabled while towing a light duty trailer, service will be provided for the trailer (excludes fifth-wheel trailers). You may be required to pay for trailer towing.

AAA Plus/AAA Plus RV provides up to 100 miles of free towing in any direction from the point of disablement to the destination of your choice are provided. In situations when a member needs a repair facility, AAA Approved Auto Repair facilities are available that meet and maintain AAA's high professional standards.

### SCOPE OF SERVICE

Under your membership, emergency road service will be provided without charge from the nearest available AAA service provider. Your service call will include a trip to the disabled vehicle where the service operator will attempt to make your vehicle operable.

We select ERS facilities for their ability to handle your service request, but we cannot guarantee these providers will always have the parts and equipment to make repairs.

When your vehicle cannot be made operable upon providing the services listed in this brochure, AAA Findlay will assist you in finding the nearest open place of repair. If a repair facility cannot be located, AAA Findlay will assist you in obtaining lodging or alternative transportation.

Charges for service that exceeds the benefits listed will be at the prevailing hourly or mileage rate of the region where service is provided.

### Plus RV: Eligible Vehicles

AAA Plus RV extends present ERS and AAA Plus benefits to include motorhomes, pickup trucks with campers, travel trailers, motorcycles and fifth-wheel travel trailers.

IN MANY AREAS, EMERGENCY ROAD SERVICE FACILITIES ARE

INDEPENDENT BUSINESSES AND ARE NOT EMPLOYEES OF AAA OR ITS AFFILIATES. RESPONSIBILITY FOR LOSS, DAMAGE OR UNSATISFACTORY WORKMANSHIP REMAINS WITH THE ERS FACILITY PROVIDING THE SERVICE. THE CLUB WILL ASSIST BY MEDIATING UNRESOLVED ISSUES.

The member is expected to be with the vehicle at the time of service.

### HOW TO OBTAIN EMERGENCY ROAD SERVICES LOCALLY AND WHEN TRAVELING

Refer to the information printed on your membership card, call (800) AAA-HELP or visit AAAfindlay.com. Members can also request emergency road service on the Internet. Go to AAA.com and click on the Road Service Online link. Simply fill the online form and AAA will be on the way.

### SERVICES NOT COVERED

A) Service will not be rendered when the disabled vehicle cannot be safely reached and properly serviced without damage to either vehicle.

B) Vehicles located in an area not regularly traveled by private passenger automobiles (such as open fields, beaches, creek beds, snow-filled lanes or driveways).

C) The installation or removal of tire chains.

D) Shoveling snow from around the vehicle or clearing a road or driveway.

E) Storage or impound charges (police-directed tow for violation of law or ordinance).

F) Freight charges or special trips for the delivery of parts.

G) Cost of shop labor or parts including tire repair (round-trips for tire repair).

### ALTERNATE SERVICE

If you have followed the procedure outlined to obtain emergency road service and AAA service is not available, or AAA contractor access is restricted (toll roads, limited access highways), the club will provide reimbursement for covered services at the prevailing commercial rate for the region. Reimbursement on restricted access roads may be limited to the cost of towing the vehicle to the nearest exit or responding garage at the member's discretion.

If AAA service was available but not requested, reimbursement may be limited to the amount the club would normally have paid for the covered service.

Reimbursement is provided at the

prevailing commercial rates for covered AAA Plus or AAA Plus RV benefits if service is requested but is not available.

You must submit the original receipt within 30 days of service for consideration. The club may adjust or deny reimbursement for service provided by individuals or companies not normally engaged in providing emergency road service.

For lockout reimbursement see information under Lockout Service.

### EMERGENCY REPAIR CHECK ACCEPTANCE

Your personal check for up to \$250 will be accepted by any independent contract facility providing emergency services or repairs for AAA members. A valid membership card and identification must be presented at the time of payment. The name on the check must match the member name.

### EXCESSIVE USE

In fairness to all members, emergency road service is not to be used as a substitute for proper vehicle maintenance.

Your membership entitles you to four service calls per member within the membership year. After the fourth call is used, no further service calls will be authorized, however, other AAA benefits will still be available. Service can be provided but the member must absorb the cost of the service at the time of service. Members are responsible for keeping track of their calls.

### SERVICE COMMENT

It is Findlay Automobile Club's goal to provide you with the highest quality emergency road service available. All AAA clubs maintain the highest quality emergency road service available throughout the continental U.S., Alaska, Hawaii and Canada. Certain benefits may vary from club to club.

Help us maintain these high standards of emergency road service. Any comments you may have will enable us to continually improve our services.

### Address your comments to:

AAA Findlay Automobile Club  
1550 Tiffin Ave.  
Findlay, OH 45840  
(419) 422-4961

Reports of unsatisfactory service for investigation must be made within five days of the incident.



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## 10 Easy Ways to Prolong Your Battery Life

*Batteries have an average life of 3 to 5 years. Simple care and maintenance can keep your battery performing reliably throughout its life.*

- 1** Keep your battery case and brackets free of corrosion. If you see cracks or oozing at the top of your battery case, replace the battery.
- 2** Corrosion and deposits interfere with the flow of electric current. Have your battery terminals and posts cleaned regularly by a trained technician.
- 3** Inspect brackets. If they are heavily corroded, replace them or have them replaced. Also make sure they secure the battery firmly. Loose brackets will allow the battery to vibrate, shortening its life and possibly damaging other components.
- 4** Tighten any loose cables.
- 5** Check the tension and condition of your fan belt. A loose fan belt can affect the battery's ability to recharge. If a fan belt is frayed or cracked, replace it or have a professional do so.
- 6** Get in the habit of turning off accessories before turning off your vehicle. Leaving your radio, car alarm, wipers, headlights, navigation device, electronic media players and inside lights on can drain your battery.
- 7** Keep your battery fully charged when your car is not in use, especially if you will not be your vehicle for two weeks or more. Invest in a battery tender to keep your battery charged.
- 8** If you live in a climate with frequent freezes, invest in an engine heater to reduce the power the battery requires to start the vehicle. Park the vehicle indoors, if at all possible. A cold car reduces the battery power considerably.
- 9** Watch and listen for warning signs. If your headlights dim when you are idling but brighten when you rev the engine it could signal an electrical system problem. If you hear a grinding or clicking when you turn the ignition to the crank position, your battery may be weak.
- 10** Even with the best care and maintenance, batteries do fail – and that would be the perfect time to call AAA Mobile Battery Replacement Service at 800-AAA-HELP. A Battery Service technician will perform an expert test, and if a replacement battery is indicated and you would like to be back on the go as soon as possible, the technician can install a new, top-quality AAA battery right on the spot.

Clip & Save

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Check overall condition of cooling system & Antifreeze Flush, Lube, Oil Filters (up to 5 quarts), Tire Rotation and courtesy brake Inspection. **Most Vehicles.**