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**July • 2017**

**Issue 5  
41st Year**

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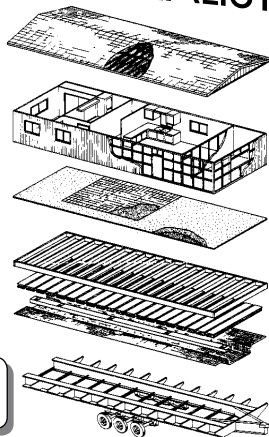
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## Artificial intelligence is coming

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**A**rtificial intelligence sounds scary in science fiction stories and movies, but it's becoming a big factor in business success, according to a report from Tata Consultancy Services. Its survey of 834 executives across 13 global industry sectors found that 84 percent of organizations see AI as essential, and 50 percent believe it will transform their businesses.

AI doesn't appear to be cheap, though. Seven percent of business survey said they invested more than \$250 million on AI in 2016, and 2 percent expect to spend a billion dollars by the year 2020.

## Energy drink and vodka? Think again

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**E**nergy drinks like Red Bull or Monster Energy are all the rage, and so is mixing them with alcohol for a more potent cocktail, especially among young people. But is it safe? In research reported on the WebMD website, the answer looks like "no."

Canadian researchers analyzed 13 studies involving alcohol mixed with highly caffeinated energy drinks. They found a higher rate of injury among people indulging in such cocktails compared with simply drinking alcohol by itself. Injuries included car accidents, falls, violence, and suicidal behavior.

The authors point out that the stimulant effects of energy-drink caffeine can mask the impact of alcohol, even though alcohol still has an impairing effect on the body and the brain.

## Watch your waist in your 40s to avoid dementia later

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**C**arrying belly weight during the 40s appears to increase the risk for dementia in the 70s, whereas carrying extra midsection weight later in life isn't as accurate an indicator. Researchers say these findings are disturbing because 50 percent of adults in the United States are considered abdominally obese.

Researchers at Kaiser Permanente studied 6,583 people who were between the ages of 40 and 45. An average of 36 years later, 16 percent of the participants—who had been measured for abdominal density—were diagnosed with dementia. Abdominal obesity increased the risk of dementia regardless of whether people had normal overall weight or were overweight or obese overall—and regardless of the health conditions including diabetes, cardiovascular disease, and stroke.

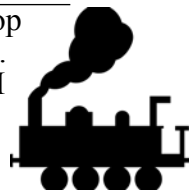




## A simple answer

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A seeker of spiritual truth decided to visit a very wise sage who lived on top of a mountain. The seeker climbed for weeks to make the painful ascent. When he finally reached the wise man's home, he asked, "What should I do to make my life happier?"



The sage responded, "To begin with, the next time you come to visit me, start on the other side of the mountain and take the train to the top."

## The wrong answer

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Two applicants, Smith and Jones, applied for work at an organization that had only one open position. The hiring manager sat the two of them side by side to take an aptitude test. When time was up, she found that both applicants missed only one question—the same one. After studying the results, the administrator announced that although both candidates had given the same wrong answer, candidate Smith had won the job.

"Wait a minute," Jones complained. "How can one wrong answer be better than another?"

"Well," the manager said, "on the one question you both missed, Mr. Smith wrote, 'I don't know this answer.' You wrote, 'Neither do I.'"

## The best listener

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A speaker arrived for his presentation at a high school graduation and immediately became uneasy. The crowd was full of families talking with each other. Their small children ran around the gymnasium, shouting happily. It was not a crowd looking forward to a speech; people just wanted to see their kids graduate.



The crowd paid little attention to the speech. He tried all the attention-getting tricks he knew—changing the volume and pitch of his voice, walking about the stage, telling his funniest stories—but nothing worked.

Then he saw one man looking directly at him, smiling and nodding his head. The speaker remembered the value of focusing on a sympathetic listener. By concentrating on giving that one person the very best speech he could, he made it through the presentation.

Afterward, the principal of the school asked, "Would you like to meet any of the audience?" The speaker, wanted to thank the man on whom he'd relied to finish his speech. "Yes, I'd like to meet that gentleman over there."

"Certainly," said the principal. "But you know, of course, that he's completely deaf."



