



Everything
on **Wheels**



Why Trucks Are So Popular

Trucks have been the best-selling vehicles in America for many years, and the reasons why are clear. They offer reliability, customization options, advanced tech and a great resale value.

The newest models even offer vastly improved fuel efficiency. Here's a look:

EVERYDAY RELIABILITY

Today's trucks are among the most reliable ever made, even if you don't own a new model that's covered under a manufacturer's warranty. Take care of regular maintenance, and your truck should perform consistently for years to come. Beyond becoming such a huge part of everyday activity, this reliability saves big money in the long run since you won't be experiencing unexpected breakdowns or paying for expensive repair bills.

GREAT NEW ADVANCEMENTS

The days of a stripped-down experience in a pickup are long gone. New models come standard with lots of technology meant to improve the overall driving experience. Upgrades only add to the dazzling array of features. Navigation systems, infotainment options and advanced safety technology



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make your time on the road safer, more convenient and more comfortable.

NEW FUEL STANDARDS

Trucks used to be known as gas-guzzlers, but nowadays they are far more fuel-efficient. That's particularly helpful when gas prices are high, but also part of a larger effort to bolster the environment. Some new models leverage

lightweight materials and advanced engine designs to lower fuel consumption, while others offer hybrid and electric options. The best news of all is that your smart financial decision won't come with the cost of lower performance.

CUSTOMIZE IT!

You don't have to settle for the showroom model. Customize a new truck with

the vast array of new choices in color and trim levels, upgraded wheels, or special in-cab technology. They'll deliver a truck that suits your needs and matches your style. You can also make specific upgrades with an eye on performance, including larger engines or fuel tanks.

RESALE VALUE

In general, trucks are some

of the best performers when it comes to holding resale value, making them a great long-term investment. Of course, some do better than others on the resale market, so dig into their specific history before buying if your intent is to eventually sell. Choose a model that has a great value reputation, and then be sure to keep up with regular maintenance.

Joining the Biking Revolution

Biking involves an initial investment, but after that it's largely free to use.

Beyond that innate affordability, there are also physical and mental health benefits associated with this convenient, sustainable form of transportation. You're getting there cheaply while improving your overall well-being. Here's a look.

GETTING HEALTHY

Biking boasts a significant benefit in the form of positive health impacts. Cycling on a regular basis can help with cardiovascular health, reduce the risk of illness and strengthen muscles. Research shows that cyclists have lower incidences of health issues like stroke and diabetes. The British Medical Journal actually placed the risk of heart disease and stroke at nearly 50% less for those who bike. It's also a great stress buster. Those with joint issues or problems with mobility will also enjoy this low-impact form of exercise. You burn calories with this aerobic exercise, aiding in weight-loss goals — and it vastly improves lung function.

MIND AND BODY

Along with these confirmed physical benefits, biking has also been shown to have a positive impact on our mental health. Regular exercise of any kind reduces symptoms of



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depression and anxiety, and cycling is one of the easiest ways to make these key improvements. Cycling provides consistent opportunities for mindfulness, offering riders a daily dose of fresh air and scenery to take in.

GETTING THERE

This mode of transportation

is also eco-friendly, as biking helps reduce traffic congestion, air pollution and carbon emissions. You'll save money on fuel and parking while biking to work or to school. If you're able to avoid traffic, you may also cut down your daily commute. The advent of bike lanes and bike-sharing programs has eased the way

for those who may be interested in cycling, making the experience more safe and accessible.

HAVE SOME FUN

Of course, biking isn't just for weekday runs to work and the store. It's one of the most popular recreation activities, whether you're leisurely

cycling through a park or hitting the rugged terrain of a mountainous area trail. You can bike alone or in a social environment, as a number of clubs and groups have grown up around cycling. Make new friends while growing your sense of community by participating in charity races or rides.

All the Latest Tech

Incredible new features have revolutionized the driving experience.

Driving has now become forever intertwined with technology, from advanced safety features to interactive maps to infotainment options. The net result is a series of cutting-edge gadgets that have made the modern driving experience safer, more enjoyable and very convenient.

SAFETY FEATURES

Vehicles come standard with many safety features, even as manufacturers continue developing other add-on tech to help protect us and prevent accidents. Some of the best-known and most used include adaptive cruise control, blind spot monitoring, lane departure warnings, automatic emergency braking and pedestrian detection.

