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Five big mistakes to avoid before buying your new car

BY JOSH JACQUOT EDMUNDS

A 2025 analysis from Edmunds reveals that nearly 20% of new car buyers are committing to monthly payments of \$1,000 or more. High interest rates and rising vehicle prices are driving this trend. Buyers often stretch their budgets with extended financing terms, which can harm financial health.

Edmunds suggests avoiding five common car-buying mistakes. These include buying beyond your means, not shopping around for loans, rolling negative equity into new loans, skipping internet sales departments, and overlooking used car alternatives. Avoiding these pitfalls can help ensure long-term financial security when purchasing a vehicle.

Buying a new car has never been more financially daunting. A 2025 analysis from Edmunds found that a record 19.3% of consumers who financed a new vehicle in the second quarter of 2025 committed to a monthly payment of \$1,000 or more. That’s nearly one in five buyers taking on what was once considered an extreme car payment — driven by high interest rates and rising vehicle prices.

While it might be tempting to stretch your budget for the car you want, locking yourself into a high-cost loan can be a painful mistake. Before you sign, here are five common car-buying missteps to avoid.

Buying a car you can’t (or shouldn’t) really afford

There’s a difference between being able to buy something and being able to afford it wisely. With an average new vehicle transaction price of approximately \$49,000, many buyers are truly stretching their budgets. It’s not uncommon to see buyers opt for extended 72-month or 84-month financing terms.

That shiny SUV might seem within reach thanks to flexible financing, but the long-term hit to your financial health could be considerable. Buying within your means — ideally targeting a loan



AP file photo

A line of unsold 2024 pickup trucks sit on display at a Denver Ford dealership in late 2024.

term of no more than 60 months and keeping your car-related expenses under 15%-20% of your monthly take-home pay — is smart shopping in an era of rising interest rates and ever-increasing car prices.

Not shopping around for a loan

One of the most costly and common mistakes car buyers make is waiting until they’re sitting in the dealership finance office to think about a loan. Dealerships may offer convenience, but their financing may include marked-up interest rates or hidden fees.

Instead, walk into the dealership

with a preapproved loan offer from your bank, credit union or an online lender. According to the Consumer Financial Protection Bureau, this move can save buyers hundreds to thousands of dollars over the life of the loan. When you do this, the dealer can still try to beat the rate — and sometimes will. But now you’re negotiating from a position of strength, not desperation.

Rolling negative equity into a new car loan

If you owe more on your current car than it’s worth — a situation known as negative equity — trading it in for a new vehicle can be a

financial landmine. This commonly happens when people take out a six-year loan, trade in the vehicle after just three or four years, and carry the previous balance into the new vehicle. Rolling that deficit into a new loan just worsens the problem, guaranteeing that you’ll be underwater for even longer.

According to Edmunds, 28.2% of trade-ins in July 2025 involved negative equity, and the average amount buyers owed above the vehicle’s value was \$6,902. That sets the stage for a vicious cycle, especially if buyers trade cars frequently or face unexpected job loss or repair costs. If you’re in this situation, consider keeping your car longer or

making extra payments. If you can get a better rate, even refinancing can get you back to breakeven.

Skipping the internet sales departmentMost major dealerships now have dedicated internet sales teams that exist to sell you a car quickly and often at better prices than you’ll get face-to-face. If you already know what make, model and trim you want, you can save hours — and hundreds or even thousands of dollars — by working with the internet sales department instead of walking onto the lot.

Sites such as Edmunds can help you compare pricing between multiple dealers, and many will show you real-time inventory, rebates and incentives. This lets you shop from the comfort of home and make dealers compete for your business. It also gives you a written quote you can bring with you — a powerful tool when negotiating.

Overlooking used alternatives

Buying new is tempting — it smells great, it’s under warranty, and no one else has touched it. But it’s not always the smartest financial move. Today’s certified pre-owned vehicles often come with extended factory warranties, undergo rigorous inspections, and cost thousands less than their new counterparts. The rapid depreciation of most new vehicles only worsens the picture. Most lose 20%–30% of their value in the first year alone, according to Edmunds. Avoiding that depreciation hit can save thousands.

Edmunds says

Buying a new car is one of the biggest financial decisions most people make — second only to purchasing a home. Avoiding these five common mistakes won’t just save you money — it has the potential to help ensure your long-term financial security. Take your time and do your homework. The right deal isn’t just about the car — it’s about the life you want to live after you drive it off the lot.

Here are the EVs you can buy for less than \$35,000

BY CAROLINE PETROW-COHEN

Los Angeles Times (TNS)

As steep tariffs threaten to drive up car prices and an incentive for buying electric vehicles nears its expiration date, electric vehicles and plug-in hybrids are becoming harder to afford.

For those looking to make the switch to electric on a budget, there are just a few low-cost options. Here’s a look at those available for under \$35,000.

Nissan Leaf

The 2025 Nissan Leaf starts at \$28,140, according to the company website. The four-door compact sport-utility vehicle has a range of 212 miles and tops the list of the most affordable all-electric cars available in the U.S.

The Leaf, which originally hit roads in 2010, was the first mass-market electric

vehicle, according to Nissan. It helped spur global interest in EVs and was the top-selling plug-in electric car until 2020, when it was surpassed by the Tesla Model 3.

According to the auto industry site Edmunds, a major disadvantage of the Leaf is its charging port, which is not compatible with many public chargers. Known as a CHAdeMO, the technology was once more common but is being phased out.

Edmunds also criticizes the Leaf for its small storage capacity and limited range, but lists comfort and a quiet ride as part of the car’s appeal. Nissan also sells the Ariya, an electric crossover SUV with a range of 289 miles and a starting price around \$39,000.

Hyundai Kona Electric

The 2025 Kona Electric has a manufacturer’s suggested retail price of \$32,975.

The SUV has a range of 261 miles and can charge from 10% to 80% in as little as 43 minutes with a direct current fast charger.

That’s slower than some of its rivals, according to Edmunds, which also cites the Kona for “lackluster” handling. The vehicle is easy to drive and park, however, and is a good value for its price, the site’s reviewer said.

Hyundai has been working on all-electric vehicles since 1991, when the automaker developed the Sonata Electric Vehicle for testing. Its first commercially available EV was the Hyundai BlueOn, in 2010.

Chevrolet Equinox EV

The 2025 Equinox EV starts at \$33,600, according to Chevrolet’s website. It has a 319-mile range and touts itself as “America’s most affordable 315+ mile range EV.”

The Chevrolet Blazer, another EV option from the American manufacturer, is one of this year’s top-selling EVs. At Camino Real Chevrolet in Monterey Park, electric vehicles make up about 20% of sales, according to dealership President Robb Hernandez.