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## Bumblebees leave ‘footprint’ to mark flowers

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**B**umblebees may be smarter than you think. According to the LiveScience website, scientists at the University of Bristol have discovered that bumblebees mark the flowers they feed from with “smelly footprints” so they can distinguish between flowers that have been visited by members of their nests and those fed on by strangers. This also allows them to ignore flowers whose food is gone and identify better sources of nutrients.



In one experiment, researchers trained bees to discriminate between flowers marked by their nest mates and those scented by bees from a different nest. In a second experiment, bees were seen learning that flowers with footprints from their nest mates were more rewarding than those marked with their own scent.

In addition, the scientists discovered that bumblebees can tell the difference between their own footprints and those of their nest mates.

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## Space probe headed where no one has gone before

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**T**he New Horizons space probe made history with its flyby of Pluto in 2015, and now it’s halfway to making history yet again. Its next destination is 2014 MU69, an object in the Kuiper Belt.

New Horizons has gone into hibernation mode for the next 466 million miles of its voyage, slowing down as it gets farther from the sun. The object is only about 1 percent of Pluto’s size, and it’s about 1 billion miles away from Pluto. Scientists at NASA are patiently awaiting another historic rendezvous in 2019.

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## Egyptians excavate undiscovered pyramid

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**I**t’s not a “new” pyramid, exactly—it’s 3,700 years old—but archeologists have unearthed a previously undiscovered pyramid from Egypt’s 13 dynasty. One corridor and a block engraved with ancient hieroglyphics are in good condition, according to the Fox News Science website, and explorers will continue excavating to determine its full size and other details.



The pyramid was discovered 25 miles south of Cairo, north of the so-called “Bent Pyramid” built by King Sneferu, whose angle changes about half up. It’s also near the smooth-sided Red Pyramid, built some 4,600 years ago.

Sneferu’s son Khufu built the Great Pyramid of Giza. The newly discovered structure was probably built about 1,000 years after his reign.

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## Credit card debt on the rise

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Financial counselors usually advise consumers to pay off their credit cards every month, but more Americans are carrying credit card debt from month to month since the most recent recession, according to the National Foundation for Credit Counseling.

A survey of more than 1,600 U.S. adults conducted in March found that 39 percent carry debt from month to month, up from 35 percent in 2016. Sixteen percent are carrying more than \$2,500 monthly, compared with 14 percent last year.



Other results from the survey: Younger adults were more likely than older adults to be denied a credit card (11 percent vs. 6 percent). They were also more likely to make a late credit card payment (11 percent vs. 5 percent), miss a payment (12 percent vs. 4 percent) or pay less than the minimum amount required (13 percent vs. 3 percent).

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## Online shopping: The latest stats

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Shopping online is big business these days. A survey of more than 1,000 U.S. consumers by e-commerce platform provider Big commerce found that 96 percent of Americans shop online, accounting for 36 percent of their purchases.



The survey found that 80 percent of consumers make online purchases at least once a month, and 30 percent buy something at least once a week. Forty-eight percent reported spending more than they had originally intended.

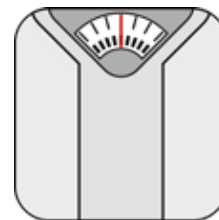
Millennials do half their shopping online. Sixty-seven percent of them, along with 56 percent of Generation Xers, would rather shop via the internet, a preference shared by 41 percent of Baby Boomers but only 28 percent of senior citizens.

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## Giving up on losing weight?

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The obesity trend in the United States continues, with the number of adults who are either overweight or obese expanding from 53 percent to 66 percent over a 26-year period from 1998 to 2014. Apparently many of us have given up trying to fight it. According to the Journal of the American Medical Association (JAMA), the number of people actively trying to lose weight in the past year dropped from 56 percent to 48 percent over the same period.



Researchers theorize that the decline is due to changing perceptions about acceptable body weight.



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## Underwater cave fish is first found in Europe

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The first cave fish in Europe has been discovered by a German underwater cave explorer, according to the U.S. News & World Report website.

Cave fish have been discovered in other parts of the world, but the German discovery is the first time one has been found as far north as Europe. Scientists believe it arose some 20,000 years ago and has evolved to live in an underground environment.



The diving spelunker encountered the fish while exploring an underwater cave in southern Germany. The fish is almost colorless and resembles the stone loach found in rivers close by, although it has smaller eyes and larger nostrils.

