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Call 518 587- 1380 to set up an appointment

March 2021 

Pay Less When You Drive Less

Courtesy of Credit...Abbey Lossing By Paul Stenquist, The NY Times

Is your car spending more time in the garage than on the road? You may be able to reduce your auto insurance payments

Given the constraints of virus lockdowns and worries over health and safety, the bulk of your automobile use may be from grocery-store runs these days. Regardless of where you have gone in the past nine months, you've probably driven less than you did pre-pandemic, and that pattern could continue for many weeks or months to come. With reduced driving, you may be wondering if you can reduce your auto insurance payments. Here are some ways you can potentially save money

Pay only for the miles you drive.

Pay-per-mile policies differ from standard auto insurance in that the premium is based on how many miles you drive. Yes, standard policies offer a low-mileage discount, but pay-per-mile goes beyond that.

The Arizona company [Metromile](#) offers a pay-per-mile policy with a monthly rate starting at \$29 and an additional charge of 6 cents for each mile driven. Mileage is tracked by a small device that plugs into the car's OBD-II diagnostic port, which is standard equipment on all light-duty vehicles produced since 1996. The port is easily accessible under the dashboard, and the insurance company provides the device — the car owner simply plugs it in.

Factors including the driver's age, credit history, driving record and prior insurance history, as well as the vehicle type, can increase the monthly payments and pay-per-mile policies may not be available in your state. Metromile's policy is currently available only in Arizona, California, Illinois, New Jersey, Oregon, Pennsylvania, Virginia and Washington.

Nationwide also offers a pay-per-mile plan, called [SmartMiles](#), which is offered in 40 states. Like the Metromile plan, SmartMiles determines a base rate and then adds a cost-per-mile amount. Here too, a device installed in the OBD-II port tracks miles driven.

With this policy, that device also records vehicle speed and other factors. If the policy holder drives with care during the first term, an additional 10 percent discount can be earned. The discount is applied at the next policy renewal and remains in effect while the vehicle is enrolled in SmartMiles.

Pay for the miles you drive and how you drive.

Usage-based policies, like Farmers Signal, Progressive Snapshot and Geico DriveEasy, track mileage and assess driver behavior to determine rates. In addition to counting miles driven, these policies consider how often you exceed the speed limit, brake hard and accelerate or corner aggressively. Most insurers monitor the driver's cellphone and penalize those who talk or text while driving.

The policies generally provide a 10 percent discount on sign-up, although some state regulations limit the initial discount to 5 percent. Additional discounts are awarded based on the observed driving record. Some usage-based policies also use a device in the OBD-II port to keep an eye on the driver and track mileage. Others use the driver's cellphone, which with its global positioning capability, accelerometer, gyroscope and magnetometer, can determine a lot about the way the car is being driven.

Consider the privacy implications.

Both pay-per-mile and usage-based insurance policies require allowing your insurance company to monitor vehicle use. The companies maintain that they do not track where drivers are going but rather only distance traveled, and, in the case of usage-based policies, how well the driver behaves behind the wheel.

Stay and save with your current policy.

If shopping for a new insurance policy is headache inducing, there are other ways to save. Do you expect to continue to drive infrequently? You may qualify for a low-mileage discount on a standard policy. You may be asked to verify mileage when speaking with your agent; maintenance records can help. Raising your deductible will reduce your premium as well.



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Irish Soda Bread

Makes 1 loaf, serves 8

- 3 1/2 cups all-purpose flour
- 2 Tablespoons caraway seeds (optional)
- 1 teaspoon baking soda
- 1 teaspoon sea salt
- 1 1/2 cups buttermilk (or milk substitute)

Directions:

1. Preheat oven to 425 degrees Fahrenheit.
2. Mix flour, caraway seeds, baking soda and salt in a large bowl.
3. Add buttermilk and stir until large moist clumps form.
4. Gather dough into a ball and knead until dough becomes smooth and holds together.
5. Roll into a large ball and lightly flour outside. Place dough ball on a non-stick baking sheet and shape into 6-inch diameter by 2-inch tall mound.
6. Cut a 1-inch deep X across the top, extending to the edges.
7. Bake approximately 35 minutes, until bread is golden brown and sounds hollow when tapped on the bottom.
8. Remove from baking sheet and allow to cool completely.
9. Slice into 8 wedges and serve alongside an Irish meal with butter.



Department of Parks, Recreation & Human Services
Alyssa Benway, Acting Director
Barbara Mazurak, Youth Director
Elyse Young, Artistic Theater Director



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February 5, 2021

Dear Mr. Lee,

The Department Staff at The Malta Community Center would like to extend our thanks and appreciation for your most generous donation of \$3125.00 in certificates to Just Meats to our Emergency Food Pantry.

Your gift will assist us in helping families in need in our community.

Kindest regards,

Denise Rutledge
Human Services Coordinator
Department of Parks, Recreation and Human Services

*Please note that no goods or services were rendered in exchange for this contribution.



AT THE
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