Edmunds rated the Equinox EV a 7.5 out of 10 for performance, 8.5 out of 10 for comfort and a 10 out of 10 for range and efficiency. The car has more than 15 safety and driver assistance features.

Toyota Prius Plug-in Hybrid

The 2025 Prius Plug-in Hybrid is priced at \$33,375 and has 44 miles of battery power. After that, the car switches to gasoline.

The Prius Plug-in Hybrid is a particularly good value for drivers who don’t go more than 40 miles in one day and can charge frequently, said iSeeCars.com analyst Karl Brauer. Drivers without a home charger would have to navigate the public network, which can have long wait times. Imperfect charging infrastructure is a deterrent for some considering the switch to electric, Brauer said.

Toyota has revamped its Prius model, which once had a bad reputation for its appearance and low power. The Prius Plug-in has 220 horsepower and can accelerate from zero to 60 mph in less than 7 seconds.

Edmunds rated the Prius Plug-in Hybrid an 8.5 out of 10 for performance, 7.5 out of 10 for comfort and a 9.5 out of 10 for fuel economy.

Kia Niro Plug-in Hybrid

The 2025 Niro Plug-in Hybrid has an all-electric range of 33 miles and a starting price of \$34,490. It is one of Kia’s three plug-in hybrid options, which also include the Sportage and the Sorento.

According to Edmunds, the Niro Plug-in Hybrid has impressive fuel economy and stylish interior design, but lacks all-wheel drive. Edmunds rated the model an 8 out of 10 for performance, an 8.5 out of 10 for comfort and a 8.5 out of 10 for technology.

Kia debuted its first EV for the commercial market in 2015 with the release of the electric Kia Soul.

Are more options coming?

The price of an EV is a significant barrier to a more

complete transition to electric vehicles in the U.S., experts said.

The average price of a new electric vehicle in the U.S. is \$56,910, according to the latest data from Kelley Blue Book, while the average price of a gas-powered car was \$49,740 in late 2024.

Dealerships are still waiting to see the full effects of new auto tariffs, which are expected to jack up the price of imported parts. Kelley Blue Book predicted overall vehicle prices could increase as much as \$6,000 as a result of the tariffs.

The higher price tag on EVs stems from expensive batteries and manufacturing. It can be pricier to insure an EV too — data collected by Insurify shows that EVs cost more than \$4,000 to insure per year, 49% more than gas-powered cars. For first time EV owners, it can also cost up to \$2,000 to install a home charger.

Still, depending on where you live and the type of driving you do, it can be cheaper in the long run to own an EV. The cost of electricity is generally less than filling up at the pump, experts said.

Vehicles that burn gasoline or diesel are a major contributor to human-caused climate change, experts said, and transitioning away from fossil fuels is key to a healthy climate. Drivers hoping to reduce their reliance on gas also have the option of a plug-in hybrid, which runs on both gas and electricity.

Chinese automaker BYD sells ultra low-priced fully electric models, but they are not available in the U.S. The BYD Seagull starts at less than the equivalent of \$8,000.

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How to prepare your car for winter

Summer and fall can stake their claim as road trip season, and even devoted drivers may admit that winter is generally a less desirable time to take to the open road. The elements factor heavily into that reputation, as fewer hours of daylight, snow and ice are just some of the variables that can make it less enjoyable, and potentially more dangerous, to drive in winter.

In anticipation of adverse driving conditions, vehicle owners can take various steps to prepare their cars and trucks for winter.

Upgrade your wiper blades.

Perhaps nothing is compromised more than visibility when driving in winter compared to other times of year. Snow makes it hard to see when driving, but fewer hours of daylight also can affect visibility. In fact, the Insurance Institute for Highway Safety reports that approximately half of all fatal crashes occur between 6 p.m. and 6 a.m., even though the number of drivers on the road during those hours is considerably lower than it is during the daytime.

The difficulty of driving at night is even more significant when wiper blades are not up to the task of keeping rain and snow off drivers' windshields. Prior to winter, inspect wiper blades and upgrade



With winter driving on the horizon, drivers can take steps this fall to keep their cars running strong and safe in the months ahead.

them, if necessary. Streaks left on a windshield are a tell-tale sign that blades need to be replaced.

Purchase winter tires.

Winter tires may not be necessary in regions with relatively mild

winters. However, drivers accustomed to winters marked by heavy snowfall and/or icy roads should consider replacing their existing tires with winter tires.

Many newer vehicles are now equipped with all-season tires,

which the tire experts at Bridgestone note provide great performance but are not designed to handle extreme winter conditions like snow and ice.

Winter tires are specially designed to handle such conditions,

making them a worthy investment for drivers who live in regions where it's not unusual to encounter snow and ice throughout the winter.

Study up on your engine oil.

Some vehicle manufacturers recommend different grades of oil depending on the range of temperatures a car or truck will be driven in. The owner's manual will likely indicate if the manufacturer recommends using a different type of engine oil in especially cold temperatures.

Even if the manual does not include such a suggestion, drivers can seek the advice of a local mechanic.

Schedule a pre-winter tune-up.

Even if a vehicle is not due for a tune-up, it can be wise to have it looked over by a local mechanic before the arrival of harsh winter weather.

A mechanic can check the radiator, hoses and other components that could be affected by especially cold weather in the months to come. If any issues are found, address them immediately. After all, it's better to be proactive than leave yourself vulnerable to breakdowns or other issues once the mercury drops.

China's EV influence expands nearly everywhere — except the U.S. and Canada

BY JACK BARKENBUS
VISITING SCHOLAR,
VANDERBILT UNIVERSITY

THE CONVERSATION
— In 2025, 1 in 4 new automotive vehicle sales globally are expected to be an electric vehicle — either fully electric or a plug-in hybrid.

That is a significant rise from just five years ago, when EV sales amounted to fewer than 1 in 20 new car sales, according to the International Energy Agency, an intergovernmental organization examining energy use around the world.

In the U.S., however, EV sales have lagged, only reaching 1 in 10 in 2024. By contrast, in China, the world's largest car market, more than half of all new vehicle sales are electric.

The International Energy Agency has reported that two-thirds of fully electric cars in China are now cheaper to buy than their gasoline equivalents. With operating and maintenance costs already cheaper than gasoline models, EVs are attractive purchases.

Most EVs purchased in

China are made there as well, by a range of different companies. NIO, Xpeng, Xiaomi, Zeekr, Geely, Chery, Great Wall Motor, Leapmotor and especially BYD are household names in China.

As someone who has followed and published on the topic of EVs for over 15 years, I expect they will soon become as widely known in the rest of the world.

What kinds of EVs are China producing?

China's automakers are producing a full range of

electric vehicles, from the subcompact, like the BYD Seagull, to full-size SUVs, like the Xpeng G9, and luxury cars, like the Zeekr 009.

Recent European crash-test evaluations have given top safety ratings to Chinese EVs, and many of them cost less than similar models made by other companies in other countries.