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## Enhance your success with kindness

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Nice people can finish first, insist Lisa Kaplan Thaler and Robin Koval in *The Power of Nice: How to Conquer the Business World with Kindness* (Currency). The book's core tenets remain worthy of consideration. Improve your "NiceQ" with these exercises:

- Be kind to yourself so it's easier to be nice to others.
- Share credit and treat everyone with respect instead of "kissing up and kicking down."
- Say no when necessary—but present it in a positive light. When turning down an assignment, help find someone else who can take it.
- Plant seeds of kindness by doing five nice things every day that have no quick payoff.
- Complete the statement "If I were a kinder person I would ..." and then act on it.

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## Don't let these get in your way

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Often the biggest obstacle to our success lies in our way of thinking. Self-help guru Tony Robbins points out three mistakes you may be making that undermine your progress:

- Confirmation bias. When looking for data or advice, do you have a truly open mind or are you just looking for information that confirms what you already believe? If the latter, you could miss important facts.

- Recency bias. Everything changes, but if you ignore this fact of life you may end up repeating the same steps without making real progress. Just because something worked once doesn't mean it will continue to be successful. Review your strategies on a regular basis and be ready to change if they're no longer applicable.

- Loss aversion. Some of us tend to dwell more on our failures than our success, leading us to avoid risks at all costs. Anticipate failures so you can prevent them. Learn to accept and learn from your failures so you can move forward.

## Did you know that July is also...

**National Cell Phone Courtesy Month.** As the cell phone has developed into the smartphone, it's become one of the biggest distractions of all time. National Cell Phone Courtesy Month was founded in 2002 with the intent of making cell phone users more respectful of their surroundings.



**Eye Injury Prevention Month.** According to the American Academy of Ophthalmology, an estimated 90 percent of eye injuries are preventable with the use of proper safety eyewear. Even a minor injury to the cornea from a small particle of dust or debris can be painful and become a lifelong issue, so take the extra precaution and always protect your eyes.

**Independent Retailer Month.** Independent Retailer Month encourages consumers to shop at independent retailers locally, nationally and globally. Support and shop at independent retailers year round and use July as a time to unite as a celebration for the independent retailers across the country and in your community.



**National Farriers Week, July 9-15.** Honoring the men and women who care for and maintain the hooves of horses, a highly specialized trade that requires skill in hoof care, blacksmithing, and the care of injured and diseased hooves.

**Captive Nations Week, July 16-22.** A week aimed at raising public awareness of the oppression of nations under the control of Communist and other nondemocratic governments. It began in 1953 and declared by a congressional resolution and was signed into law by President Dwight D. Eisenhower in 1959.

**National Parenting Gifted Children Week, July 16-22.** Parents of gifted children need special understanding in order to raise and advocate for the social and emotional needs of their unique children. NPGC Week celebrates the joys and challenges of raising, guiding, and supporting bright young minds.

**Canada Day, July 1.** A national holiday celebrating the Constitution Act of 1867, which united the separate colonies of Canada, Nova Scotia, and New Brunswick into a single dominion within the British Empire called Canada.



**Independence Day, July 4.** The date of the Declaration of Independence, formally announcing the separation of the original 13 colonies of the United States from Great Britain.

**Official Shark Awareness Day, July 14.** Much as we love to fear this predator of the seas, the shark has a key role to play in keeping marine ecosystems in balance.

**National Mutt Day, July 31.** Also known as National Mixed Breed Dog Day, National Mutt Day is all about embracing, saving, and celebrating mixed-breed dogs. (It's also celebrated on Dec. 2.)

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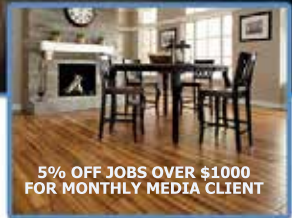
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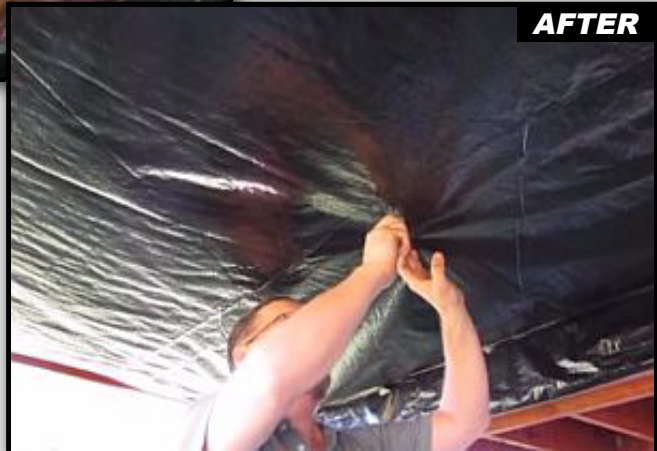
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Sunday	Monday	Tuesday
2	3	
9	10	Independence Day
16	17	
23	24	
30	31	



