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Recently, on a day that the thermometer read well below zero, and the roads were extremely slippery, I was forced to leave home, along with my three children, to take care of necessary business. After a few hours of being out, we took 494 and headed back home. Suddenly, just ahead I spotted an SUV swerving from one side of the four-lane highway to the other.

I immediately began to pray for safety for all, because there were several vehicles around, including an 18-wheeler. Amazingly, in all of her swerving and spinning, the SUV driver never hit one car, only the guardrail. When she finally came to a stop along the shoulder of the freeway, her rear window was completely gone, and her car was banged up. As I inched past, with butterflies in my stomach, I could see that she was conscious and moving about. I called 911 and then carefully made my way home.

I was thinking how the woman sliding around the freeway could have been me. You see, I had just replaced the tires on my newly purchased, but used, minivan. My husband insisted that we replace them, but I thought that they were good enough. What he helped me to understand is that good tires, among other things, are a necessary part of maintaining a reliable vehicle. So to ensure that we all do our best to remain collision-free the rest of this winter, let's review some basic car maintenance and safety tips. In times like these, keeping your vehicle in good repair is one of the smartest ways to keep more of your hard-earned money.

Tire Care

Not only do you need to make sure that you are not rolling around on bald tires --ones that have lost their tread, or "road-hugging" ability-- it's also necessary to rotate and balance tires on a regular basis. This keeps the tires wearing evenly, which increases the tire's life. We always find the best deal on tires to be at one of the warehouse clubs, Costco or Sam's Club. They

rotate the tires for free every few thousand miles and will also patch your tire at no charge if you have a slow leak. It's well worth your time to have your tire's air pressure checked. When your tires' air pressure is correct, the car is more fuel efficient, saving you more money.

Oil Change

For a long time, whenever I would go to get my oil changed, I would faithfully obey the instructions written on the sticker that was placed on my windshield. It reminded me to come back again after 3,000 miles. When I finally checked my car's owner's manual, I learned that I only needed to change my oil every 7,000 miles. Check your manual, because you could learn that your oil doesn't need changing as often as that sticker says (along with other useful information about your ride)! Finally, make sure to check online for some great money-saving coupons at your favorite oil change shops.

General Maintenance

It is always a good idea to get your battery checked for the correct charge. With these unbearably cold temperatures, becoming stranded on the road with a dead battery is not only inconvenient, but potentially dangerous. There are also several minor money-saving repairs that you could learn to make on your own. These include, replacing windshield wipers, air filters, and fuses. Auto parts stores like AutoZone, will actually come out to your car and help you if they aren't real busy. One more thing; I would definitely recommend some type of roadside assistance program. It's usually available for only a few extra bucks through your insurance company.

Sometimes we think that we can't afford the expense of maintaining our vehicles. The truth is we can't afford not to keep our cars running well. Our very life, and the life of our loved ones, could depend on it! So spend a little money now so you can save the cost and drama of sliding into the back of someone else's car on those old tires. Take care of your vehicle and you'll be guaranteed to better ENJOY the ride!

Marcia Humphrey is an interior decorator and home stager who specializes in achieving high style at a low cost. A native of Michigan, she and her husband Lonnie have three children.