What's behind Chinese EV success?

There are several factors behind Chinese companies' success in producing and sell-

ing EVs. To be sure, relatively low labor costs are part of the explanation. So are generous government subsidies, as EVs were one of several advanced technologies selected by the Chinese government to propel the nation's global technological profile.

But Chinese EV makers are also making other advances. They make significant use of industrial robotics, even to the point of building so-called "dark factories" that can operate with minimal human intervention. For passengers, they have

reimagined vehicles' interiors, with large touchscreens for information and entertainment, and even added a refrigerator, bed or karaoke system.

Competition among Chinese EV makers is fierce, which drives additional innovation. BYD is the largest seller of EVs, both domestically and globally. Yet the company says it employs over 100,000 scientists and engineers seeking continual improvement.

See **CHINA EVS**, Page A4

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Study: August new-vehicle sales climbed 8.2% as consumer spending reached record \$54.6B

BY J.D. POWER
AND GLOBALDATA

The total sales forecast

Total new-vehicle sales for August 2025, including retail and non-retail transactions, are projected to reach 1,483,000, an 8.2% increase year over year, according to a joint forecast from J.D. Power and GlobalData. August 2025 has 27 selling days, one fewer than August 2024. Comparing the same sales volume without adjusting for the number of selling days translates to an increase of 4.4% from 2024.

The seasonally adjusted annualized rate (SAAR) for total new-vehicle sales is expected to be 16.1 million units, up 1.0 million units from August 2024.

The retail sales forecast

New-vehicle retail sales for August 2025 are projected to reach 1,283,000, a 7.8% increase from August 2024. Comparing the same sales volume without adjusting for the number of selling days translates to an increase of 3.9% from 2024.

The takeaways

“August new-vehicle sales are expected to climb 8.2% from a year ago, including a 7.8% increase in retail volume. A strong result, although the results should be viewed in the context of several unusual factors that are distorting typical monthly sales trends,” said Thomas King, president of the data and analytics division at J.D. Power.

“First, federal credits of up to \$7,500 on EVs will expire on Sept. 30, prompting many EV shoppers to accelerate purchases that otherwise would have occurred later this year. As a result, EV retail share in August is expected to reach an all-time high of 12.0%, compared with 9.5% a year ago,” King said.

“Second, Labor Day lands in the August sales reporting period this year. The Labor Day weekend is typically one of the highest sales volume weekends of the year, powered by elevated manufacturer promotional activity and elevated discounts. This year, manufacturers have kept incentives restrained due to tariffs. Normally, incentives as a percentage of MSRP increase by about half a point from January through late summer, but this year they’ve slipped to 6.2% in August from 6.3% in January, underscoring the effect of tariff-related cost pressures.

“Third, lease returns remain at historically low levels following the reduced leasing activity during the 2022 supply shortages. With fewer lease customers cycling back into the market, new-vehicle sales are facing added pressure compared with typical seasonal patterns.

“Finally, from a total sales perspective, fleet deliveries are expected to reach 199,854 units in August, up 11.2% primarily due to the low baseline recorded in August 2024. Fleet volume is forecast to represent 13.5% of total light-vehicle sales, an increase of 0.4 percentage points year over year,” he concluded.

“In sum, August’s retail sales results point to solid new vehicle demand. The results are unquestionably inflated by shoppers accelerating their electric vehicle purchases to take advantage of Federal EV credits—but the sales pace for non-EVs remains robust, especially given the modest discounts available on those vehicles.”



AP

Vehicle sales have climbed across the board in recent months as consumer spending hits record numbers for 2025.

This month’s expected sales

“September sales will be influenced by multiple crosscurrents. With the federal EV tax credit expiring at the end of the month, automakers are expected to make a final, aggressive push to move remaining inventory. At the same time, tariffs are shaping pricing and incentive strategies, adding an average cost of \$4,275 per vehicle, though the effect varies significantly by model,” King said.

“So far, manufacturers have managed to keep price hikes relatively restrained, with some vehicles unaffected. Further adjustments are likely as the year unfolds and new model-year introductions arrive, though many companies may hold back their most definitive incentive actions until year-end.”

The details

■ Fleet sales are expected to total 199,854 units in August, up 11.2% from August 2024. Fleet volume is expected to account for 13.5% of total light-vehicle sales, up 0.4 percentage points from a year ago.

■ Internal combustion engine (ICE) vehicles are projected to account for 72.2% of new-vehicle retail sales, a decrease of 5.6 percentage points from a year ago. Plug-in hybrid vehicles (PHEV) are on pace to make up 2.5% of sales, up 0.6 percentage points from August 2024, while electric vehicles (EV) are expected to account for 12.8% of sales, up 3.2 percentage points, and hybrid electric vehicles (HEV) are expected to account for 12.6% of new-vehicle retail sales, up 2.0 percentage points.

■ U.S. final assembly vehicles are expected to make up 52.5% of sales in August, up 2.4 percentage points from a year ago.

■ Trucks/SUVs are on pace to

account for 82.0% of new-vehicle retail sales, up 2.1 percentage points from August 2024.

■ Retail inventory levels are currently at 2.10 million units, an 18.6% increase from August 2024.

■ The industry’s inventory days of supply is 58 days in August, up from 51 days a year ago.

■ The average new-vehicle retail transaction price in August is expected to reach \$44,750, up \$985 from August 2024. Transaction price as a percentage of MSRP increased to 89.3%, down 0.4 percentage points from a year ago.

■ Retail buyers are on pace to spend \$54.6 billion on new vehicles, up \$3.2 billion from August 2024.

■ Average incentive spending per unit in August is expected to reach \$3,105, up \$38 from August 2024. Incentive spending as a percentage of the average MSRP is expected to decrease to 6.2%, down 0.1 percentage points from August 2024.

■ Average incentive spending per unit on trucks/SUVs in August is expected to be \$3,302, up \$53 from a year ago, while the average spending on cars is expected to be \$2,146, down \$163 from a year ago.

■ Leasing is expected to account for 23.0% of sales this month, down 1.1 percentage points from a year ago.

■ The average time a new vehicle remains in the dealer’s possession before sale is expected to be 51 days in August, up from 48 days a year ago.

■ 29.5% of vehicles sold in less than 10 days in August, down 2.6 percentage points from a year ago.

■ Average monthly finance payments are on pace to be \$743, up \$13 from August 2024. The average interest rate for new-vehicle loans

is expected to be 6.40%, down 0.38 percentage points from a year ago.

■ So far in August, average used-vehicle retail prices are \$29,100, up \$375 from a year ago. Trade-in equity is trending towards \$8,030, which is up \$275 from a year ago.

■ 25.3% of trade-ins are expected to carry negative equity this month—an increase of 1.1 percentage points from August 2024.