# Shady Lane Oaks

Tuesday	Wednesday	Thursday	Friday	Saturday
				1
4	5	6	7	8
Independence Day				
11	12	13	14	15
18	19	20	21	22
25	26	27	28	29
				AUGUST 2017 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

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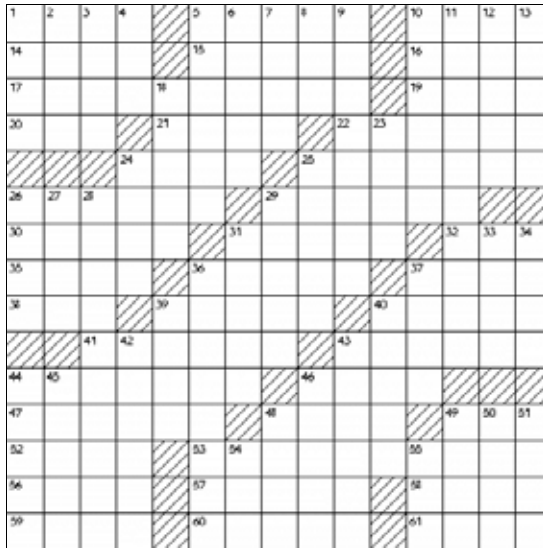
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## ACROSS

1. Pigeon pea
5. Render harmless
10. Close
14. Margarine
15. Water wheel
16. A three-tone Chadic language
17. Burning
19. Seed coat
20. September (abbrev.)
21. Litigated
22. Source of lead
24. Psyche
25. Luminous meteors
26. Raising
29. A Niger-Congo language
30. Cause to crash
31. Swarm
32. An Internet data exchange protocol
35. Thereto (2 words)
36. Hinged device used to pick up things
37. Goddess of the earth (Greek mythology)
38. Possess
39. Foam
40. Not late
41. Religious Islamic leaders
43. Diamond-shaped pattern (knitting)
44. Pertaining to small sacs in a compound gland
46. Hillside
47. Sieve tubes (Botany)
48. Goals or objectives
49. Traverse on snow
52. \_\_\_ Lang Syne
53. Moderately rich
56. An Algonquian people of North America
57. City in Viet Nam
58. A British noble title
59. Goes astray
60. Expended
61. Not false



## DOWN

2. Found in skin lotion
3. Cannabis
4. Toss
5. Unappreciated
6. Noticed or famed
7. Dry
8. \_\_\_ de Janeiro, Brazil
9. Type of beet used as cattle feed
10. Soviet dictator Joseph \_\_\_ (1879-1953)
11. Ancestral
12. Mammalian liquid waste
13. Monetary units of Western Samoa
18. Utilizing
23. Winged
24. Stamp coinage
25. Borough in Scotland
26. Busy with (2 words)
27. Front part of a vessel
28. Aspirin or Tylenol
29. Typefaces
31. Feet of horses
33. Basic structural unit of all organisms
34. Pay As You Earn
36. Victories
37. An instrument for indicating a quantity
39. Flat mass of floating ice
40. Delete
42. Positive electrodes
43. Underarm
44. Rapidly
45. A whirring sound
46. Buffalo
48. A1
49. Fly high
50. Turkish monetary unit
51. Small island
54. Knock
55. Drench





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## No guessing required

---

A farmer was tending a flock of sheep in a field when a man in a sleek sports car screeched to a stop on the road nearby. The driver, a young man in expensive designer clothes and sunglasses, leaned out of the window. “If I tell you exactly how many sheep you have here, can I take one?”

The farmer looked the young man up and down and answered, “Sure, why not?”

