

on the go

Malta Must-Sees

**How to Car Buy
Without Tanking
Your Budget**



**November
December
2024**

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Cover

One of the main reasons to visit Malta is to indulge in its diverse and flavorful cuisine. The island's rich history, shaped by various cultures and nations, is reflected in its local dishes, which feature influences from Tunisian, Italian and French traditions. Surrounded by the Mediterranean, Malta also offers an abundance of fresh seafood, no matter the restaurant's culinary focus. More on page 6.

On The Go

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President's Note

Peter J. Armstrong
President/CEO

“...an unnervingly growing trend across the nation...”

Where There's A Bad Will, There's A Way

When Q presented James Bond with his first Aston Martin DB5 in *Goldfinger*, one of the special spy features of the British luxury sports coupe was a revolving license plate. The gadget was purportedly the brain child of the film's director, Guy Hamilton, because he thought it would be a great way to avoid paying parking tickets - which apparently he had quite a few of. I'm sure he had no idea what a problem this device would present to public safety sixty years later.

Obscuring a vehicle's license plate to avoid paying tolls and traffic tickets and to commit other forms of criminal activities is not a new concept. People have been using duct and electrical tape, bogus paper tags, and smoked license plate covers for quite a while to hide or change the appearance of the tag ID.

Unfortunately, other things can have the same result even if just by chance, not by nefarious intention, such as bike racks and hitch-mounted wheel chair carriers. Unintentional but still an issue.

The Pennsylvania Turnpike Commission reported that at least three in 10,000 people intentionally obscured their license plates to get out of paying tolls between April 2023 and March 2024.

The Port Authority of New York and New Jersey estimated a loss of about \$40 million from obscured or missing plates in 2022, according to Lenis Valens, PIO for the agency. The following year, the Authority was able to recover more than \$25 million from toll evaders and issued 4,836 summonses for toll-related violations in the first six months of 2024.

According to one online news source, the same people who are bypassing toll charges and avoiding parking ticket fines by messing with their license plates also tend to be a menace on the highway in other ways, such as being caught committing violations in school zones and on speed cameras. Looks like Mr. Hamilton is being “one-upped” on the “getting away with stuff” scene - an unnervingly growing

trend across the nation.

There has been movement to address the issue. For instance, Texas and Washington banned license plate flippers back in 2013.

Close to home, earlier this year Philadelphia Mayor Chelle Parker signed a bill into law amending Title 12 of the Philadelphia Code that provides for prohibitions relating to license plate flipping devices and for penalties and enforcement of that amendment. It bans the purchase, installation, possession of and sale of “manual, electric, or mechanical” license plate flippers, with violations punishable by a \$2,000 fine.

In Harrisburg, this past July the Pennsylvania House passed legislation, with support from both sides of the aisle, banning license plate flippers and imposing a \$2,000 penalty on those caught using or selling them. At the writing of this editorial, the bill was forwarded to the Senate for review.

Also this past spring, NY Governor Hochul and NYC Mayor Adams put together a team to address ridding the State and City of dangerous “ghost cars”. These are identified as vehicles that have forged or altered license plates for the purpose of making the vehicle untraceable by traffic or toll cameras.

In 2022, Mayor Adams teamed up with Amazon to prohibit and prevent the sale of any product advertised on the e-commerce site as a “camera blocker” to anyone ordering from within the state of New York. In addition, Amazon now proactively searches for and restricts the sale of smokescreen license plate covers and tinted license plate covers to customers with a New York state address. Going a step further, Amazon also agreed to automatically display electronic notices stating that a given item cannot be shipped to New York locations even before an online customer can add such a product to their shopping cart. It's a unique idea and one that might catch on.

Here's an idea: instead of trying to cheat the system, don't break the law. Pay your way.

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Club Update



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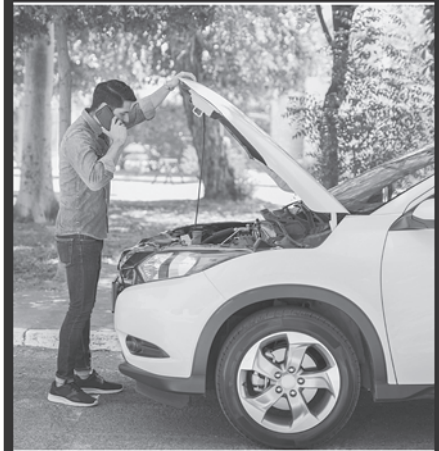
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malta

must-sees

Comprising a small limestone archipelago in the Mediterranean Sea, almost midway between Sicily and Tunisia, the Republic of Malta is one of Europe's legendary island getaways. Its strategic position linking North Africa and Europe made it a prized holding for millennia. These mere 122 square miles have seen a vast roster of occupiers and colonizers, including the Phoenicians, Greeks, Romans, Normans, Arabs, Sicilians, French and British. It was fiercely fought over during the Second World War.

Nowadays, it's just as prized for its rich history and heritage sites, a fascinating blend of cultures and plenty of sun-kissed Mediterranean loveliness. Drenched in mythological significance—the island of Gozo, *The Odyssey* suggests, might have been the home base of the nymph Calypso who so entranced Odysseus—the country continues to cast an undeniable spell.

The three settled islands of the archipelago are Malta itself (the largest), slower-paced Gozo and, in between, pint-sized Comino which is host to the famous Blue Lagoon. The islands feature multiple UNESCO World Heritage Sites including the capital of Valletta and a line-up of remarkable megalithic stone temples. Offerings such as world-class diving, snorkeling and boating and some swoony beaches, are only some of the attractions drawing tourists from all around the world to these destinations. Delve into the ins-and-outs of a getaway to the heart of the Mediterranean in our Malta travel guide.

The Basics of Malta

Time Zone: Central European Time/Central European Summer Time

Languages: Maltese (Semitic language derived from a blend of Arabic and Sicilian) & English (official); Italian is also widely spoken

Currency: Euro

Climate: Classic Mediterranean climate, with hot, dry summers and mild winters bringing the bulk of yearly rainfall. Annual mean temperature in the mid-60s Fahrenheit.

Getting Around Malta

Bus: Malta Public Transport bus routes are available on Malta as well as Gozo. These are overall the most efficient for sightseeing day trips to specific popular destinations.

Rental Car: Malta entices with comparatively low rates for rental cars compared to many other destinations in Europe. Having your own wheels is ideal for venturing deeper into the Maltese countryside, visiting smaller towns and villages, the most flexible beach-hopping and exploring Gozo. Be prepared for narrow roads and for busy and slightly harrowing traffic and tricky parking in Valletta and other larger urban areas. An International Driving Permit (available through AAA) is required for visitors from non-EU countries.