■ Finance loans with terms greater than or equal to 84 months are expected to reach 11.2% of finance sales this month, up 1.8 percentage points from August 2024.

Electrification outlook

“The electric vehicle sector is past the midpoint of its final quarter with federal incentive support, and the coming twilight is causing consumers to speed up their purchases,” said Tyson Jominy, senior vice president of data and analytics at J.D. Power. “August EV retail share will hit an all-time high of 12.0%, up 1.6 percentage points from July, exceeding the previous peak of 11.2% set in December 2024. Driving this behavior is incentive support from automakers of \$6,700 per unit, an increase of \$1,500 from July. As a result, average EV transaction prices are down \$2,500 to \$44,300, which is now below the average of \$45,700 for gas-powered vehicles.”

Jominy said that, despite initial concerns that EV inventory could be a bottleneck, inventory is now more likely a nonissue. “There are 197,000 EV units on the ground, down just 10,000 from July, and a robust 59-day supply. Yet, like Cinderella’s magic, this brilliance faces a deadline—when the clock strikes midnight on Oct. 1, the \$7,500 federal support vanishes, threatening to

turn this inventory into costly pumpkins for automakers and dealers,” he said, telling buyers to look for purchase incentives to increase throughout Q3 as automakers seek to ward off significantly more expensive sales costs in Q4.

“Meanwhile, traditional hybrids are slipping back as EVs steal the spotlight. Hybrid retail share is projected to dip to 12.6%, a 0.7-point drop from July, marking the first time since December 2024 that hybrids have fallen below the 13% mark. While plug-in hybrids remain a very small part of the market, their share of the market is expected to increase slightly to 2.5%, up from 2.2% a month ago,” Jominy said

Global sales outlook

“July global light-vehicle sales increased 5.5% year over year to 7.4 million units, with almost every region showing year-over-year growth. The selling rate for July finished at 94.5 million units, up from an upwardly revised 92.6 million units in June,” said David Oakley, manager, Americas vehicle sales forecasts at GlobalData.

“China, the United States and Europe made the largest contributions to year-over-year sales gains in July. As has been the case in previous months, Korea and South America also delivered solid increases, but Japan saw a decline for the first time since December 2024. Whereas a year ago Japan was seeing a resurgence in sales following supply chain issues, that year-ago strength is now resulting in a high baseline effect that makes further growth challenging. On the other hand, the Chinese market continued to benefit from government trade-in subsidies, alongside a price war among domestic manufacturers,” he said.

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► China EVs

Continued from Page A3

From initial concept models to actual rollout of factory-made cars, BYD takes 18 months – half as long as U.S. and other global automakers take for their product development processes, Reuters reported.

BYD is also the world’s second-largest EV battery seller and has developed a new battery that can recharge in just five minutes, roughly the same time it takes to fill a gas-powered car’s tank.

Exports

The real test of how well Chinese vehicles appeal to consumers will come from export sales. Chinese EV manufacturers are eager to sell abroad because their factories can produce far more than the 25 million vehicles they can sell within China each year – perhaps twice as much.

China already exports more cars than any other nation, though primarily gas-powered ones at the moment.

Export markets for Chinese EVs are developing in Western Europe, Southeast Asia, Latin America, Australia and elsewhere.

The largest market where Chinese vehicles, whether gasoline or electric, are not being sold is North America. Both the U.S. and Canadian governments have created what some have called a “tariff fortress” protecting their domestic automakers, by imposing tariffs of 100% on the import of Chinese EVs – literally doubling their cost to consumers.

Customers’ budgets matter too. The average price of a new electric vehicle in the U.S. is approximately \$55,000. Less expensive vehicles make up part of this average, but without tax credits, which the Trump administration is eliminating after September 2025, nothing gets close to \$25,000.

By contrast, Chinese companies produce several sub-\$25,000 EVs, including the Xpeng M03, the BYD Dolphin and the MG4 without tax credits. If sold in America, however, the 100% tariffs would remove the price advantage.

Tesla, Ford and General Motors all claim they are working on inexpensive EVs. More expensive vehicles, however, generate higher profits, and with the protection of the “tariff fortress,” their incentive to develop cheaper EVs is not as high as it might be.

What the future could bring

In the 1970s and 1980s, there was considerable U.S. opposition to importing Japanese vehicles. But ultimately, a combination of consumer sentiment and the willingness of Japanese companies to open factories in the U.S. overcame that opposition, and Japanese brands like Toyota, Honda and Nissan are common on North American roads.

The same process may play out for Chinese automakers, though it’s not clear how long that might take.

This article is republished from The Conversation under a Creative Commons license. Read the original article here: <https://theconversation.com/chinas-electric-vehicle-influence-expands-nearly-everywhere-except-the-us-and-canada-262459>.

Are EVs better for nature?

New study checks role of coal, battery and range in bigger picture

BY SUMMER BALLENTINE
The Detroit News (TNS)

Electric vehicles in the United States produce fewer greenhouse gases than gas automobiles, even when factoring in battery-making emissions, limited range during bad weather and coal-fired power grids, according to a new analysis.

The University of Michigan study, published in an American Chemical Society journal, compared projected lifetime emissions of battery, hybrid and gas-powered vehicles from the 2025 model year. On average, gas-powered vehicles will produce 70% more greenhouse gases than EVs with 300-mile charging ranges.

The data include emissions from battery and auto production, a roughly 200,000-mile vehicle lifespan and final recycling or other disposal of the vehicle. Data show EVs create less pollution than plug-in hybrids and other hybrids; plug-in hybrids are more environmentally friendly than other hybrids; hybrids create less pollution than gas-powered vehicles; and smaller vehicles of any powertrain are less emission-intensive than SUVs and pickups.

Pickups, SUVs, sedans and other vehicles used for personal transportation make up roughly 16% of greenhouse gas emissions in the United States, according to the study, and individuals' vehicle choices "will play a significant role" in reducing pollutants.

"Yes, there are differences in terms of how much benefit but again, we want to make it clear that our study shows advantages everywhere in the country," said Greg Keoleian, a study author and co-director of the University of Michigan's Center for Sustainable Systems, "which demonstrates that consumers everywhere in the country play a key role in addressing climate pollution and in lowering climate pollution."

The adoption challenge

Widespread EV adoption lags in the United States, where battery-powered models make up roughly 8% of the market share and account for at most about 5% of vehicles in use. Analysts expect a surge in sales through



AP file photo

A line of electric cars and newly installed charging stations sit in front of the Portland General Electric headquarters building, in Portland, Oregon.

the end of September, when legislation signed by President Donald Trump will end \$7,500 tax credits for buyers and lessees. After that, automakers are bracing for a steep drop-off in sales, at least temporarily.