Many of these features utilize cameras and sensors that are placed around the perimeter of the vehicle. They can see things mirrors don't show, offering drivers an opportunity to take corrective action in order to avoid potential hazards. Modern vehicles may also come with advanced new lighting systems that help improve visibility and safety.

INFOTAINMENT SYSTEMS

Drivers can now monitor and interact with their car's features, smartphones and entertainment options through touch-free options that run on voice control. There are touchscreen displays, but the idea is to create a suite of hands-free choices. Play music, update navigation, answer calls and adjust the interior settings without ever taking your eyes off the road.

MODERNIZED POWERTRAINS

Manufacturers have answered the call



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to address high fuel prices and rising environmental concerns with a variety of hybrid and electric vehicles. They provide a more fuel-efficient, cleaner alternative to the old gas-powered models. Hybrids use a combination of gas and electric motors to boost fuel economy, while electric versions reduce your car's emissions to zero. Both are designed to

help protect our environment.

SELF-DRIVING OPTIONS

It's no surprise that self-driving technology is taking a while to work out. After all, this is one of the most complex (and dangerous) things we do every day. Still, if the option ever becomes widely available, it could revolutionize the daily

commute. Manufacturers are betting big on this technology, which builds off some of the same sensor technology that alerts you to objects when you're backing up. Fully autonomous driving is still a dream, but you can get a sense of how it might work when using lane-keeping tools or adaptive cruise control.

The Versatility of ATVs

All-terrain vehicles boast a rugged design that allows them to navigate challenging terrain, making them a big hit with enthusiasts of outdoor activities like hiking, hunting and climbing.

A variety of new features, however, has made them suitable for a range of other activities, as well.

BOTH WORK AND PLAY

The principal appeal of ATVs has already been their sense of freedom and adventure. They'll take you well off the beaten path, bringing the great outdoors to you in an up-close and personal way. The open-air cab also makes driving an exhilarating experience. But ATVs aren't exclusively designed for fun. In fact, they're increasingly used for work-related tasks by farmers, construction workers, ranchers and maintenance personnel. Their storage options and rugged performance in a variety of conditions make them an essential tool for those who often work outdoors.

ACCESSIBILITY AND DURABILITY

ATVs open up a world of possibilities that simply don't exist with other vehicles. They can easily take you to hard-to-



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reach areas that are too remote for cars or even many trucks. That makes them especially useful for people who want to spend time in remote areas that are only accessible by off-road trails — or sometimes, no trail at all.

At the same time, ATVs are designed to manage challenging conditions like harsh weather and jagged terrain.

They're constructed to be durable with tough, high-performance frames and engines. That means they'll last for many years with proper maintenance. As with so many other vehicles, ATVs come with a range of customization options to fit your individual preferences including custom paint, performance upgrades and unique accessories.

A LIFETIME OF EXPERIENCES

Riding in ATVs is a great way to spend time with family and friends. You'll be creating a lifetime of experiences and so many treasured memories while seeing parts of the world that aren't accessible to traditional vehicles. Disconnect from the wider world while pursuing your

love of the outdoors. Study your options before deciding, and then get out there. All-terrain vehicles tend to be more environmentally friendly simply because they have smaller engines. Just make sure to carefully navigate when traversing off-road terrain so you're not doing excessive damage to the surrounding area.

Converting Your Van

Customizing a full-size van to accommodate the needs of someone with a disability is a surprisingly straightforward process.

Many people with mobility issues limit their activities simply because it's so difficult to get into and out of a vehicle. This is particularly true for wheelchair users. But it doesn't have to be that way. Here's how.

YOUR VEHICLE

If you don't own a van that's suitable for conversion, begin looking for an affordable option. The vehicle should be large enough to handle the chair as well as its new accessibility features. The National Mobility Equipment Dealers Association recommends looking for dealerships that specifically mention accepting vans in trade transactions for resale. In some cases, they might have an already converted van in their showroom. Some dealerships also have rental departments, and sell vehicles at a discounted price after their allotted time of usage.

If you choose to purchase a van from a private individual, have it looked over by a mobility equipment installer before you close the deal so they can make sure it's compatible. The easiest vans to



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convert include the Ford Transit, the Dodge Grand Caravan, the Honda Odyssey and the Chrysler Pacifica. Either way, look into grants or other municipal incentives that might be in place for those who wish to convert their vans for wheelchair users.