The young man stepped out of his car holding a state-of-the-art laptop computer. Using all the resources of the internet, including GPS and satellite imaging, he came up with a number: “You have exactly 800 sheep, including six rams and 184 lambs.”

“That’s right,” said the farmer. “I guess you get to take one of my sheep.” The young man made his choice and led the animal to the back seat of his car. But before the man could drive off, the farmer said, “Hey, if I can tell what you do for a living, will you give that back to me?”

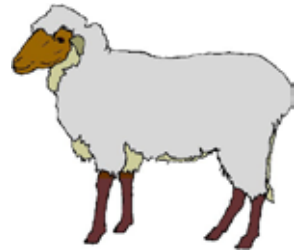
“Sure,” the young man said, feeling confident.

Without hesitation the farmer said, “You’re a business consultant.”

“How did you guess that?”

“I didn’t guess anything,” the farmer replied.

“You showed up here without being asked, you took a fee for an answer I already knew to a question I never asked, and you don’t know anything about my business. Now give me back my dog.”



## Alleviate the split-shift blues

---

Today’s nonstop global economy can be tough on marriages and families. Separation and divorce tend to be higher among couples who work different schedules—and even when just one spouse works a night shift. How do you keep in touch—and keep your marriage and family strong—when you work a different shift from your partner? Here are some suggestions:

- Set aside an hour or two to talk. Make this together time for just the two of you a priority. Schedule it at least once a week, or as often as you need to.

- Keep it fun. When you and your spouse are together, make sure you make room for fun. Talk about the other niggling stuff like bills and errands at your weekly meetings or over the phone.



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## The evolution of Independence Day

---

If Americans have one holiday in common, it's the Fourth of July. How long have we officially been celebrating independence from Great Britain? Here's a timeline:



- July 4, 1776. Members of the Second Continental Congress meet in Philadelphia and adopt the final draft of the Declaration of Independence.
- July 4, 1777. To commemorate the first anniversary of the signing, Philadelphians light candles and set off firecrackers. Yet with no sure outcome in the war for independence, celebrations are kept to a minimum.
- July 4, 1778. On the second anniversary of the signing, Gen. George Washington issues his troops a double ration of rum and orders a Fourth of July artillery salute.
- 1781. Massachusetts carries out the first official state celebration of the Fourth of July.
- 1801. The White House hosts its first public Fourth of July reception.
- 1870. Congress establishes the Fourth of July as an unpaid holiday for federal employees and the District of Columbia.
- 1938. Congress establishes the Fourth of July as a paid holiday for federal employees.
- 1941. Congress expands the 1938 law to include the District of Columbia.

## A salute to the Fourth of July

---

On 1776, the Continental Congress adopted the Declaration of Independence, initiating 200+ years of annual fireworks, outdoor concerts, and picnics. Still, there may be a few things you don't know about our most patriotic holiday:

- The resolution to dissolve ties with Great Britain was actually introduced on June 7 and approved by 12 of the 13 colonies on July 2. New York voted aye a week later.
- It was August before most of the 56 signers managed to affix their signatures to the document. One, Thomas McKean, didn't sign until 1781.
- The Fourth of July is one of only four holidays still observed in the U.S. on the proper calendar day. The others are Halloween, Christmas, and New Year's Day.



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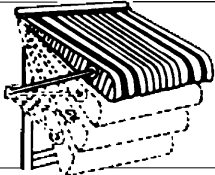
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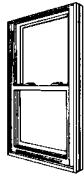
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# July Sudoku

								2
	4	7			2			
				6	9	8		
		4				6		9
				8				5
9				1	5	2		
	9					1	2	
3						9		
2		6			7	4		



8	3	9	5	4	1	7	6	2
6	4	7	8	3	2	5	9	1
1	2	5	7	6	9	8	4	3
5	1	4	2	7	3	6	8	9
7	6	2	9	8	4	3	1	5
9	8	3	6	1	5	2	7	4
4	9	8	3	5	6	1	2	7
3	7	1	4	2	8	9	5	6
2	5	6	1	9	7	4	3	8



## If you can keep it

---

One afternoon in the 18th century a young man approached Benjamin Franklin outside Philadelphia's Independence Hall. Throughout the broiling hot month, the statesmen of the young nation had been debating furiously over the establishment of the Constitution of the United States. The young man asked Franklin, "Well, sir, what sort of government have you given us? A monarchy or a republic?"