While many auto industry analysts and insiders still have faith battery-powered automobiles will dominate sometime in the future, the short-term fate of electrification has been shaken by "openly antagonistic" policies enacted under Trump, said Sam Abuelsamid, vice president of market research at auto communications firm Telemetry.

Most recently, Trump's administration announced plans to scrap federal rules on vehicle tailpipe emissions, which have been a driving force in pressuring automakers to electrify their fleets.

"Clean energy incentives, tax credits, and regulations enacted during the previous administration were designed to build a new landscape for American manufacturing by fostering technological advances and encouraging domestic manufacturing," U.S. Rep. Debbie Dingell, D-Ann Arbor, said in a statement. "They worked, and led to a surge

in EV investments, driving sales, lowering costs for consumers, and creating thousands of good-paying union jobs. The rollback of these incentives and regulations reverses all that progress and puts us on a dangerous path."

Buyer concerns about high sticker prices, limited access to quick charging, and anxiety about how far an EV will go before its battery needs a boost have also limited sales growth.

U.S. Rep. Tim Walberg, R-Tipton, said in a statement that forcing automakers to electrify faster than market demand is not a viable policy: "While I am not against EVs or reducing transportation emissions, we must not implement misguided regulations that limit consumer choice or exacerbate the pollution they are trying to address."

"Even after the Biden-Harris administration's Green New Deal giveaways and costly regulations, electric vehicles continued to sit unpurchased on auto dealership lots due to a lack of consumer demand," Walberg added. "Government mandates that force the mass production of EVs, only for them to sit idly on lots, don't help with emissions reductions — they make it worse." Even without

government pressure or incentives, Abuelsamid said, the industry will move toward electrification.

"People are not going to stop buying EVs just because Trump says they're bad," he said. "Manufacturers, despite slowing some product rollout, are still producing EVs and are going to continue producing EVs."

Still, recent developments demonstrate the industry's slow and uneven march toward electrification. Last month, Ford Motor Co. said it would invest \$2 billion at its Louisville Assembly Plant to build a \$30,000 electric midsize pickup while delaying the start of production at a Tennessee battery plant until 2027. And this week, General Motors Co. said it would temporarily reduce planned production of EVs at plants in Kansas and Tennessee because of soft demand.

'Overwhelming' benefit

A University of Michigan-made calculator based on the study's data allows users to compare greenhouse gas emissions between two vehicles on a county-by-county basis. The local power supply matters. Fossil fuels such as natural gas and oil, among

the top power sources in Michigan, create more pollution. Wind, hydroelectric, solar and nuclear power are considered cleaner.

But overall, driving an EV is still greener, even in coal-heavy areas.

"Study after study has shown that driving an electric vehicle, no matter the electricity grid mix, is significantly cleaner than a gasoline vehicle," Kathy Harris, Natural Resources Defense Council director for clean vehicles, said in a statement. "And, unlike other cars, electric vehicles actually get cleaner over time — as the dirtiest sources of electricity retire and new, clean energy gets hooked up to the grid. A cleaner grid means a cleaner EV."

Driving an EV sedan in some counties in hydroelectric-powered Oregon could mean a roughly 90% cut in emissions compared to a gas-powered SUV, according to an example from the study. In coal-powered Appalachian counties, EV sedans are still expected to produce 60% less in greenhouse gases than traditional gas-powered SUVs.

While EVs do not produce tailpipe emissions when driven, making the batteries is emissions-intensive. But those emissions pale in comparison to pollution caused by gas-powered vehicles on the road, according to the data.

"We acknowledge there are tradeoffs," Keoleian said. "But the overall benefit is overwhelming."

Previous research based on 2020 model-year vehicles estimated that driving certain gas vehicles was better for the environment in about 1-2% of U.S. counties, considering the local power grid.

The University of Michigan research is based on the assumption that, over time, the U.S. power grid will increasingly rely on renewable energy sources rather than fossil fuels. Keoleian said utilities already are planning on increased demand from EV charging and are adjusting to provide more power.

"When you actually look at total life cycle emissions for vehicle manufacturing and production and then energy used through vehicle lifetime and end-of-use processing of vehicles through recycling and disposal, EVs always come out ahead," Abuelsamid said. "Every single time."

Hidden cost of EV ownership: elevated insurance premiums

BY CAROLINE PETROW-COHEN
Los Angeles Times

As the price of buying an electric vehicle is set to soar with tariffs and the end of government incentives, drivers who want to go green have another hidden cost to consider before making the switch.

The insurance premiums on electric vehicles are, on average, a whopping 49% higher than those for gas-powered cars, according to new data from the digital insurance platform Insurify.

It costs an average of \$4,058 annually to insure an electric vehicle, compared with \$2,732 for a traditional vehicle, according to the data. Electric cars cost more to replace, are more expensive to repair, and are more likely to have issues that lead to insurance claims, the report said.

The steep insurance prices for EVs come as the U.S. electric-vehicle industry is being battered by auto tariffs, federal legislation and the expiration of a tax incentive attached to new and used electric vehicles.

"Insurance costs, because they are ongoing, do matter in the long-term calculation of whether it costs more or less for any given person to drive an EV versus a gas-powered car," said Julia Taliesin, who authored the report.

Battery-powered cars cost more to insure because they have higher sticker prices, are more easily damaged and require specific parts for re-

pairs, Taliesin said. A fender bender that would be a simple fix on a traditional vehicle could require an expensive and lengthy repair on an EV to mend the battery and recalibrate the car and its sensors.

"The cost of what's making up the car, and the cost of the labor to make those repairs, all go into why EVs are more expensive to insure," she said.

Insurance prices are even higher in states where there are fewer EVs and fewer mechanics who can work on them, the report said. In Arkansas and Idaho, where there is low EV adoption rates, the cost of full coverage for an electric vehicle can be almost twice that of a traditional car.

In California, it costs 15% to 31% more to insure an electric vehicle than it would to insure a traditional car, according to Insurify. Widespread EV adoption in the state drives prices down and gives insurers more data, allowing them to offer lower premiums, Taliesin said.

"California has been very intentional about infrastructure and incentivizing EV ownership," Taliesin said. "It leads the nation in EV adoption, and that has a bit of a waterfall effect on a few other things that relate to insurance costs."

As federal EV incentives dwindle under the Trump administration, state-level programs become increasingly important tools in encouraging EV adoption, experts said. The California Air Resources

Board mandates that all new cars sold in the state by 2035 be zero-emission, an ambitious goal that faces challenges in Washington.

Transitioning more completely to electric vehicles is vital in the fight against human-caused climate change, experts say. However, recent polling data from Gallup show that fewer Americans are open to buying an EV than they were two years ago. As of April, 51% of those surveyed said they already owned or were considering buying an EV, down from 59% in 2023.

It's easier to insure an EV now than it was a decade ago, said Mallory Mooney, director of sales and service at Insurify.