Charitable organizations and other outreach programs may also be of help if you'd

like to set up a fundraiser.

CONVERTING IT

When you meet with a mobility equipment installer, they will typically ask if the wheelchair user would like to enter the van from the side or the rear. This will potentially impact your bottom line. Rear-entry conversions are generally less expensive. They're also lighter; side-en-

try options may require modifications to the undercarriage in order to support the conversion equipment's extra weight.

Test the different setups to see which one is most comfortable for individual wheelchair users. Hand controls will need to be installed if wheelchair users intend to drive without the use of their legs. They're mounted below

the van's steering wheel, offering complete access to the accelerator and brakes. Research ramps and lifts to see which best fits your vehicle, then decide whether to install a manual or automatic lift.

Keep a detailed record of all upgrades, including axles, shocks and brakes, so that it's easier to track down parts in the event a repair is needed.

A New Form of Ride Sharing

Pay-as-you-go rides have become quite popular in downtown and university life, proving to be new competitors for more traditional ride-sharing industry leaders.

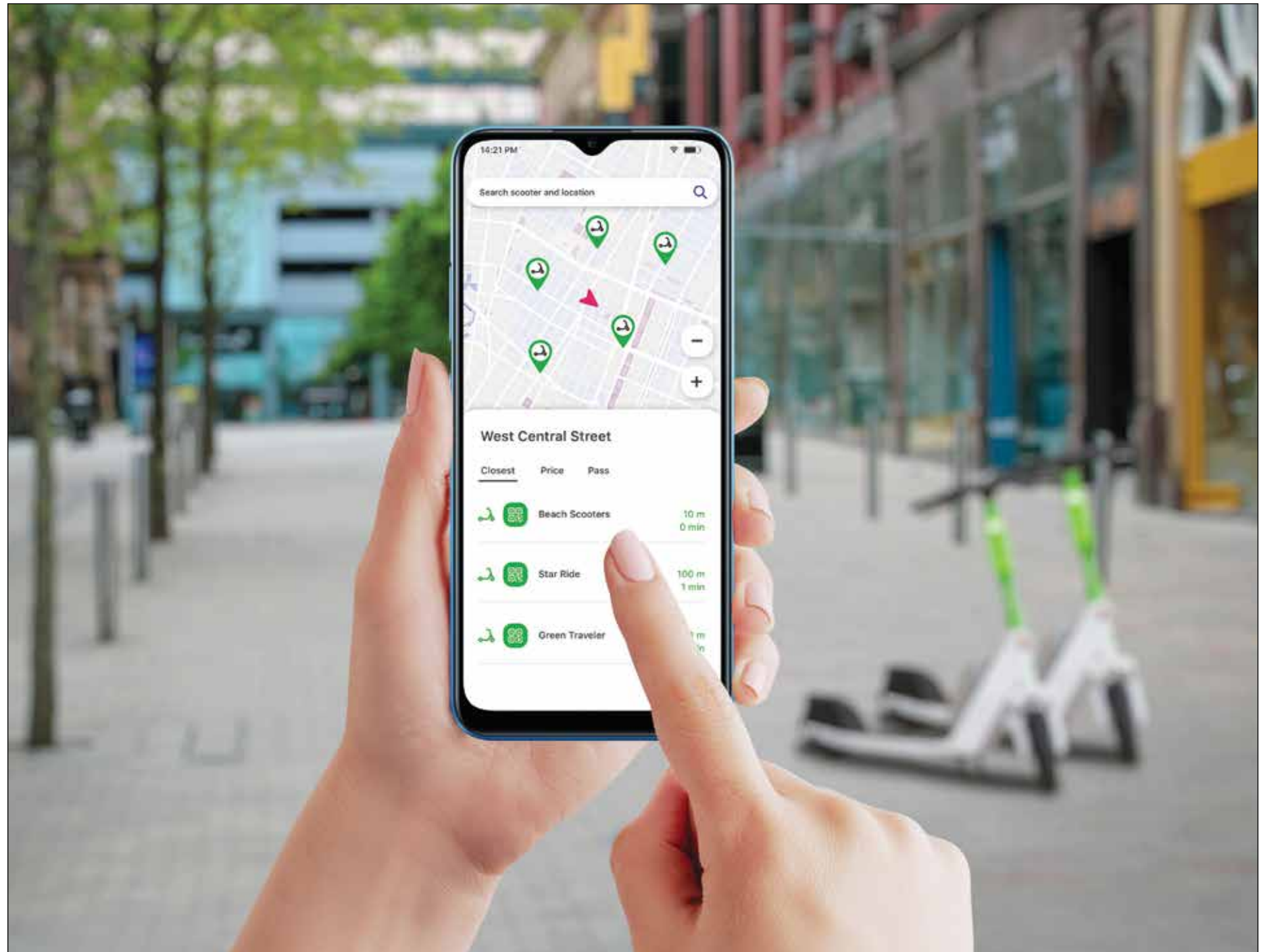
Scooters and bikes now offer pedestrians a cheaper, more convenient way to get to a nearby destination without having to deal with the long wait for drivers or traffic congestion.