Franklin, understanding the importance of popular support in keeping democracy alive, responded, "A republic, if you can keep it."

## The power of short words

---

Mark Twain once told the story of a Missouri farmer who ran five times for the state legislature without winning. He practiced his campaign talks every day while milking his cow. He filled his speeches with wordy expressions, referring to himself as "my humble aspirant" and his audiences as "my enlightened constituents." He talked of "obtaining a mandate" for his "legislative mission."



Then one day the cow kicked him in the teeth. With his front teeth knocked out, the farmer could speak only words of one syllable. The result? He won his next election and got re-elected many times after that.

## No answer

---

A powerful king once undertook an expedition to conquer foreign lands. A counselor asked him, "Great king, why do you propose to set out on this endeavor?"

"First I shall become master of Asia," the king replied. "Then I'll invade Arabia. After that I will conquer Europe and Africa, and finally, when the whole world is under me, I shall rest and live at ease without worries."



The wise counselor replied, "But what keeps you from resting and living at ease here and now, if that is what you want?"

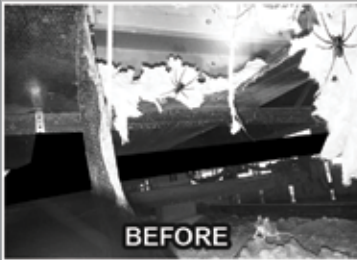
The king had no answer.

**Things work out best for those who make the best of how things work out.**

**—John Wooden**



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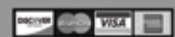


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## Monthly Mania: It Pays (Up to \$100) To Patronize the Advertisers in Your Newsletter

**THOUSANDS** manufactured home residents have won over **\$135,000** since our contest began. It's simple to play ... when you patronize a current advertiser, ask for a Monthly Mania ticket (or a reasonable facsimile) and fill it out completely. Put the ticket in our Monthly Mania drop box in your community or mail your paid receipt to us at **Monthly Media • 220 Bahama St. • Venice, FL 34285**. That's all you do. At the end of the month the Publishers will pick up the tickets and hold a drawing. If your ticket is drawn, we mail you a check.

**(Allow 4-6 weeks for mailing of check). This month's cash winners are:**

Alan Dusseault..... \$100 .....	Underhome Armor	Bert Pattison..... \$5 .....	Battleline Termite & Pest Control, Inc.
Charles Perry..... \$10 .....	Discount & Computer Repairs	Joan Taylor..... \$5 .....	Modern AC & Appliance Service Co
Clifton Haseltine..... \$10 .....	Suncoast Auto & Tire, Inc.	Jeffrey Stringfield..... \$5 .....	Dunedin Plumbing Co.
Charles Parker..... \$10 .....	Rod Runners, Inc.	Marvin Prochaska..... \$5 .....	Kathy's Cleaning Service
Dan Baldassi..... \$10 .....	Ron Wyngarden MH Wash, LLC	Eugene Kerkay..... \$5 .....	Hellers Mobile Home Washing
Stan Dewey..... \$10 .....	Modern AC & Appliance Service	Effie Reed..... \$5 .....	Barrons AC & Appliance Service
Lynn Rasmussen..... \$10 .....	Doll Brothers Carpet Cleaners	Laurie Stockle..... \$5 .....	Boss Electric Corp.
Michelle Smith..... \$10 .....	ASC Aluminum Specialty Contractors	Paul Brown..... \$5 .....	Haseney Electrical Services, Inc.
Ralph Lamontagne..... \$10 .....	E & E Gliddon Air Conditioning, Inc.	Doyce Hayth..... \$5 .....	At Home Floors, Carpets, + Color Tile
Junior Carden..... \$10 .....	Natures Resource Pest Control, Inc.	Elliott Cameron..... \$5 .....	AMS North West
Charlotte Kuropatwa..... \$10 .....	Habitat for Humanity	Genny McCool..... \$5 .....	Imperial Electric Service of Pinellas
Yvonne Erfourth..... \$10 .....	Master Plumbers and Septic Inc.	James Cates..... \$5 .....	Jones & Sons Plumbing, Inc.
Raymond Bachara..... \$10 .....	Recreational Golf Carts LLC	Pat Jackson..... \$5 .....	Recreational Golf Carts LLC
Margaret Cummings..... \$10 .....	Appliance Specialty, Inc	Alfred Cyr..... \$5 .....	Largo Plumbing Co.
Gary Weaver..... \$5 .....	Royal Enterprises	Harold Caldwell..... \$5 .....	Royal Enterprises
Nicholls Maschak..... \$5 .....	Bill the Carpet Guy	Mary Wahl..... \$5 .....	Ron Wyngarden MH Wash, LLC
Sandra Hackett..... \$5 .....	Air Masters of Pinellas, inc.	Jeanne Cole..... \$5 .....	Florida Anchor & Barrier
Alice Faccenda..... \$5 .....	Florida Anchor & Barrier	Dave Uhlenbrauck..... \$5 .....	Royal Enterprises
Barbara Carpenter..... \$5 .....	Bob's Mobile Home Washing	Donna Savery..... \$5 .....	Sunset Appliance Service
Claudia Dell..... \$5 .....	Haseney Electrical Services, Inc.	James Fay..... \$5 .....	Hellers Mobile Home Washing
Jim Lyness..... \$5 .....	Jones & Sons Plumbing, Inc.	Sheila Pape..... \$5 .....	Barrons AC & Appliance Service
Joe Doyle..... \$5 .....	Heller's Mobile Home Washing	Maryann Maitino..... \$5 .....	Doll Brothers Carpet Cleaners
Mary Schmidt..... \$5 .....	Boss Electric Corp.	Deborah Arntz..... \$5 .....	AMS North West
Heidi Willeford..... \$5 .....	Appliance Specialty, Inc	Jeff Grimm..... \$5 .....	Bob's Appliance Repair