Taxi/Rideshare: Cabs and rideshare services are good for getting around larger urban hubs.

Passenger Ferry: Passenger ferry services connect Valletta with destinations such as Sliema and the Three Cities and provide transportation between Malta, Gozo and (in the summer) Comino.

Water-Taxi: Traditional Maltese water-taxis carry passengers across the Grand Harbour from Valletta to the Three Cities.

Bicycle/Electric Scooter: Bicycle and scooter-share services as well as rental bikes, e-bikes and scooters are widely available on both Malta and Gozo.

Walking/Hiking: Valletta, Mdina and many other Malta towns are delightfully walkable, while Gozo offers extensive—and often dazzlingly scenic—walking/hiking paths.

Top Things to Do in Malta

From historical (and prehistoric) sightseeing to seaside sunbathing and underwater explorations, Malta offers an absolute feast of pleasures for the globe-hopper. Here are only some of the best things to do when visiting Malta.

Explore Malta's UNESCO-Listed Prehistoric Sites

A treasury of prehistoric ruins compose the most enigmatic sightseeing destinations in Malta. Perhaps the

most celebrated is the vast subterranean Neolithic necropolis called the **Ħal Saflieni Hypogeum**, discovered on a hilltop above the Grand Harbour in 1902. This multi-level labyrinth of underground chambers and passages has yielded many buried skeletons and a massive repository of artifacts, such as the famed “Sleeping Lady” figurine, viewable at the National Museum of Archaeology.

The Hypogeum is only one of a number of UNESCO World Heritage Sites dating from prehistoric Malta. Others include some of the stunning Megalithic Temples of Malta, including the **Ħaġar Qim** and **Ġgantija** stone complexes on Malta and Gozo, respectively.

Tour Valletta and the Three Cities

The Maltese capital, founded by the Knights Hospitaller during the 1565 Great Siege of Malta, is a UNESCO World Heritage Site. It features centuries-old fortifications and remarkable architecture. Notable landmarks include the Grandmaster’s Palace, the Basilica of Our Lady of Mt. Carmel and St. John’s Co-Cathedral.

Easily toured on foot, Valletta also includes such draws as the Upper Barraka Gardens, Triton Fountain and the World War II-era Lascaris War Rooms and War HQ Tunnels. Listen for the twice-daily ceremonial firings of the cannons at the Saluting Battery and take a ferry or water-taxi ride across the stunning Grand Harbour to visit the fortified Three Cities: Vittoriosa, Senglea and Cospicua.



Take Advantage of R&R and Adventure Along the Coastline

From Malta’s Golden Bay to Ramla Beach in Gozo and Comino’s fabled Blue Lagoon, some of the best beach-fronts in the Mediterranean await you in the Republic of Malta archipelago—enhanced by the legendarily clement year-round climate. The enticing sands and limestone headlands, set against sparkling-clear water, form the backdrop for arguably Europe’s all-around best diving and snorkeling. You can also enjoy the stunning seaside scenery by strolling along the vibrant Sliema Promenade, taking the breathtaking Xlendi Walk along Gozo’s cliff-edged coast, or watching an unforgettable sunset from the rugged Dingli Cliffs, Malta’s highest point.

What to Pack for Malta

Traveling to Malta on a typical getaway, you’re going to want to pack for that strong, subtropical Mediterranean sunshine, with sun hats, sunscreen and sunglasses among the essentials. Along with those beach-friendly flip-flops, it’s recommended to bring sturdy walking shoes for navigating cobblestones streets, winding stairways and clifftop hiking trails.

Be mindful of Malta’s conservative slant, even as you pack for the Mediterranean sands: To comply with local etiquette, you’ll want to cover up when visiting churches and cathedrals.

Malta uses Type G electrical outlets, so depending on where you’re visiting from and what electronics you’re bringing, you’re likely going to need a plug adapter and portable chargers.

At present, travelers from the U.S. as well as Canada, Australia, New Zealand, the United Kingdom and European Union countries don’t need a visa to enter Malta. You do need a valid passport and one whose expiration date is at least 90 days after your planned departure date.

Visitors to Malta from non-European Union countries, including the United States, need an International Driving Permit to drive in the country. Given how much flexibility a rental car gives you here, it’s a good idea to secure one, which you can do through AAA.

Best Time to Visit Malta

Malta’s exceptionally balmy Mediterranean climate makes it a year-round tourist getaway, but there are definitely high, low and shoulder seasons when it comes to vacationing.

Let’s begin by considering the climate. In general, summers are hot and dry, autumns are comfortable with increasing rainfall, winters are mild and rainy and springs are pleasant and typically dry. August is the hottest month, with average highs around 90°F. February, though the coldest month, remains mild, with highs averaging around 60°F and lows in the upper 40s.

The shoulder seasons of spring and fall are the best time to get outside and explore in Malta, taking advantage of mild, sunny weather to hike scenic island trails, visit historic sites such as the Megalithic Temples and indulge in walking tours (self-guided or otherwise) of Valletta, Sliema, Victoria and other cities and towns.

Summer is Malta’s peak tourism window, with the warmest sea temperatures on average in Europe and long, hot, sun-dazzled days drawing throngs to beaches. There are festivals aplenty this time of year, from widespread weekend *festas* to such big-name happenings as Malta Music Week, the Malta Arts Festival, the Malta Jazz Festival and the Glitch Festival.

Traveling with Special Needs Family?

Do you struggle with concerns about traveling with your special needs child or family member? As a Certified Autism Travel Professional™ (CATP)*, I can help!

I am able to check to see if there are any special programs or accommodations available at the attractions or activities you will be visiting – such as special passes, expedited check in or other resources. Some destinations offer social stories, videos, sensory guides, or other information to help prep prior to your onsite experience. I will also find out if there are any specially trained support staff, respite care or childcare to see if there is a safe/comfortable option, so you as parents/caregivers can have some alone time to relax if possible.

I'll also make sure we have multiple back-up plans to handle any activities that become too overwhelming or that are cancelled/rescheduled, as well as arranging transportation in private or smaller groups to reduce sensory input and minimize stress.

For your air travel, I will look for direct flights and confirm your seat assignments ahead of time. Would you like a walk through or practice flight at the airport? I can look into the availability so that your family member can get used to the experience. Would it help to have special or priority boarding to help you get settled? Or do you prefer to board last to reduce wait/sitting time on the plane? I will arrange this as well. I'll also see if you can deplane first.

If you want to cruise, I am able check into special programs or accommodations that the cruise line may have, include boarding, support staff, quiet spaces, and dietary needs. When it comes to your cabin, do you have special requests/requirements? Let me know and I will look to

get you the appropriate room for your family – keeping safety, special equipment, sensory concerns, and other amenities in mind.