HOW IT WORKS

Ready to get there right away? With pay-as-you-go rides, you unlock usage of a scooter or bike with a debit or credit card on the company app. A QR code leads you to the download site. Fees vary. These vehicles are tracked by a GPS system, so they can be left at your destination. The next customer might choose to ride away on the same scooter or bike, or a company employee may come along to collect them for deposit elsewhere.

POSITIVE IMPACTS

The term for this kind of app-based ride-sharing is “micro-mobility.” Users see it as a cool, budget-friendly and sustainable way to get around. That’s a big deal when you consider that one national survey showed Americans spending an average of around



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100 hours a year in traffic. Billions are lost to wasted fuel and wear-and-tear costs on their vehicles. Micro-mobility might only increase in popularity as our population continues to explode. Projections place the number of people on Earth in 2050 at an astounding 2.5 billion.

HOW IT GOT STARTED

A California company called Bird is said to have launched the first of these scooters in 2017, helping to kick off this transformational moment in transportation. Bird soon spread to more than 100 cities, providing more than 10 million rides over the next year. A

number of other companies soon joined them as riders came to discover the ease and affordability of running a quick errand or meeting friends without getting in a personal vehicle or hailing an Uber.

Bike sharing has seen a similar explosion in popularity over the last few years. There were

around 100,000 of them in 2017; more recently that number was closer to 10 million worldwide — with a global market value in the billions. In one recent quarter, New York City’s Department of Transportation reported more bike shares than it had seen in all of 2019.

Four Wheels or All Wheels?

There have never been more choices for truck buyers.

Pickups have been the most popular vehicle purchases in America for years because of their versatility. Looking for something rugged that can handle a huge load? Or something more luxurious with space for the whole family and tons of cutting-edge tech and safety features? The newest trucks can provide both.

You're likely going to have to make one final decision before completing the purchase: Do you want four-wheel drive or all-wheel drive? How you drive the truck won't change much, but there are big differences in how the vehicle operates.

Here's a little background information to help you decide which one is right for you.

FOUR-WHEEL DRIVE

Four-wheel drive systems run through a transfer case, a collection of gears used to distribute the truck's power to the front and rear. They power each axle, turning both sets of your wheels. Most drivers only use four-wheel drive in specific situations, like offroading, so this part-time option is not engaged until you manually turn it on. In years past, manual-locking systems required drivers to exit the vehicle in order to unlock this feature. Today's high-tech options allow drivers to easily turn four-wheel drive on and off with a switch inside the cabin.

ALL-WHEEL DRIVE

All-wheel drive, unlike its 4WD cousin, doesn't require activation. These systems are always engaged. Instead, they await information from sensors that indicate a loss of traction. Once reported to the onboard computer, the system engages the precise amount of power needed to best grip the

roadway. They don't use transfer cases, relying instead on a center differential that distributes the needed power from your truck's transmission to its front and rear axles.

PROS AND CONS

If you live in places where weather or elevation are a fac-

tor, leveraging the power of four- or all-wheel drive makes a lot of sense. They're also a useful tool for those who often find themselves hauling heavy loads. That said, leaving your truck in rear-wheel mode puts less strain on critical systems and offers much better gas mileage. Four-wheel systems are also expen-

sive to repair, if needed. All-wheel systems, on the other hand, offer better traction and handling, while automatically adjusting as conditions change. When dealing with heavy rain or snow, sensors might become blocked, leading to slower response time. Trucks with all-wheel drive also come with an added cost.



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