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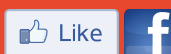
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Simple ways to trim auto insurance costs

Drivers looking to save money on their auto insurance policies should let their agents know if their driving habits change.

Courtesy of Metro News Service

The cost of owning an automobile extends beyond maintenance and fueling costs. One of the biggest expenses motorists must plan for is auto insurance, the cost of which can vary greatly depending on geography and driver history. But no matter where drivers live or what their histories are, there are some simple ways for drivers to save money on their monthly insurance premiums.

Reassess your driving habits. Auto insurance companies consider how many miles drivers drive per year when determining the cost of an insurance policy. Many drivers provide this information when opening a policy, but then never update it when renewing or extending their policies. If you drive less now than you did when you opened your policy, notify your insurance company and you might end up paying less each month, especially if your daily commute is considerably shorter than it used to be.

Check your credit rating. Another way to save money on your auto insurance is to check your credit rating and, if necessary, take steps to improve your credit score. Credit rating is another variable insurance companies use to determine drivers' premiums, and a good credit rating can save drivers a substantial amount of money on their policies. If your credit rating has improved since you opened your policy, contact your insurance company and you might see the cost of your insurance reduced dramatically. It's

also good to periodically view your credit report to determine if there are any errors that are negatively affecting your rating. Such errors may be inflating your auto insurance premiums.

Hit the books. No matter how many years you have behind the wheel, your auto insurance company may offer you discounts if you periodically take defensive driving courses. Such classes are inexpensive, but they may save you as much as 10 percent on the cost of your auto insurance policy. Young, inexperienced drivers and seniors tend to benefit from defensive driving courses more than other drivers.

Change your policy. Drivers also can save money by making changes to their policies. Raising your deductible is perhaps the easiest way to save money without affecting your coverage, and such a decision can save you as much as 15 percent depending on how high a deductible you're willing to pay. Drivers whose cars are older and completely paid off might want to drop their collision insurance, which pays you if your car is damaged or destroyed in an accident. Such insurance won't yield much in return if your car is not worth much money, and dropping it from your policy can save you between 10 and 15 percent.

Auto insurance is a necessity for drivers of all ages, but there are several ways to cut the costs of insurance premiums without affecting coverage.