Together we will review your entire vacation ahead of time with as much information as possible, so you will be confident, comfortable, and able to fully enjoy your vacation! Please reach out to me, Chris Eberhart, at 484-878-2067. You can also email me at ceberhart@aaardgberks.com to get your vacation on your calendar!



*NOTE: The International Board of Credentialing and Continuing Education Standards (IBCCES) created an online training and certification program to help travel professionals assist families and individuals with special needs prepare for their perfect vacation. A Certified Autism Travel Professional™ (CATP) is defined as a professional who has demonstrated that they are both knowledgeable and capable of providing support and travel-related services to an individual on the autism spectrum as well as their family.

Exciting news! Additional agents are in training so that AAA may better serve our clients with special needs family members.

AAA Gets You Going

Dear Ask Ed,

I've recently learned about AAA's car battery service, and I have some questions. Is this something that is only available in Berks? I drive north to New England several times a year to check on my elderly parents, and I would hate to have my car's battery die on me where the AAA battery program doesn't exist.

Does the program only carry certain batteries and not others? How do I know that you have the right battery for my car?

When I go to a restaurant, I pay one price for the food I order. When I have the same food delivered, I have to pay more for the delivery service. Your advertising says that you bring a battery to where my car is. Does that mean I will have to pay a premium price?

Thank you for answering my questions.

Mark S.

Hello, Mark, and thanks for asking about our mobile battery service.

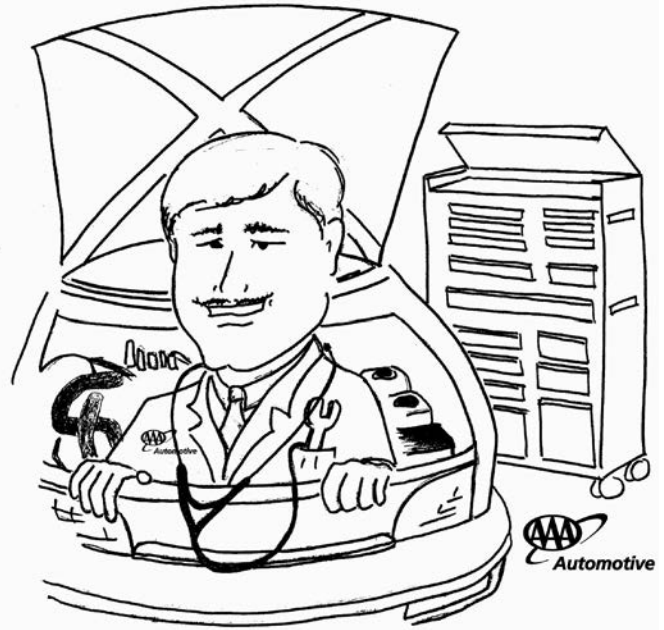
This convenient service has been around for many years. We've installed over 25 million AAA-branded batteries through our mobile service since 1999.

We want the best for our members, and we're proud to be able to offer highest-quality, responsive mobile battery service across the country 24/7/365 in most areas. That's why you can have confidence that, if we install a AAA battery in your vehicle in Berks, the three-year, full replacement warranty against factory defects follows you wherever you go.

We have over forty group sizes of batteries available with more being added - that means that we have a battery for almost any vehicle you might be driving. We can even get batteries for most any motorized transportation device - wheel chairs, golf carts, motorcycles, lawn tractors and more - discounted for AAA members.

When you call AAA Roadside Assistance because your car won't start and the problem is a battery that needs to be replaced, we ask you for details about your vehicle - year, make, model, etc - so that we know what size battery is recommended by the vehicle manufacturer.

When we get to your location - home, office, or wherever you happen to be - the service technician will do a free, on-the-spot testing of the vehicle's battery, starting and charging systems. If the problem is indeed the battery, and you choose to purchase one from AAA, we'll install it free of charge in most cases. Why "most cases"? Sometimes a vehicle's battery is located in a hard-to-



reach area of the car - under the back seat, under the front passenger seating floorboard, or inside the front wheelwell to name a few - and that could result in extra installation time and an associated fee.

We've worked very hard to bring the very best pricing breaks to our members. While others will charge for testing and/or installation, we're looking out for you. Check out these local market comparisons, looking at just one of the many sizes available in Berks - a group size 35 vehicle battery with a full three-year warranty, including delivery and installation.

AAA member price \$146.00 + tax/non-member \$171.00 + tax, 3 yr warranty

Autozone Duralast Gold \$214.99 + tax, 3 yr warranty

Advance Auto Parts Diehard Gold \$219.99 + tax, 3 yr warranty

NAPA Legend Premium \$264.85 + tax, 3 yr warranty

Pep Boys FVP Platinum \$199.99 + tax, \$19.99 installation, 30-month warranty

Batteries Plus Duracell Ultra \$209.99 + tax, 3 yr warranty

When you purchase a AAA battery, in the unlikely event that the battery fails from defects in manufacturing or workmanship within three years of the sales/installation date, call AAA Roadside Assistance and we'll send out a replacement battery and change it on the spot.

I think I've answered your questions. Please don't hesitate to reach out if you need more info on our mobile battery service. Happy motoring!

Ed

Contact Ask Ed with your automotive questions:

AskEd@aaardgberks.com or write to Ask Ed, AAA, 920 Van Reed Road, Wyomissing, PA 19610.

EU Countries to Stop Stamping Passports

In the Sept/Oct 2023 and Jan/Feb 2024 issues of *On The Go* we have reported on changing requirements for travelers passing through European Union (EU) countries. The latest development has to do with an oft-times favorite tourist activity - collecting passport stamps.

As of November 10, 2024, twenty-nine EU member countries will no longer stamp passports. According to the European Commission Migration and Home Affairs, the new Entry/Exit System, or EES, is part of the European Agenda on Security and the European Agenda on Migration. It is seen as an important part of their border management plan to prevent illegal activities committed by criminals who cross into European countries. Thus, the EES digital system will bring safety and security because it delivers the ability to ensure that a traveler's passport matches the traveler (reducing fraud) and allows countries to know who is within their borders and when in real time.

The digital system also enhances ease of use by speeding up processing at custom check points and allows for identification of travelers at any point in time in a specific area. The EES will systematically identify over-stayers (individuals remaining in the Schengen Area after the end of their authorized stay).

Travelers will need to provide personal data each time they reach the external borders of the European countries using the EES. The EES collect, records and stores:

- Data listed in your travel documents, e.g. full name, date of birth, etc
- Date and place of each entry and exit
- Facial image and fingerprints (biometric data)
- Whether you were refused entry

On the basis of the collected biometric data, biometric templates will be created and stored in the shared Biometric Matching Service.