"When we first started seeing EVs, we had a hard time placing Teslas for coverage and other specific models that we've seen are troublesome for repair," she said.

The Tesla Model X and Model 3 top Insurify's list of most expensive EVs to insure.

The Model X has an aver-

age annual cost of \$4,765 for full coverage, a sharp 36% jump since last year. The data also show that the Model 3 has a claims frequency rate that is significantly higher than the industry average, indicating it may require more frequent repairs.

Most standard insurance carriers offer policies for EVs, but there are exceptions, even in California, Mooney said. Specialized carriers, including Aspire, Bristol West and National General, which offer policies to high-risk drivers, typically don't cover electric vehicles.

Though EVs tend to cost more to repair, they usually cost less to maintain under normal conditions, said Taliesin. Savings on maintenance and gas could help offset ongoing insurance fees and high up-front price tags on EVs.

"Electric vehicles are more technical and finicky," she said. "The more there are on the road, the more affordable they should become."



AP via VTDigger

An electric vehicle is seen plugged into a fast

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Best leaf-viewing destinations in the U.S. for your fall road trip

BY KSENIA PRINTS
Food Drink Life

Between three and four million people visit New Hampshire just during the fall months each year to see their world-famous fall colors.

In Vermont, best known for its six-month skiing season, the state tourist board reports 19% of its 13 million visitors show up for the six weeks of fall leaf peeping. Fall foliage is a big tourist draw, but there are still places to spot the colors without standing in a crowd.

There are only three places on the planet where deciduous forests transform into the reds, oranges and yellows of fall. And nowhere else is it as bright and brilliant as in Eastern North America.

While the autumnal equinox officially starts on Sept. 22, there's still plenty of time to plan your trip, even if it's just down the street. All of the 48 contiguous United States have some fall foliage, even Florida, but here are the best options for a true explosion of color.

The usual suspects

You may recall from your high school science class that chlorophyll is what gives plants their green color. The natural nutrient allows plants to utilize the sun's rays to convert carbon dioxide and water into sugars and starches by photosynthesis.

However, as the Earth tilts away from the sun, plants send less chlorophyll out to the leaves, causing them to transform into the vibrant colors of autumn.

New England

If there's one area that's known for pretty fall colors, it's New England. The farther away you are from the equator, the less sun you get. Plants in the northern regions produce more chlorophyll during the spring and summer, and when they stop pumping out to the leaves, the colors are even more spectacular.

The White Mountains of New Hampshire are well known for their fall foliage. Millions come to see the leaves erupt into reds, oranges and yellows during October. The same sugar that creates true maple syrup causes chemical reactions in the



AP via Depositphotos

Every autumn, millions chase the colors, but only a few know where to find the most stunning leaves.

leaves, causing the more brilliant reds. If you visit too early, the colors will seem dull, but mid-October is prime viewing time.

Head up Route 112 to hit the famous Kancamagus Highway, a 34-mile drive with no distracting businesses, restaurants or gas stations, just mile after mile of beautiful fall scenery. The smell of the forest transports you back in time, and many choose to camp along The Kanc for the best autumn experience.

Named by Travel + Leisure as one of the Best Places to See Fall Foliage in the United States, Stowe, Vermont, is known as the fall color capital. You'll want to visit the last week of September through mid-October for the best leaf peeping. You can see the explosion of fall colors around the historical buildings in town, or wind up Smuggler's Notch, first used in the War of 1812.

Further south, the hills and valleys come alive with fall colors in Green Mountain National Park. What better way to maximize your

autumnal experience than going through a forest of trees, all displaying slightly different varieties of color? The mountains make the perfect backdrop, as you hike into the 400,000 acres using the oldest continuous footpath in the U.S.

Typical fall colors are offset by the blues and greens of evergreen trees in The Berkshires, Massachusetts. Take a trip down the Mohawk Trail along Route 2 that includes the famous Hairpin Turn, or work your way up the winding road to the top of Greylock Mountain, where you can see colorful leaves for miles.

Last year, Yankee magazine named Kent, Connecticut, one of the best fall foliage towns in New England. It's a great place to take the family. Along with Mystic, Hartford and New Haven, you can see plenty of colorful leaves, historic buildings and old covered bridges. You can even catch a fall foliage-oriented train ride.

Make a whole day of it by slipping into nearby Rhode Island. The Blackstone Val-

ley region is gorgeous and just a few miles away from Providence and Newport, where you can see tall ships on Narragansett Bay.

Closer to home in the tri-state area

In early to mid-October, the Catskill Mountains in upstate New York flourish with a spectacular display of color. Hannacroix Creek Preserve is a nice hike into an explosion of fall foliage, ending with a majestic waterfall.

The overlook next to the historic Catskill Mountain House, built in the 1820s, provides a perfect vantage point for admiring the changing leaves.

The leaves in the trees on the 6 million acres of the Adirondacks change so consistently, it's like watching a colored wave. They shift from yellow to orange and red, then purple, before dropping entirely off. They also shift depending on weather and how close they are to the lakes and rivers.

Whether you opt to hike into the Allegheny National Forest or bike along the Great Allegheny Passage, fall colors are unmissable in Pennsylvania. Pine Creek Gorge adds purple to the mix. Late September to early October is the best time to leaf-peep in the Keystone State. Big Pocono State Park offers a summit with ideal views of fall foliage in Pennsylvania, New York and New Jersey

Less crowded, still beautiful

Their colors may not be quite as spectacular as what you'd see in the crisp New England autumn, but the middle of the country still has plenty to see, and often boasts much smaller crowds.

Midwest and the Great Lakes

The variety of trees and

waterways they're adjacent to provides a unique spectrum of color in Minnesota and Wisconsin. The usual red and yellow leaves are complemented by reddish brown, bronze and purple-hued reds. Mid-October is the best time to visit Peninsula State Park in Door County, Wisconsin. And to really avoid crowds, but still see plenty of color, try Lilydale, Minn.

Michigan's Upper Peninsula, or U.P., is a hidden gem amongst leaf peepers. Mackinac Island, famous for its fudge and saltwater taffy, is car free and covered in deciduous trees, carpeting the community in an explosion of color starting in mid-October. Ride a bike or hop on a horse-drawn carriage to explore.

The third week of October is the best time to visit Cuyahoga Valley National Park in Ohio. The usual reds are mixed in with a whole palette of other rose-colored hues, along with yellows and some oranges.

The Mason-Dixon Line

While there are many places to spot fall colors in the Southern states, there's one road that combines the best views. The Blue Ridge Parkway runs 469 miles, bordering Virginia, West Virginia, Tennessee, Kentucky and North Carolina, connecting Shenandoah National Park to Great Smoky Mountains National Park.

That's hundreds of opportunities to see gorgeous fall colors, with the best prospects in mid-to late October, depending on your elevation.