• Limit of one ticket per visit • Advertiser may have up to 4 winners per month • Advertiser must have bill paid current to qualify • No purchase necessary • Contest void where prohibited by law • Green tickets available at participating Monthly Media advertisers.

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-Monthly Media Staff

## AUGUST AD DEADLINE - JULY 10, 2016

• Advertise BUY, SELL, TRADE ITEMS by sending copy & check to Monthly Media at P.O. Box 1023, Venice, FL 34284.  
 • Ads over 10 words must be accompanied by \$.80 per extra word or publisher will edit. • No mobile home sales, no professional products or services. SORRY: No ads accepted by phone or email. DEADLINE: 10th OF EACH MONTH.

## Keep your marriage happy with these money tips

---

**D**isagreements over money can turn a happy marriage into a battleground. Don't take the risk. Follow these tips for dealing with money in your marriage without sparking conflict:

- Talk about priorities. Before you get married, and on a regular basis after the wedding, sit down and talk about what's important to both of you. If your financial goals are different—saving for college vs. traveling the world, for example—you'll always be fighting about what you want.

- Find the right balance. Don't let one person's needs overshadow his or her partner's. Work out a plan to save money while leaving the door open to a nice vacation or at least a fancy dinner once in a while. You can't splurge all the time, but don't let an obsession with money warp your relationship.

- Ignore everyone else. Don't try to maintain a “keeping up with the Joneses” lifestyle on a limited budget. Choose your house, car, and other possessions based on what makes sense for you, not your neighbors. In the long run you'll be better off and happier by living within your means.



## Drive away with the best deal

---

**B**uying a new car is a big decision—and a costly one. To get the best deal, follow this advice from the [GOBankingRates.com](http://GOBankingRates.com) website:

- Plan ahead. Start shopping before you need a new car. Give yourself time to do as much research as you can.

- Watch your timing. You can get a better deal if you know when to buy. At the end of the month, salespeople may be more likely to give you a break in order to meet their quota. At the end of the model year, a car dealer might be motivated to clear all the unused cars off his or her lot at a reduced price.

- Decide on what you want. Don't go in blind. Before you go to a dealership, be clear on exactly what make and model of car you want—and how much you're willing to spend.

- Be friendly. Salespeople will try to build rapport with you, and you can do the same. Focus on what's best for both of you instead of turning the negotiation into a battle.

- Study pricing. Be aware of what dealers are offering—and what they aren't. Taxes and fees might not be included in a car's list price. Certain offers may only be available to buyers with top-tier credit. Fees for license, title, and registration can vary from state to state, so check up on those first.

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