If the traveler refuses to provide biometric data, he/she will be denied entry into the territory of the European countries using EES.

Who has access to the collected personal data? That

would include:

- Authorities in European countries that use EES such as border, visa and immigration authorities who must verify your identity and understand whether you should be allowed to enter or stay on the territory

- Europol
- Under certain strict conditions, your data may be transferred to another country (inside or outside the EU) or international organization for return and/or law enforcement purposes

- Transport carriers will only be able to verify whether short-stay visa holders have already used the number of entries authorized by their visa and will not be able to access any further personal data

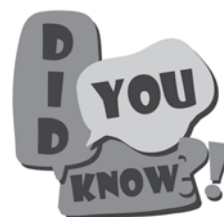
Personal data will only be kept in the EES system for the purposes for which it was collected and for specific durations such as:

- Records of entries, exits and refusals of entry - 3 years starting on the date on which they were created
- Individual files containing personal data - 3 years and 1 day starting on

the date of your last exit or of your refusal of entry (if you were not permitted to enter)

- If no exit has been recorded - 5 years starting on the expiry date of your authorized stay

If no exit has been recorded and you 1) are a family member of an EU or a non-EU citizen who can travel throughout Europe like an EU citizen, 2) do not hold a residence document, and 3) are accompanying an EU, EEA or Swiss citizen, who is traveling or residing in a Member State other than the one of their nationality, personal data will not be kept. There is no calculation of the length of your authorized stay.



Americans can now renew their passports online 24/7, skipping the inconvenient mail-in paper application and check payment process.

Details at travel.state.gov

Honoring 80th Anniversary of D-Day

On September 12, 2024, AAA Reading-Berks travel agent Rosemary Fisher escorted a group of nine local adventurers on a 7-night AMA Waterways Seine river cruise from Paris to Normandy.

“After spending two pre-nights in Paris, enjoying all the sites and food that the city had to offer,” said Fisher, “we were on our way.”

On the way to the ship, the group took a side trip to Montmartre, a picturesque rise favored by artists and home of the white-domed Basilica of the Sacré-Cœur.

Once onboard, the group enjoyed the fine amenities afforded by AMA Waterway’s *AmaLyra*, typical of the cruise company’s intimate, small-ship luxury accommodations and service. The multiple fine dining venues aboard the *AmaLyra* were no doubt much appreciated, as were the unlimited hand-selected wine, beer and soft drinks served with lunch and dinner.

The itinerary for the next few days included stops at Les Andelys, Le Havre, Caudebec-en-Caux, Rouen, and Vernon.

September 13 was spent touring Château Gaillard, a medieval castle built by Richard the Lion Heart that overlooks the River Seine.

An excursion to the seaside town of Honfleur was on the menu for the next day, renowned for its scenic harbor where the Seine River meets the English Channel. Lined with 16th- to 18th-century townhouses, the area has



L to R: Dale Derr, Susan Derr, Donna Johnson and David Johnson at the American Cemetery.

inspired artists such as Monet and Boudin.

A respectful visit to the Normandy Beaches was up next, where the group paused for solemn reflection.

“Cooler temperatures started the trip, but as the week went on the weather was just beautiful,” added Fisher. “Spending the day in Normandy visiting the American Cemetery, Gold Beach and Omaha beach and just standing where you know such history has taken place is by far nothing you read about or see on TV.

“When you look at those Limestone cliffs from the beach where the enemy stood and fired upon our troops, you get a sense of sadness. Seeing all the white crosses in the cemetery and being told that the average age was 24 years old. Just a few things that make it all too real.”

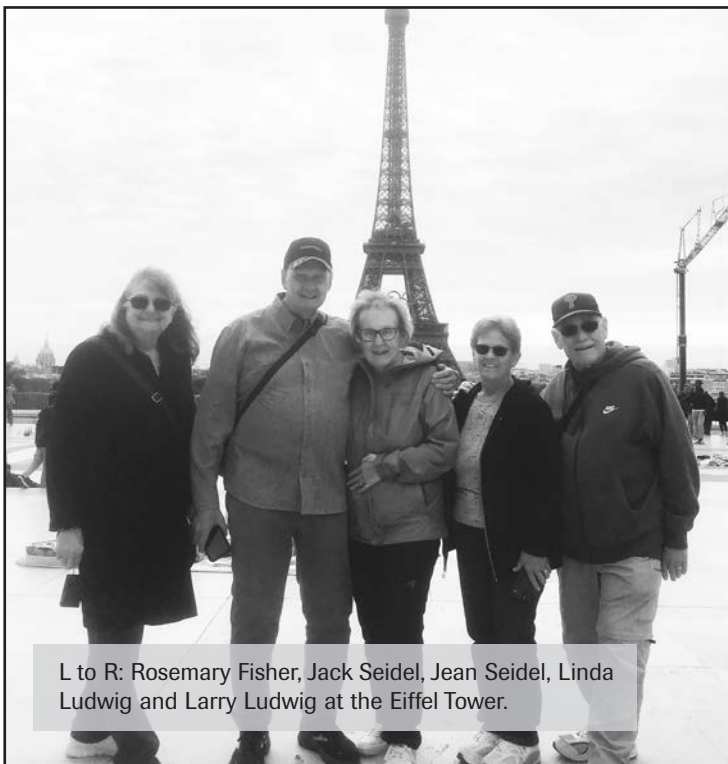
A tour of historic Rouen was enjoyed by the group, who took in the medieval town and capital of the northern French region of Normandy. Roman and Middle Ages influences can be seen in the Gothic churches and cobblestoned town center.

A scenic cruise followed by a visit to Monet’s home and gardens in Giverny, graced with Japanese bridges and lovely willow trees that inspired many of his works, were highlights of an excursion to Vernon.

Rosemary went on to comment, “The river cruise itself was very relaxing, visiting towns along the way which were totally destroyed by the war and rebuilt - some rebuilt as they were before and some more modern.”

Day 7 of the tour took the group back to Paris, where they took in the exquisite architecture of the Château de Malmaison, located near the left bank of the Seine, around 10 miles west of the center of Paris and the former home of Napoleon and Josephine Bonapart.

“Our tour ended watching the Eiffel Tower sparkle for five minutes. We all had a wonderful time and made new friends. Here’s to the next adventure!”



L to R: Rosemary Fisher, Jack Seidel, Jean Seidel, Linda Ludwig and Larry Ludwig at the Eiffel Tower.

how to car buy without tanking your budget

According to AAA, 61% of car buyers are considering purchasing another vehicle because their current vehicle is no longer reliable or safe to drive (65%) or it needs costly repairs (45%). When considering purchasing a vehicle (new or used), it's important to understand all costs associated with owning and operating a car monthly and annually.