Underrated alternatives

Finally, take a look out west. These are places you might not expect, but look beautiful, and with a much smaller crowd.

A proliferation of cotton-

wood, red alders and maple trees decorates the Columbia River Gorge in Oregon with stunning golden and red-hued leaves. Mid- to late October is when the colors pop most, depending on elevation.

Residents recommend hiking Multnomah Falls, Hood River or Eagle Creek Trail. The Columbia River Gorge Scenic Byway is perfect for vehicle traffic, with plenty of areas to pull off and snap shots.

Grand Teton, Yellowstone National Park and Jackson Hole in Wyoming have their own unique fall flavor. An abundance of Aspen trees means yellow is the dominant autumn color here, laced with some oranges and few reds and the occasional purple.

Surprisingly for some, the Arizona high desert displays a fiery fountain of fall foliage. The color changes can be clearly tracked north to south. In Flagstaff and north of the Grand Canyon, the colors are most vibrant in late September. As they fade, the palette shifts down, Sedona in mid- to late October, and the Chiricahua Mountains light up in late October into November.

Colorado follows a similar pattern, with their vivid yellows, golds, oranges and reds cascading southwards as September turns into October and then November. For Aspen, the most vibrant hues are in late September and can be seen from Cathedral Lake, driving down Independence Pass, or camping near Maroon Bells.

Mount Rainier in Washington state finds itself carpeted with fall colors tinged with southwest hues. From mid-October to early November, tour the park between Sunrise and Chinook Pass, as well as the Paradise area, Reflection Lakes, Bench and Snow Lakes, and the Grove of the Patriarchs.

Orange hues tend to dominate the forests around Lake Tahoe, straddling the California and Nevada border.

Drive Highway 50 or 80 to see some beautiful landscapes, or venture off the freeway for more exploration around Truckee River and Donner Lake with views of the Sierra Nevada Mountains. Check out Ponderosa Meadow, famous to so many boomers thanks to the show "Bonanza."

Turning over a new leaf

While leaves can start changing as early as mid-September, October is really the peak time for most leaf peeping. If you need a state-by-state reference, the Farmer's Almanac breaks it down even to the specific regions.

Even the busiest areas are a little quieter during the week. With proper planning, you can see lots of gorgeous fall color without tripping over too many other tourists.

Ksenia Prints is a food and travel writer from Montreal, Canada. She blogs over at We Travel We Bond, writing about family travel off the beaten path.

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Car buyers happier than ever

Idle time at dealerships still frustrates shoppers

BY BALSA PETRICEVIC
Guessing Headlights

The car-buying experience has improved significantly over the past decade, with more shoppers reporting positive emotions like excitement, empowerment, and confidence when purchasing a vehicle. But one stubborn problem remains: waiting around at the dealership.

That's according to a new Cox Automotive report, Drivers of Car Shopping Satisfaction, which surveyed 740 new-vehicle buyers, 350 used-vehicle buyers, and 256 franchise dealers. The findings show that overall satisfaction with the purchase process rose eight percentage points, from 60 percent in 2016 to 68 percent in 2024.

Four drivers of satisfaction

The study highlights four factors most closely tied to satisfaction:

- **Control:** Shoppers feel more confident when they can start the process online, research at their own pace, and customize options before visiting a store.

- **Transparency:** Clear communication and upfront pricing reduce suspicion and help buyers trust the process.

- **Knowledgeable Staff:** Supportive sales teams who answer questions and guide the process create stronger experiences.



- **Feeling Well-Informed:** Access to reliable information, both online and in-store, helps buyers feel protected against surprises.

Dealerships that deliver on these drivers report higher efficiency and profitability compared to those that do not.

Digital retailing gains ground

The growth of digital retailing has defined the last decade. What started with simple online calculators and trade-in tools has evolved into platforms

where buyers can research, explore financing, and customize payments before stepping onto a lot.

These tools enable shoppers to transition smoothly from online research to in-store transactions without repeating steps, while also providing greater pricing transparency and communication.

Emotions improve, but pain points persist

Buying a car has long been one of the more stressful consumer experiences, especially around negotia-

tions and financing. The new report shows notable progress: 81 percent of shoppers said they felt positive emotions like excitement, hopefulness, empowerment, and confidence during their purchase in 2024.

Yet not all stress has disappeared. Trade-in appraisals still leave many buyers disappointed, and finance-and-insurance (F&I) products continue to overwhelm and confuse shoppers.

Where friction remains

The study identified the

top five most stressful points in the journey:

- **Waiting or idle time** at the dealership.

- **Selecting and purchasing** F&I products.

- **Determining** affordability.

- **Finalizing** deal terms.

- **Receiving a trade-in** offer and completing financing.

Nearly one in four buyers said they considered walking away from a purchase during the process, with negotiations the most common stage where dropouts were considered.

What high-satisfaction dealers do right

Franchise dealers reporting improved customer satisfaction were more likely to provide personalization and transparency. These dealerships often offered tailored financing recommendations, clear breakdowns of fees, and personalized F&I product suggestions.

They were also more likely to allow customers to start the deal online and complete it in-store without repeating steps.

The benefits of higher satisfaction extended beyond customers. Dealers who improved their scores reported faster and easier deal-making, stronger customer relationships, and even better employee experiences over the past year.

The bottom line

The Cox Automotive report shows that the dealership experience is trending in the right direction. Buyers today feel more informed and more in control, with satisfaction levels significantly higher than a decade ago.

But the study also makes clear that dealerships have room to grow. Reducing idle time, simplifying F&I products, and continuing to build transparency and personalization will be key to creating a less stressful, more efficient car-buying process.

Risky driving habits among young drivers could lead to financial disaster

BY MILOS KOMNENOVIC
Guessing Headlights

Young drivers today are facing financial pressures their parents never imagined. Recent research shows that nearly half (41%) of Gen Z run out of money each month, with less than 25% considering themselves financially stable. About 29% have nothing left by month's end, and 34% have less than \$100 remaining. In addition, 20% juggle multiple jobs just to make ends meet.

Between student loans, rising living costs, stagnant wages, and social media-driven consumer culture, this generation's financial stress is at an all-time high. Many rely on car loans for transportation, but one dangerous trend could leave them paying for vehicles they will never drive again, according to one expert.

The risky behavior

The risky behavior is not speeding or aggressive driving. Instead, it is something far more insidious that has become normalized among younger drivers: creating content while behind the wheel.

Shir Amram, COO at Montana Capital Car Title Loans, a leading provider of secured title loans, says the financial fallout from these choices is often devastating.

"We're seeing a troubling pattern where young drivers are prioritizing social media content over road safety, not realizing that they're risking both their lives and their financial future," says Amram.

The habit includes filming TikTok, livestreaming, or creating other social media content while driving.

