



THE PLAIN DEALER

SIMPLE SOLUTIONS Bill Lubinger explains how to save hundreds of dollars while driving.^{C4}
Drivers can take control of their gasoline mileage

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The greed of oil companies isn't entirely at fault for excessive gas prices that gouge our budgets.

We share the blame. A new book, "The Gas Mileage Bible -- How to Squeeze More Miles Out of Every Gallon and Pay Less at the Pump," identifies at least 40 actions that drivers can take to improve gas mileage and slash the bite by as much as 30 percent.

For a vehicle that gets 20 miles per gallon and travels 12,000 miles a year, that would be an annual savings of about \$500 at \$3 per gallon.

Keeping the speed at 55 miles per hour on the freeway can save up to 25 percent of gas costs.

Among the other simple solutions:

Lighten the load by removing unnecessary contents in the trunk and elsewhere.

Keep the windows up and the air-conditioner off when you can stand it.

Keep tires properly inflated, wheels aligned, fuel filter clean and engine tuned.

Remove luggage racks and car-top carriers to make your car more aerodynamic. For pickups, drive with the tailgate up.

Grad advice:

A few more readers weighed in with excellent financial tips for freshly minted high school and college graduates.

Actually, this first one was for parents of high school grads planning for college: Don't pay for any of your student's college education, but save and keep an account privately as if you were.

If and when the student graduates from college, probably with mounds of student debt, surprise him or her by paying off the loans with the money you saved all along. That way, the reader said, the money has been earned as the student proved he or she is disciplined enough to get a degree.

Too many times, he said, he has seen students waste their parents' money because they didn't have to work for it themselves.

The second piece of advice was from Colleen Brown, a 24-year-old Lakewood resident who graduated from Ohio University in 2004 and earned a teaching license from Notre Dame College. She is wise beyond her years.

Her advice "could fill a small pamphlet," she wrote in a long e-mail, but her main suggestion was for grads to live within their means when they are on their own.

Brown said too many of her peers enter the real world with a sense of entitlement and high expectations.

They expect to live like their parents do now, with no regard for the sacrifice and work it takes to get there.

"I know people my age who are opening up credit card accounts and racking up insurmountable debt -- some declaring bankruptcy before they turn 30 years old."

When making a large purchase, such as an appliance or a car, ask yourself whether you really need it, she wrote.

Do you really need a new car when used will do? A land-line phone and a cell phone when you basically use one of them? Expensive cable TV when network programming is free?

Payoff:

This was disappointing: Consumer Reports Money Adviser calculated how much money is saved when 20-year-old refrigerators, dishwashers and washing machines are replaced with new, energy-efficient models.

The idea is that they pay for themselves over time in lower energy bills.

Over a very long time, it turns out.

A \$500 energy-efficient dishwasher saves \$25 in annual operating costs. Payoff period: 20 years.

A \$1,000 washing machine saves \$70 a year. Payoff: 14 years.

A \$630 refrigerator saves \$82 a year. Payoff: about eight years.

I thought they would save a lot more money and pay for themselves much sooner. The calculations assume a constant price for electricity, not likely if my electric bills for the past 10 years are any indication.

Also, the contribution to the environment isn't included in the calculations, of course. But dollar for dollar . . .

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