Ownership Costs

Ownership costs are based on the vehicle's financing, owning and driving it for five years, and then trading that vehicle in at the end of five years. The total cost of ownership is the sum of the following four categories:

- **Depreciation:** The difference between what the vehicle was purchased for and eventually sold/traded in for. It is the amount of money "lost" as the vehicle's value diminishes over ownership time.
- **Financing:** The amount paid in interest on the loan used to purchase a vehicle.
- **Insurance:** The cost of a full-coverage policy for a driver with at least six years of driving experience.
- **Fees:** These are all government taxes and fees due upon purchase and fees due each year, such as registration.

Operating Costs

The operating costs for a vehicle are the ongoing expenses incurred from the regular day-to-day use of your car.

- **Fuel:** The cost of fueling a vehicle, whether gasoline, diesel, or electricity. Fuel prices, fuel economy, miles driven, and driving style (city versus highway) will affect this cost.
- **Maintenance:** This includes routine maintenance, unexpected repairs, and tire replacements.

Electrification

Electric vehicles (EVs) do not require as much maintenance as gas-powered cars since they do not need oil changes, air-filter replacements, and simple powertrains. However, due to their comparatively high purchase prices, EVs rank second-highest in fees, depreciation, and finance costs (behind only ½-ton pickups), and they have the high-

est insurance costs of any category. EVs have the lowest fuel cost of any vehicle type, based on a national average electricity price of 15.9 cents per kilowatt hour (kWh).

Hybrids

The cost of driving hybrid cars is second lowest behind small sedans. They benefit from excellent fuel economy, ranking second lowest in fuel costs behind only EVs. They have the third lowest maintenance costs and depreciation and rank near the middle in fees, financing, and insurance costs!

Let's Dive Deeper!

New this year, AAA is adding a new special section to Your Driving Costs, which compares top-selling electric, hybrid, and traditional gas models in four popular vehicle categories (medium sedan, compact SUV, ½ ton pick-up, and medium SUV). This bonus analysis will give consumers a snapshot of ownership costs for select hybrid and EV models compared to their gas-powered counterparts.

Hybrid vehicles are a reasonable, affordable option for those who want to try the benefits of electrification due to their low fuel, maintenance, depreciation, and insurance costs. AAA's analysis shows they are the least expensive to own and operate in each vehicle category.

Budget Tips & Buying Advice

If you do not have to buy a car right now, it is better to hold off. In most cases, it is less expensive to maintain/repair your current vehicle than to negotiate purchasing a new or used car.

While it may be tempting to trade in or sell your current vehicle because of its high valuation, you will use that equity to purchase a new or used vehicle, which essentially becomes a zero-net gain. Here's how to buy a car without tanking your budget:

- Typically, three negotiations occur when purchasing a vehicle: the cost of the car, the finance rate, and the trade-in value. Keep each transaction/negotiation separate from the others.

- **The Purchase Cost:** Check multiple websites, including

the manufacturer, to see what the vehicle sells for in your area. Also, remember that groups like AAA may offer discounts for membership. Research to understand what a "good deal" is for the vehicle you are interested in. You could save hundreds of dollars by driving outside your immediate location and expanding your search area.

Hot Tip: Remember to factor in an increase in your car insurance payments and a monthly budget due to auto loan interest rates when creating your budget. Once you narrow your vehicle choices down to two or three, it's good practice to call your insurance company and obtain a quote for each vehicle.

- **The Finance Rate:** Your credit score is the most significant factor in obtaining a favorable interest rate. Higher credit scores will result in lower interest rates. Obtain pre-approval for an auto loan, determine the highest interest rate you might be charged, and then ask the dealer if they can offer a lower interest rate. If they can, you save money.

- **The Trade-In Value:** You must determine the vehicle's condition while evaluating your trade-in. Most used vehicles fall into the "good" or "fair" category. Check various websites to learn the average trade-in value for your vehicle.

Remember, selling a vehicle yourself may increase the value you can get. However, there are safety aspects to consider, such as proper paperwork, bill of sale, etc. Trading in the vehicle can often be more straightforward and hassle-free.

Treat a car purchase as a business decision, not an emotional decision. It's too easy to get caught up in the "new car smell" and lose focus. You should have a budget and stick to it. Additionally, you should buy the car you want, not necessarily the vehicle the salesperson wants you to buy.

Car Buying Survey Methodology

The survey was conducted September 21-25, 2023, using a probability-based panel designed to be representative of the U.S. household population overall. The panel provides sample coverage of approximately 97% of the U.S. household population. Most surveys were completed online; consumer without Internet access were surveyed over the phone.

A total of 1,191 interviews were completed among U.S. adults, 18 years of age or older. The margin of error for the study overall is +/- 4% at the 95% confidence level. Smaller subgroups have larger error margins.



Your Driving Costs



This year's Your Driving Cost (YDC) study reveals that the total cost to own and operate a new vehicle is **\$12,297 or \$1,024.71 monthly**, an increase of \$115 from 2023. The leading cost culprits for buyers are depreciation and finance charges. Learn more at newsroom.AAA.com.

Cost per Year @ 15,000 miles driven

*Total cost per year ÷ total miles per year.

	Medium Sedan			Compact SUV		
	Electric	Gas	Hybrid	Electric	Gas	Hybrid
cost per year	\$12,527	\$10,557	\$9,476	\$12,581	\$10,656	\$10,215
cost per mile*	\$0.835	\$0.704	\$0.632	\$0.839	\$0.710	\$0.681
	Medium SUV			Pickup Truck		
	Electric	Gas	Hybrid	Electric	Gas	Hybrid
cost per year	\$12,558	\$12,576	\$12,414	\$15,698	\$16,453	\$15,971
cost per mile*	\$0.837	\$0.838	\$0.828	\$1.047	\$1.097	\$1.065

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Destinations & Diversions

Romantic Getaways in the Northeast

You both want a romantic getaway. Now you just need to decide on a romantic destination. Here are some suggestions from AAA to inspire your week-long anniversary trip or a quick weekend couples sneakaway.

Kennebunkport, ME

First established as a fishing village in the 1650s, Kennebunkport has plenty of natural beauty and history. Explore its beautiful beaches, visit the Goat Island Lighthouse, or go whale watching. When your stomach starts to rumble, take advantage of the cozy seafood restaurants and treat yourself to Maine lobster.

Things to Do

3-Hour Kayak/SUP Rental in Cape Porpoise Harbor

A Walk Through Time in Kennebunkport

Saco Small-Group Catamaran Sailing Charter

White Mountains, NH

Take one of the scenic railways or aerial trams to see the gorgeous views or explore the Polar Caves. During the winter, visit one of the many resorts to ski, snowboard or tube. In the warmer months, hike the scenic trails, go horseback riding, enjoy cycling or golf with your partner.

