























It's always a good idea to keep your car in good shape throughout the year. But, with summer around the corner, it's important to get your car ready before the sun and heat hit this summer.

## Here are some tips to get your car ready for the summer:

## 1. Check your tires.

Hot roads can be hard on your tires, and tires that aren't in great shape can cause a driver to have a serious accident. If you change out your tires seasonally, make sure that your tires aren't worn, under-inflated, or damaged in any way. Even if you use all-season tires, check that they are still in good shape and properly inflated. Also, it's important to inspect your spare tire to ensure that it's in good condition and ready to use in case of an emergency.

## 2. Test your HVAC system.

Crank the AC, and make sure that it will hold up in case the heat hits the high double or even the triple digits. You can take your car to the shop, and they will often charge a nominal fee to check your system's freon levels and other functioning.

## 3. Check your brakes.

Depending on where you live, winter traffic can be slower than summer traffic. The need to use your brakes more in snowy or icy conditions can leave your brakes worn by the time summer comes around. So take a look at your brake pads, or have your mechanic do so and replace them if needed. Good brakes can save your life.

### 4. Check your battery.

Car batteries are often composed of lead plates suspended on water-diluted acid. So the heat can easily knock out a weak battery. Checking your battery's fluid levels and ensuring there are no leaks can save

you money and the trouble of a broken-down car.

## 5. Check your coolant levels.

Coolant is important in keeping the car from overheating. That's why it's advisable to check the coolant before the summer heat begins to ensure and see if it has the proper levels and if the coolant mix is adequate. It's a good idea to change your coolant at least once a year to keep your car's performance in top condition. If you're working with coolants at home, make sure to keep them away from your pets, as it is toxic to dogs and cats.

## 6. Wash your car and protect the paint.

In the winter, the outside and undercarriage of your car are exposed to a barrage of water, sand, ice, sand, salt, dirt, and temperatures. This could all affect the integrity of your car's paint, brake lines, engine, and other parts. This is why it's important to give your car a good high-pressure wash from top to bottom, and even the underside. It's much easier to spot any damage, leaks, or aging parts if your car is clean, and you can easily fix it while the temperature outside is still moderate. Finishing off a car wash with a good coat of wax can help protect the paint of your vehicle, which will be especially important in the hot sun and rain.

## 7. Check the level and color of your oil.

Check the dipstick, and if the color of the oil is amber and at the right level, then it's fine. If the level is low but the color is amber, then top it off with the right kind of oil for your car. Dark- or black-colored oil is not good; get it changed as soon as possible.

## 8. Replace your wiper blades.

If your wiper blades are already in bad shape, then the hot summer sun will only deteriorate the rubber on the blades even more. So, if you haven't changed them in a while, or if your windshield wipers leave a streak on the glass, it's time to change those blades. You'll be happy to have changed them when those summer storms and rains hit.

## 9. Check your other fluids.

Don't forget to check your power steering and brake fluids! These are often overlooked but are very important to keeping your car running smoothly and safely.

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The predictions for the 2023 Atlantic hurricane season are in, and they are interesting. Let's look at how many storms are expected, their names, the factors that will affect the forecast, and how to prepare for this hurricane season.

They are predicting somewhere between 13 and 15 named storms. Here's the breakdown:

- Six to seven storms are predicted to develop into hurricanes.
- Two to three are expected to reach Category 3 (or higher) hurricane status.

These predictions are fairly close to the 30-year named storm and hurricane average, but there are two factors that can greatly influence the resulting 2023 hurricane season.

## 2023 Hurricane Names

The hurricane names in line for 2023 are:

- Arlene
- Bret
- Cindy
- Don
- Emily
- Franklin
- Gert
- Harold
- Idalia
- Jose
- Katia
- Lee
- Margot
- Nigel
- Ophelia
- Philippe
- Rina
- Sean
- Tammy
- Vince
- Whitney

#### El Niño

The first factor that could affect the results of this hurricane season is the development of El Niño.

For the last three hurricane seasons, the waters of the Pacific Ocean near the equator have been cooler than average, a condition known as La Niña. But the water has started to warm more toward its counterpart, El Niño. There's a 61% chance that El Niño will develop by August 2023 (just in time for this year's hurricane season) and is expected to last through October 2023.

El Niño hurricane seasons are characterized by stronger shearing winds that typically occur in the Caribbean Sea and adjacent areas throughout the Atlantic Basin. This tends to limit the intensity and number of storms and hurricanes, especially in years when El Niño is stronger.

## Warm Atlantic Ocean

The second factor that could affect this hurricane season is the warmth of the waters of the Atlantic Ocean. The warmth of the water could have the opposite effect to that of El Niño.

Hurricane season starts when the water reaches about 80 degrees Fahrenheit, which usually happens between June 1 and November 30. Generally, the deeper and warmer the ocean waters, the stronger the hurricanes can become.

So far, the waters are warmer this spring than they usually are this time of year, which could mean that we might be facing a prolific hurricane season.

#### How to Prepare

No matter what the predictions are forecasting, one thing is certain, you can never be too prepared. Even if El Niño manages to decrease the number and intensity of storms this hurricane season, there is no guarantee that a hurricane or strong storm won't impact your area. So, get prepared with everything you need to keep you and your family safe this hurricane season.

Here are a few hurricane preparedness tips to help you get ready:

- 1. Write down emergency phone numbers and keep them handy.
- 2. Prepare an emergency supply kit.
- 3. Make an emergency plan with your family.
- 4. Keep your car in good condition and the gas tank full.
- 5. Get your home ready (e.g., trim trees, prepare the shutters, check if you are in a flood zone, etc.).
- 6. Review your homeowners and auto insurance policies to make sure you are covered. Estrella Insurance is here to help!

You can have an Estrella Insurance agent review your policy, so you're ready for this hurricane season. We'll help you find the right coverage and rate for your needs. Visit estrellainsurance.com to get started!



The days of cars only being powered by gasoline are over. Technology has caught up with our desire to reduce our carbon footprint, and we have developed electric and hybrid vehicles.

### What is a Hybrid Car?

Hybrid vehicles (HVs) combine the benefits of two different drive systems—an electric motor and a conventional gas (or less commonly, diesel) engine. The electric motor and gas engine sometimes take turns and other times work together to make your car run, all with the goal of reducing gas consumption, as well as emissions.

## Hybrid Vehicles vs. Electric Vehicles vs. Hybrid Vehicles

Purely electric vehicles (EVs) can't keep up with conventional cars. Compared to traditional vehicles, EVs drive shorter distances, the batteries are significantly more expensive, and (depending on the area) recharging stations are harder to come by. HVs make up for the shortcomings of EVs by using both electric and gas as power sources.

## Cost Analysis

Many people cannot afford the high cost of EVs, so they go for the next, most eco-friendly option: HVs.

The main advantages of HVs are:

- They are less expensive than EVs.
- They can go longer distances without refueling or recharging compared to EVs.
- They produce fewer emissions compared to traditional combustion engines.

Traditional gas-powered vehicles are the most affordable type of driving system, but they are noisier than their EV and HV counterparts, are powered by non-renewable resources, and produce the most carbon emissions.

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