A growing trend with deadly consequences

Social media platforms have made it easier than ever for young drivers to film themselves while driving. Whether it is a quick TikTok during a commute, a livestream to followers, or a driving selfie, these moments of content creation are forms of distracted driving that are becoming increasingly common.

The numbers underscore the risk. According to the National Highway Traffic Safety Administration, distracted driving claimed more than 3,000 lives in 2024. Texting has long been seen as the main culprit, but filming content can be even more dangerous because it requires drivers to look at screens, adjust angles, and perform for the camera.

"Young drivers don't always connect the dots between that 15-second video and the potential for a lifetime of financial consequences or worse," explains Amram. "They see it as a quick post, but insurance companies and loan providers see it as evidence of negligent behavior."

How distracted driving increases accident risk

Creating content while driving dramatically increases the likelihood of an accident. Unlike a quick glance at the GPS, filming requires sustained attention away from the road. Drivers often need to position their phones, check how they look on camera, and even monitor comments or reactions in real time.

Taking your eyes off the road for just five seconds while traveling at 55 mph is equivalent to driving the length of a football field blindfolded. When filming content, distractions can last much longer.

The insurance nightmare

Insurance companies are becoming increasingly sophisticated in accident investigations, and they are looking for signs of distracted driving. Social media posts timestamped near accident times, phone records, and witness statements can all be used as evidence.

"If an insurance company can prove that content creation contributed to an accident, they may deny the claim entirely," warns Amram. "Suddenly, you're facing repair costs that could reach tens of thousands of dollars, with no insurance coverage to help."

Even if a claim is not denied outright, drivers may be found at fault, leading to higher premiums for years. For

young drivers already struggling with steep insurance costs, the financial hit can be overwhelming.

The loan repayment trap

The most devastating scenario occurs when a vehicle is totaled in a distracted driving accident. Many drivers are unaware that if a car is totaled, they still owe the full loan amount.

"We've had customers who totaled their cars while filming content and discovered they still owed thousands on a vehicle they could no longer drive," says Amram. "Without gap insurance, they're stuck making monthly payments on a car that's sitting in a junkyard while also needing to find money for a replacement vehicle."

This creates a double financial burden. Monthly loan payments continue, insurance rates spike, and drivers must also find alternative transportation.

A perfect storm of bad outcomes

Amram describes the financial risk as particularly severe for drivers with car loans, who are already stretched thin.

"The financial risks of distracted driving are particularly severe for drivers with car loans because they're often already stretched thin financially. Young people today are taking on larger loans for longer terms to afford a vehicle, which means they have less financial cushion when disaster strikes."

"What we see happening is a perfect storm of bad financial outcomes. The driver causes an accident while filming content, and their insurance claim gets denied or their rates skyrocket. They're still paying hundreds of dollars monthly on a totaled vehicle, and they need to find money for another car somehow. In many cases, they end up taking on additional debt to get back on the road."

"My advice is simple: put the phone down while driving. No video, no matter how many views it gets, is worth risking your safety and your financial future."



Contributed photo

A young driver simulates using a smartphone while behind the wheel, highlighting the dangers of distracted driving and road safety concerns.

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Tips for 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 con-



Pre-owned vehicles can be great bargains, especially in an era when supply shortages are making new vehicles even more costly.

dition. 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 re-

move 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.

A guide to getting your car wrapped; what you should know

BY RONALD MONTOTOYA
Edmunds

Wrapping a vehicle in vinyl to alter its look was once the domain of show cars, luxury and exotics but has now gone mainstream as part of a growing multibillion-dollar industry.

A car wrap is a series of vinyl decals that allows an owner to change the look of a vehicle without the long-term commitment of a traditional paint job. Think of it as a temporary tattoo for your car. Wrapping differs from a paint job in that the decals can be removed later with no impact on the existing paint, assuming the wrap was maintained correctly.

The designs include standard glossy colors, gradient colors, matte finishes, chrome metallic colors, company logos

and full-on illustrations. The only limits are your imagination — and your budget. The Edmunds experts have gone through this process with a vehicle and discuss the pros and cons of getting your car wrapped.

Pristine surface is needed

Some people might think that a wrap can be used to breathe life into an older car or one with a bad paint job, but that isn't the case. Sure, it'll cover up the unsightly paint, but if the vehicle has any scratches, paint imperfections or door dings, they will be quite noticeable on the newly wrapped surface. Additionally, if the paint has started to flake or oxidize, the decals will have a hard time adhering to it. Many shops will advise customers to repair any

scratches or dents before wrapping the vehicle.

Costs can vary

The act of applying an auto wrap is fairly labor-intensive, so the shop will determine the price based on the size of the vehicle, the complexity of the installation, and the materials of the wrap itself.

The cost can range from \$2,000 for a smaller vehicle with a common color, such as matte black, and upward of \$10,000 on a high-end vehicle like a Bentley or Lamborghini. The vinyl shop needs to be extra careful with those vehicles, and the body panels tend to be more complicated to remove.

Chrome or metallic finishes fall somewhere in between and tend to be on the more expensive side due to the higher cost

of the materials and the intricacies involved in the installation. Chrome wraps can turn dull when they're overheated or overstretched. Expect to pay roughly \$6,500 to \$8,000 for a chrome wrap.

Installation procedure

First, the shop will wash and detail the vehicle with a clay bar to remove any contaminants from the surface of the paint. Some installers use a solution of isopropyl alcohol to clean the paint and then use compressed air to blow off any remaining dirt particles.

Next, the shop will remove the bumper covers, headlights and taillights so that the installer can place the wrap as close to the edges of the body panels as possible. If a customer doesn't feel comfortable with the shop

taking the car apart, the installer will skip that step and use a scalpel-like tool to cut the vinyl around lights and grilles.

The installer will then apply the vinyl to the vehicle body. A heat gun is often used to make the decal more pliable, so it can properly adhere to the shape of the vehicle. Complex wrap designs will require additional vinyl layers. Finally, the installer will use a soft felt squeegee to remove any lingering air pockets.

The entire process can take a few days to complete. If you want the doorjamb — the inner body-colored part of your doors — to match, it can easily take an extra day or so since the area has numerous crevices. Often the doors need to be taken apart before being wrapped, which can add to the labor re-

quired and cost.

How long do they last?

A properly maintained car wrap can last up to five years. However, the more a car wrap is exposed to the elements, the shorter it will survive. Excessive sun exposure can dry out the vinyl wrap, making it difficult to remove and significantly shortening its lifespan. Some shops will offer to apply a nano-ceramic coating on the finished wrap, for an added fee, to give it greater UV resistance and prevent minor scratches.

Avoid parking your wrapped vehicle in the street and exposing it to road salts and extreme temperatures. Similarly, you'll want to steer clear of automatic car washes, and instead use a microfiber towel to keep the wrap clean.

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