Things to Do

Kancamagus Scenic Byway Audio Driving Tour

Burlington, VT

Dine on the banks of Lake Champlain, shop at the Church Street Marketplace and explore the art scene at the South End Art Hop. End the day sampling some craft brews at one of the many breweries in town.

When the city becomes too much, drive a short distance out of town to

hike or ski the Green Mountains. Take a ferry ride or scenic cruise across Lake Champlain or watch the sun set in spectacular fashion over the water from the shore.

Things to Do

Burlington Brewery Tour

Burlington Beauty Scavenger Hunt

Smartphone Guided Walking Tour of Burlington

Boston, MA

One of the oldest cities in the U.S., Boston makes a great romantic getaway because of the sheer variety of things to do. Stroll arm in arm down the Harborwalk. Ice skate at Boston Common Frog Pond in the winter or take a swan boat in the warmer months to pedal yourself around the pond before a picnic in the Public Garden.

Things to Do

Best of Boston Tour

Boston Sunset Dinner Cruise with Buffet

New England Aquarium

Newport, RI

The sailing capital of the world promises a low-key romantic getaway. With its many spas and local wineries, you're sure to leave less stressed and more in tune with your partner.

Visit the National Sailing Museum or

tour one of the many gorgeous Newport mansions built at the turn of the 20th century. Enjoy a round at the White Horse Tavern, one of the oldest taverns in the United States, after a stroll down the Cliff Walk. Music fans shouldn't miss the Newport Folk or Newport Jazz Festivals.

Things to Do

Newport Gilded Age Mansions

Trolley Tour with Breakers Admission

Sunset Cruise with Gansett Cruises

Finger Lakes, NY

Adventurous couples can explore the outdoors, hiking to one of the area's gorgeous waterfalls for a romantic selfie or spend your day on the lake boating for fishing. If you prefer the indoors, check out the region's wineries and breweries or explore a museum or two.

Things to Do

Finger Lakes Canandaigua Wine

Trail Experience

Finger Lakes Craft Hops Tour

Corning Museum of Glass

Philadelphia, PA

The City of Brotherly Love and Sisterly Affection should be on everyone's list, if only to get the obligatory photo in front of the iconic statue at LOVE Park. Take in some of the historical sites or meander through

Longwood Gardens or along the shores of the Delaware River at the Race Street Pier. In the winter, go ice skating at the Blue Cross RiverRink Winterfest before getting warm at one of the many cozy restaurants along the waterfront.

Things to Do

Spirit of Philadelphia Signature

Dinner Cruise with Buffet

Philadelphia Horse Drawn Carriage Tour.



Are You Getting The Most Out of AAA.com?

Many AAA members are familiar with AAA.com and use it to compare membership levels and renew, learn about upcoming travel presentations and general travel information, and to find local and national businesses that give AAA member discounts.

AAA.com also enjoys frequent visits to our insurance, financial services and travel information pages. But are you familiar with the offerings under the Car & Driving tab?

Click on Roadside Assistance to review what's covered when your vehicle breaks down plus tips to know when requesting road service. You can request road service online and even check your call status as you wait for the service vehicle to arrive.

There's a tab for information on AAA's Mobile Battery Service, where we bring the battery to you. By the way, our prices beat our competitors, with no charge for system testing, delivery, or on-site installation (difficult installs on certain vehicle models may result in a fee to the member).

Also under the Car & Driving tab you'll find driver training and education assistance, in-person and online learning opportunities, and child passenger safety/car seat installation and use tips. Another popular topic under this tab is information regarding headlight restoration and where members can get special pricing for getting their vehicle headlights restored for better visibility, safety when driving at night.

Want to save on fueling costs? Check out AAA's Gas Price Finder under the Car & Driving tab. Savvy drivers can compare gas pricing nationally, by state, and even by coun-



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ty. It will even drill down to metropolitan areas including Reading, comparing regular, mid-level, and premium gas and diesel fuel prices - current average, yesterday's average, the average a week ago, month ago, and year ago. It even provides the highest recorded average price by date for regular unleaded gas and diesel prices for Reading.

Click on Approved Auto Repair for handy information on how to save money on maintenance and repairs and how you can find a mechanic you can trust through the AAR program. Click on Find a Mechanic to reveal the AAR facility locator. You will also find there a repair cost estimator, driving cost estimator, and a diagnostic code translator.

AAA Reading-Berks offers quick, convenience notary service to members and non-members (discounted pricing is offered exclusively to AAA members). Under the Car & Driving tab, click on License & Notary Services for information on how we can help you with license, title, registration and plate services and notary transactions. Our office is an authorized PennDOT online messenger service.

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Members may also visit any of The Parking Spot storefront locations to receive a 10% discount. Valid AAA mbrsp card is required. Valid for new Spot Club members only. Spot Club points will be deposited in your Spot Club account within one day of joining the Spot Club.

It's Hard to Beat Barcelona

Looking for your dream trip? The answer might just be Barcelona. With several beaches, museums, history, architecture, amazing cuisine and a picturesque view of the Mediterranean, Barcelona is really hard to beat. You can tour the extensive works of Antoni Gaudí, visit the Picasso Museum, go shopping, eat some terrific seafood or just head to the beach to relax in the perfect climate. The beaches are some of the best in Europe, and you won't be disappointed by the nightlife either.

Güell Park

This is one of those places that gets a "wow" from just about any visitor. One of the city's top attractions, Gaudí's famous park and all of its color and whimsy should not be missed. You will find the whole thing full of energy, uplifting and extravagant. The park is on a hill, so wear good walking shoes, and you'll need a few euros for tickets to the monuments. The view of Barcelona from the top of the hill is one of the best, so make sure your camera or smartphone is fully charged!

Las Ramblas

Las Ramblas is a lively and very busy neighborhood in central Barcelona. There always seems to be something going on throughout the area, day or night. The beautiful cobblestone streets are great for a leisurely stroll, and you can check out local performing artists or grab some tapas at one of the bars along the way. Make sure you leave time to check out the Monument a Colom, which is a huge statue (200+ feet tall) of Christopher Columbus that appears to be looking down on the city. It is definitely a touristy neighborhood, but you will find yourself falling in love with this bustling area of the city.

La Sagrada Familia (Church of the Sacred Family)

Another of Antoni Gaudí's masterpieces is La Sagrada

Familia. The architect spent quite a few years of his life dedicated to the construction of this amazing Gothic-style church, which has spires that shoot 558 feet into the air. While it seems that the church is always under construction, the experience is really one of the best in Barcelona. While it's very busy and lines can get long, you have to plan a morning or afternoon to see it. You can book your tickets online to save some waiting time, and it's a good idea to take the guided headphone tour.

