

INGRAM INVESTMENT MANAGEMENT PERSPECTIVES

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The Ten Commandments of winter driving

An excerpt from Peter Cheney of Globe Drive ~

Thou Shalt Purchase Winter Tires

Few drivers understand winter tire design, or what “all-season” really means. All-season tires are a major compromise and can increase stopping distances in slippery conditions by more than 300 per cent compared with dedicated winter tires.

Thou Shalt Be Aware of Winter’s Tricks

Expert winter drivers are keenly aware of the traps Mother Nature can create. If the temperature climbs above the freezing point and falls again, snow can melt, then refreeze, creating areas of glare ice.

Be aware also that shadowed areas can remain icy even after other areas have thawed. Then there’s the thermal difference between bridges and the rest of the road – bridges gain and lose temperature faster, so they are especially prone to icing.

Thou Shalt Not Place False Hope in All-Wheel Drive

Countless drivers believe all-wheel drive (AWD) increases traction and cancels the need for winter tires. Unfortunately, AWD only helps with acceleration. An AWD vehicle doesn’t stop or corner any better than one with two-wheel drive.

AWD is excellent and can help drivers plow through snow that would stop other vehicles, but it’s a convenience feature, not a safety improvement.

Thou Shalt Not Spin Thy Wheels

Spinning wheels are the surest sign of an incompetent winter driver, and they can quickly dig you into a hole that you may not be able to escape from without a tow truck.

If you’re trying to get unstuck, use gentle throttle inputs and rock your car by shifting repeatedly between forward and reverse – the goal is to gradually build up momentum that will allow you to roll up and out of the rut you dug by desperately nailing the throttle.

Thou Shalt Remove All Snow From Thy Vehicle

Scraping your windshield isn’t enough. Snow left on the hood can blow onto the windshield, blocking visibility and overloading the windshield wipers. Snow left on the roof may slide down when you hit the brakes – blind man’s bluff, anyone? Headlights and taillights need to be clear. And when you get into the car after cleaning it off, kick the snow off your boots – if you don’t, the heater will melt it, turning it into water vapour that fogs your windshield.



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Market Pulse

as of 12/01/15

Equity	Last	%Chg
Dow	17,790	0.40%
S&P 500	2,089	0.40%
Nasdaq	4,688	0.40%

Commodities

WTI Crude	\$41.63	0.00%
Gold (\$/oz)	\$1,068	0.30%
Silver (\$/oz)	\$14.00	0.60%

Currencies

CADUSD	\$0.75	0.30%
EURUSD	\$1.06	0.30%

Fixed Income

	Yield
10-yr Treasury	2.23%
10-yr Canadian	1.59%

Source: Bloomberg



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Thou Shalt Drive Smoothly

Your tire's four contact patches are your only connection to the road. Abrupt steering, braking or acceleration overload the contact patches and break traction, setting you up for a slide. Hold the wheel with a light grip and imagine that there is an egg between your feet and the pedals. Pro drivers can maintain traction even on glare ice – the secret is low speed and modulated control inputs.

Thou Shalt Focus Far Ahead

As a general rule, your eyes should be focused on where your car will be in 12 seconds. In winter, this is more important, because your vision not only alerts to upcoming hazards, but changes the way you drive. Focusing far down the road reduces head movement and attenuates your steering inputs, reducing the chance of a slide.

Thou Shalt Not Despair When Thy Vehicle Doth Slide

In winter conditions, sliding is inevitable. Modern ABS and stability control systems minimize the impact of a slide, but driving technique still makes a major difference. Expert winter drivers stay safe by using fundamental skid-control techniques: maintain a light grip on the wheel, steer into the skid and keep your eyes aimed where you want to go.

Thou Shalt Be Personally Prepared

Don't drive in heavy winter boots – you can't feel the pedals properly. Carry a fully charged cellphone in case you need to call for help. Keep warm clothes and a winter emergency kit in the car – it should include a shovel, a tow rope, a flashlight and blankets.

Thou Shalt Not Tailgate

When conditions turn slippery, stopping distances can increase by several orders of magnitude. Following distances should be increased to match the available traction.

On a dry summer road, the general rule of thumb is to leave one car length ahead of you for every 15 km/h of speed – at 120 km/h. In winter conditions, you should double or triple this, depending on conditions.

Personal Note

With winter upon us, we find ourselves settling down for our warm winter's nap. Richard excluded. You'll find him still running with Stella every morning, skiing on weekends and is anxiously awaiting his children's homecomings for the holidays.

Jessica is happily prepping her home for St. Nick as her children are excited (how many more sleeps?). They're teenagers now....but that doesn't seem to temper their excitement!

Marco is almost on his way to Peru for an entire month! We'll be excited to hear of his travels upon his return.

We wish you all the best during this winter season.

Richard, Jessica & Marco

Hot Apple Cider Recipe

INGREDIENTS

2 quarts 100% apple juice
1/2 cup brown sugar
1 apple, unpeeled and cut in half
1 small navel orange, unpeeled and sliced into 1/4-inch slices
2 tsp. whole cloves
2 cinnamon sticks
1/2 tsp. freshly grated nutmeg
1/2 tsp. allspice

INSTRUCTIONS

Carefully insert the whole cloves into the apple on both the flesh and skin.
Heat apple juice over medium heat in a large pot
Once heated, add the brown sugar and stir to dissolve.
Add the remaining ingredients. Let simmer for 20 minutes.
Promptly remove the apple halves, orange slices, cinnamon sticks and any clove remnants from the pot.
Serve hot.

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