

Is Now the Right Time to **BUY A CAR?**

With low inventory, microchip shortages, and soaring interest rates over the past few years, the automotive market has been tumultuous (to say the least!).

If you've been waiting for the ideal time to get a new vehicle, you may wonder how your prospects look in 2023. Let's take a look at some considerations that may help drive your decision-making as you set your sights on a set of wheels.

Factors to Consider

1. New or Used

Are you better off buying a new or used car? That's the burning question!

Many people like the idea of a brand-new vehicle with the latest comfort and safety features. Oh, and that new car smell! New car prices, which rose in 2022, show signs of stabilizing as the microchip shortage has begun to ease. With more supply to meet the demand for new vehicles, prices may start to fall this year. Also, when buying new, drivers may be eligible for special discounts, financing options, lower interest rates, and warranties. However, even though manufacturers have increased production, inventory remains lower than usual, causing higher-than-pre-pandemic price tags for new cars.

Used cars may not have all the bells and whistles as hot-off-the-press models, but they can save buyers thousands of dollars—even on luxury models.

(Continued page 3)



4 Tips for Safe Driving ALL SPRING LONG

April showers bring May flowers — and some potential road hazards! Here are some quick tips to help keep you safe while driving this spring.



1. Be wary of wet surfaces –

Rain can become dangerous for inexperienced or careless drivers. Traveling too fast on wet roadways can result in hydroplaning. Also, when mixed with oil on the road's surface, even light amounts of rain can create slippery conditions.

2. Don't let your guard down –

Even when the calendar says springtime is here, Mother Nature may decide to deliver sub-freezing temperatures that can turn wet roads icy. And leftover sand and salt sprinkled to create traction during wintry weather can cause the opposite effect on dry roads. Use caution and slow down to avoid slipping and skidding.

3. Keep your eyes peeled for potholes –

Harsh winter weather can cause potholes of varying sizes and depths. They can damage your car or cause you to lose control, so try

maneuvering around them whenever possible. In situations when you can't avoid them, get a firm grip on your steering wheel, reduce your speed as you approach the pothole, and release the brake as you drive over the hole (a rolling wheel minimizes the risk of damage to your car).

4. Watch for people and animals –

When spring is in the air, people love to get outside — riding bikes, jogging, walking dogs, and playing. Some animals become more active in the spring, too. Rabbits begin nesting in March, giving birth to baby bunnies that will hop around within just a few weeks. So, stay alert and go slowly when driving through areas where people, their pets, and wildlife abound.

Share these tips with your family and friends to help ensure everyone has a safe and happy spring!

(Continued from page 1)

Moreover, well-maintained used cars hold more of their value (most of the depreciation has occurred already) than new cars, which is a plus if owners want to sell their used vehicles in the future. Note that used car demand has been less than for new vehicles, but some experts predict the tides will turn. So the low used car prices buyers see now, could rise as more people look for a budget-friendly vehicle.

2. Interest Rates

Some financial analysts have predicted interest rates could peak this spring. Those lofty rates can add insult to injury when paired with steep new car price points.

However, experts suggest escalating interest rates could diminish the demand for used vehicles in 2023, driving down used car values. So, if you're considering purchasing a used vehicle, you might want to consider "springing" into action. If loan interest rates regulate later in the year, demand could escalate, potentially causing used car prices to increase as their availability decreases.

Tip: Make sure you do the math whether buying new or used. A high interest rate could offset any special savings you might be promised on the vehicle's price.

3. Your Current Vehicle's Condition

Even if car loan interest rates drop in 2023, they likely won't return to pre-pandemic levels in the foreseeable future. If your car is nearing the end of its life, buying now may make sense. But if you can avoid taking on new debt by keeping your existing vehicle safely on the road with some repairs and maintenance, that could be the most sensible path forward. Fortunately, you don't have to do it all on your own! We're just a phone call away and ready to help with all your maintenance and repair needs.



BEST SPRING JOKES

- **Does February march?**
No, but April may!
- **Why is the letter A like a flower?**
Because a B comes after it!
- **How do bees brush their hair?**
With honeycombs.
- **What did the summer say to the spring?**
Help — I'm about to fall!
- **What is Spring's favorite kind of pickle?**
Daffo-dills
- **What month of the year is the shortest?**
May — it only has 3 letters.
- **What did the dirt say to the rain?** You'd better cut it out, or my name will be mud!.
- **Can bees fly in the rain?**
Sure, if they wear yellow jackets!
- **What falls but never gets hurt?**
The rain!

From
<https://www.rd.com/article/spring-jokes/>
<https://www.distractify.com/p/spring-jokes-for-kids>



- 3 large eggs
- 1-1/4 cups sugar
- 1/4 cup lemon juice
- 1 tablespoon grated orange zest
- 1/4 cup butter, melted
- crust:
- 1 cup all-purpose flour
- 1/3 cup confectioners' sugar
- 1/2 cup ground almonds
- 1 teaspoon grated lemon zest
- 1 teaspoon grated orange zest
- 1/2 cup cold butter, cubed
- additional confectioners' sugar
- Fresh raspberries, optional

Directions:

Let eggs stand at room temperature for 30 minutes.

Preheat oven to 350°. Whisk together eggs, sugar, lemon juice and orange zest. Whisk in butter until smooth. Set aside.

For crust, pulse first 6 ingredients in a food processor until mixture forms a ball. Press dough onto the bottom and up the

sides of an ungreased 9-in. fluted tart pan with removable bottom.

Pour lemon mixture into crust. Bake until center is almost set, 25-30 minutes. Cool on a wire rack. Just before serving, sprinkle with confectioners' sugar and, if desired, fresh raspberries..

from <https://www.tasteofhome>

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