Casa Batlló

While it looks like something out of a weird sci-fi movie, the Casa Batlló shows Gaudí at his finest. You will marvel at the detail in the skeleton windows and terraces and find the dragon legend to be pretty captivating. The roof is thought to illustrate the dragon's back. This is one of only a few houses by Gaudí that can be toured in Barcelona, so make sure you go. A morning visit will help you avoid the bigger crowds, and they do sell tickets online if you want to save time. It's a truly fascinating place to visit and one you won't soon forget.

Barceloneta Beach

It's always a treat to visit an urban area that has culture, history, shopping and unique things to do and see AND there are numerous beaches nearby. It doesn't happen often, so enjoy it in Barcelona. Make sure you visit Barceloneta Beach. It is one of the most iconic and popular beaches and gets very busy during the summer months. You'll feel like you're part of a European vacation postcard as you sit on the beach, relaxing in style. It's also a great place to run, ride your bike or take a leisurely stroll. You can be on the beach in 20 minutes or so from Las Ramblas. You can either pick up a picnic lunch or let the local eateries spoil you with seafood, paella and sangria.



Barceloneta Beach

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Tips on How to Get Unstuck from Snow

During the frigid winter months, becoming trapped in the middle of deep snow or on a stretch of slippery ice isn't uncommon, especially if you don't have the best tires for winter driving.

If you are trying to figure out how to get unstuck from snow, these tips and tricks can help you get your car free in no time.

Know What Not To Do

When you are trying to figure out how to get a car unstuck from snow, there are a few things you should never do:

Don't floor the gas pedal. This will only make it more difficult to escape by digging your tires deeper into the snow.

Once you're out of the rut, don't take off like a stunt person in your car. Drive smooth and steady - you don't want to accidentally drive off into another batch of deep snow or another object.

Pro Tip: Keep an emergency kit in your car at all times, including winter items such as a snow shovel, ice scraper and a coat or blanket.

Clear the Snow and Ice Around Your Car

First and foremost, you'll want to remove any ice and snow from around your tires using a shovel. This will give your car room to move back and forth. This step also gives you the chance to examine your car's undercarriage for any snow that might be impeding its movement.

Remove any surrounding snow that's higher than the ground clearance of the car. Dig the snow out from the front, underneath and behind your car. You won't be able

to go anywhere if you're high-centered, with snow or ice under the vehicle blocking your way out.

Make sure your exhaust pipe is clear. If it's blocked, carbon monoxide could build up in your car when your engine is on.

Clear a path for your tires. Make a path that's long enough for your wheels to drive forward and back a few feet.

Pro Tip: If you don't have a shovel handy, try using an ice scraper, screwdriver or another tool that can at least break up any ice that's formed below your tires. A rougher surface area will add more traction.

Turn Off Traction Control

Traction control is a feature that can help you keep control of your vehicle if you hit ice on the road, but leaving it on while stuck in snow is a different story. Turning it off will allow your car's wheels to spin, which can sometimes help you get your vehicle out of snow.

Rock the Vehicle

Rocking your vehicle can help give your tires enough traction and momentum to get out of the snow. The key here is to get your wheel up on a higher position on the rut you're stuck in to build up enough momentum to drive out of it.

This means you'll have to alternate between forward and reverse, usually involving some footwork using both feet, one for the brake and the other for the throttle.

Straighten your tires. This will help reduce drag, especially if you're trying to drive through existing tire tracks rather than creating new tracks, which could potentially act as a wedge under the wheel.

Pro Tip: If you hear your tires spinning, immediately take your foot off the gas. Excessive tire spin can melt the snow under your tires, creating ice, which is even trickier to get out of. If you drive a front-wheel drive vehicle and there are no curbs or other vehicles in your path, try turning the wheels slightly in the opposite direction to see if you can gain more traction.

Add Traction Under Your Tires

If you're still spinning, add some traction under your wheels. A few options include tire chains, vehicle floor mats, cardboard, sand, or cat litter (non-clumping).

Get Others To Help You Push

If you have other people in your car or Good Samaritans who can help, physically pushing your car out of the snow can be an easy solution.

Safety first: Ensure you're in forward gear and that the ground isn't too slippery for helpers to push.

Gently apply throttle as helpers push: As your helpers push, gently apply the throttle to gain additional momentum.

Pro Tip: Using snow chains on your tires can also help create traction, making it easier for you and your helpers to move the car through snow and ice.

Request Roadside Assistance

If all else fails and you can't figure out how to get unstuck from snow, requesting roadside assistance is a good option. AAA members receive 24/7 roadside assistance that can help you get your car out of the snow, as well as other services you may need like jump-starting a dead battery, fixing a flat tire and more. Extrication fees may apply.

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\$5,759* pp dbl occ

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June 20-22, 2025

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Highlights: Mountain Lake Lodge for a Magical Mountain Get-Away, Welcome Cocktail, Step into Johnny and Baby's Dancing Shoes with Dirty Dancing Lessons, Paint and Sip Class, Visit the Real Film Locations on a "Dirty Dancing" Tour, Indoor and Outdoor activities (some activities may have additional fees).

Includes: Free parking with roundtrip motorcoach transportation, two night hotel accommodations, baggage handling (1 bag per person), 2 breakfasts, 2 dinners, tours, admissions and activities as listed on itinerary, all taxes and gratuities, services of a Discoveries Journey Manager

Arizona Dude Ranch Experience

July 17-22, 2025

\$4,449* per person dbl occ

Highlights: Tombstone Arizona, San Xavier del Bac Spanish Mission, Saguaro National Park, Old Tucson Studios, Arizona Sonora Desert Museum, OK Corral. Includes five nights ranch accommodations, 5 breakfasts, 2 lunches, 4 dinners, entrance fees for attractions, National Parks, and monuments per itinerary, motorcoach from Central PA to local airport for flight to Tucson, AZ and motorcoach from Tucson

Int'l Airport to White Stallion Ranch. Enjoy activities like rock climbing, relaxing in a spa, shoot at the gun range, and a desert horseback ride. Includes all taxes and gratuities, services of a Discoveries Journey Manager.

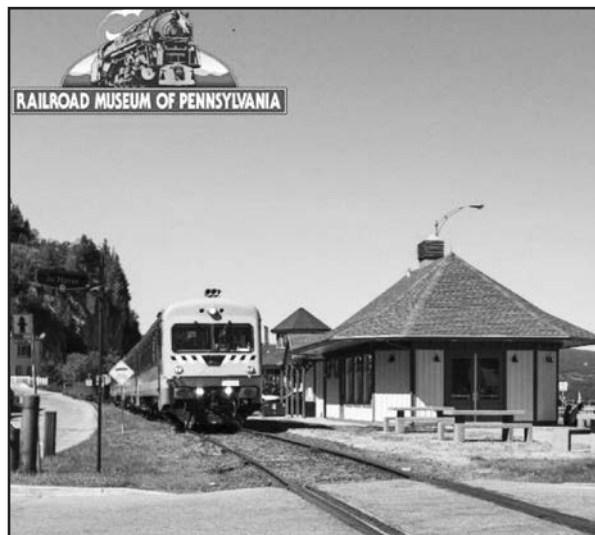
Friends of the Railroad Museum of PA Riding the Rails of Quebec & The Northern Tier Ramble

September 9-15, 2025

\$3,964* pp dbl occ mbr price

Highlights: Champlain Valley Dinner Train, Saratoga, Corinth & Hudson Railway Train Ride, Canadian Railway Museum ExpoRail, Guided Tour of Montreal, Guided Tour of Quebec City, Charlevoix Train Round Trip Quebec City to Baie Saint Paul (river side seats requested), Morgan Horse Farm. Includes six

night hotel accommodations, 6 breakfasts, 3 lunches, 4 dinners, all entry fees and admissions for attractions per itinerary, all taxes and gratuities for included features, hosted by a representative of the Railroad Museum of Pennsylvania, services of a Discoveries Journey Manager.



*Rates are pp based on a minimum number of passengers. Subject to availability at time of booking and includes taxes, fees and fuel surcharges which are subject to change. These get-aways are arranged in connection with AAA Central Penn.



Let's Go! With Rose Fisher



Pennsylvania Christmas & Gift Show

Thursday, December 5, 2024 \$62*pp
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Murder for Two

Wednesday, January 22, 2025 \$135*pp
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Wednesday, February 26, 2025 \$159*pp
American Music Theatre. Includes roundtrip motorcoach transportation from AAA Reading-Berks, lunch/dinner at Millers Smorgasbord, Riverdance admission ticket, all taxes & gratuities, and AAA Escort.

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Wednesday, March 5, 2025 \$89*pp
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1,000 Islands New York

May 19-22, 2025 \$1,195*pp dbl occ
The 1,000 Islands region of Upstate New York is filled with endless shorelines, rich history, unique culture and is a beautiful destination in summer. Includes roundtrip motorcoach from AAA Reading-Berks, various tours by itinerary, three nights first class lodging, three breakfasts, one box lunch, three dinners, all taxes and tips on listed services, luggage handling (as available), and driver's gratuity.

For more information or to book these getaways, contact Rose Fisher, 610.374.5600 x 7938 or rfisher@aaardgberks.com.



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Explore Your World

8-nt Upper Mississippi River Cruise

American Cruise Line *American Melody*

June 13-21, 2025 from \$5,120 pp*

Red Wing, MN, Winona, MN, Dubuque, IA, Davenport, IA, Fort Madison, IA, Hannibal, MO, St. Louis, MO, Alton, IL. Includes one night pre-cruise hotel accommodations, complimentary "featured" shore excursions at every port with available additional excursions, all meals and entertainment onboard, all alcoholic and non-alcoholic beverages onboard, pre-cruise transfers hotel to cruise port, post-cruise transfers cruise port to airport.

*Rate is per person, based on dbl occ for AAR (Private Balcony) Stateroom. Includes taxes and gov't fees. Airfare additional. Subject to change until departure. Contact AAA Travel 610-374-5600.

Five Epic National Parks

August 9-17, 2025 \$3,795 pp* land only

Includes tour and hotel accommodations, transfers from Las Vegas hotel to Las Vegas Airport, meals as detailed on day-by-day itinerary. Jackson, WY, Grand Teton National Park, Scenery of the West, Geysers of Yellowstone, Salt Lake City and Swore Farms, Bryce Canyon National Park, Zion Canyon, Grand Canyon, Scenic Desert Drive - Las Vegas.

*Rate is per person, land only, based on dbl occ. Airfare additional. Contact AAA Travel 610-374-5600.

Best of Italy

Oct 23-Nov 2, 2025 \$5,350 pp* land only

Includes tour and hotel accommodations, transfers to/from Rome (Vinci-Fiumicino) Airport, and meals as detailed on day-by-day itinerary. Eternal City of Rome, Vatican City and Rome with a Local, Chianti Hills, Florence, Pisa, Venice, La Serenissima, Assisi, Sorrento, Capri, Pompeii.

*Rate is per person, land only, based on dbl occ. Airfare additional. Subject to change until departure. Contact AAA Travel 610-374-5600.

AAA Executive VP's Cruise

Viking's Rhine Getaway

Sept 21-28, 2025 • from \$3,174 pp*

Join AAA EVP/COO Michael Axman on an amazing Rhine River journey aboard Viking's *Hlin*. 6 Guided Tours/5 UNESCO Sites Basel, Switzerland (embark); Breisach, Germany; Strasbourg, France; Speyer, Germany; Rudesheim, Germany; Scenic Cruising, Cologne, Germany; Kinderdijk, The Netherlands.

*Rate is per person, based on dbl occ for Category F - Standard Stateroom. Airfare additional. Taxes and gov't fees are included. Subject to change until departure. Contact AAA Travel 610-374-5600.

Iceland's Magical Northern Lights

November 6-12, 2025 \$4,229 pp* book by 5/7/25

Highlights: Reykjavik, Northern Lights Cruise, Search for the Northern Lights, Golden Circle, Thingvellir National Park, Gullfoss, Vik, Lava Exhibition Center, Seljalandsfoss, Skógar Museum, Skógafoss, Sólheimajökull Glacier, Jökulsárlón Glacial Lagoon, Blue Lagoon.

*AAA Members receive an additional \$50 off per person! Rate is per person, based on dbl occ. Includes roundtrip airfare from Newark Intl Airport, air taxes, fees/surcharges, hotel transfers. Subject to change until departure. Contact AAA Travel 610-374-5600.

Join the Scottish Rite Commander-in-Chief

Jan 26-Feb 7, 2026 from \$1,694⁶³ pp* cruise only

12-night S. Caribbean Cruise aboard Royal Caribbean's *Odyssey of the Seas*. Roundtrip from Cape Liberty, NJ, visiting: San Juan, Puerto Rico; Charlotte Amalie, St. Thomas; St. Johns, Antigua; Bridgetown, Barbados; Castries, St. Lucia; Philipsburg, St. Maarten. Hosted by Glen and Carol Houck, Commander-in-Chief Elect, Valley of Reading. Open to the public.

*Rate is per person, based on dbl occ, for Category 4V Interior Stateroom. Transportation to/from the pier additional. Subject to change until departure. Contact AAA Travel 610-374-5600.



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