

Drivers seek ways to save at the pump

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For American drivers, penny-pinching is becoming a high art. With gasoline prices rising, cost-conscious drivers are trying everything from gas-station loyalty programs, carpooling, and credit-card rebates to stepped-up maintenance and gentler driving habits in order to pay less at the pump.

Liane Adduci, a public relations consultant, lives 50 miles from her office in Chicago. She and her husband carpool to work and leave at 3:30 a.m. to beat rush-hour traffic. Still, she estimates they pay from \$800 to \$1,000 a month for gas.

They now have signed up for a free Speedway SuperAmerica loyalty card that saves them 5 cents per gallon. With gasoline currently at \$2.79 a gallon at her neighborhood station, Ms. Adduci pays \$50 to fill her SUV. Her husband pays \$70 to fill his truck. She estimates the card saves her family hundreds of dollars a year. "I had never been brand loyal when it comes to gas, but I'm loyal to Speedway because of the card," she says. "We feel like we're getting at least some break."

Most gasoline stations and many retailers have instituted loyalty programs. Ameranda Hess Corporation's Hess Visa Platinum, for example, saves drivers 10 percent on Hess gasoline and 5 percent

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fill 'er up



EMILY DUDDERAR/THE FLINT JOURNAL/AP

LESS FUELISH: David Potts of Lennon, Mich., saves on gas by riding a motorcycle to a carpool spot, where he catches a ride to work.

Gasoline: Drivers can pay less at the pump

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on everything else for the first 90 days. The rebate then drops to 5 percent at Hess and 1 percent elsewhere. Savings are applied automatically to a user's next balance. Conoco's credit card provides a 3 percent rebate on purchases at Phillips 66, Conoco, and 76.

Credit-card programs have been popping up for years. Most offer a 5 percent bonus for gasoline purchases. Discover's Platinum Gas Card saves customers up to 5 percent on gasoline with the savings going toward cash or doubled for gift certificates at participating retailers and travel companies.

Citi Card offers a 3 to 5 percent discount on gas through partners Shell Oil Co., ConocoPhillips Co., Sunoco Inc., Exxon Mobil Corp., and CITGO Petroleum Corp. Rebates can be redeemed toward purchases at the partner location via a credit on the monthly statement. JP Morgan Chase has partnership cards with BP, Hess, Irving Oil, and Speedway. (Consumers should weigh these savings against finance charges on unpaid balances.)

If a credit-card company offers a higher discount for gasoline than for, say, bagels, drivers might want to fill up at a dedicated gas station rather than just a business that sells gasoline and a myriad of other products. Sometimes gas purchases at those stores come across as general merchandise rather than gasoline, thereby trimming savings.

Many grocery-store chains offer discounts linked to spending in the store. Gas stations at Kroger supermarkets in the mid-Atlantic region, Southeast, and Midwest offer a 10 cent per gallon discount on a fill-up for every \$100 that customers spend in the grocery store.

Sibling brands like King Soopers in Colorado and Dillons in Kansas offer the same deal. Some stores also have separate discounts, including a 3 cent per gallon discount when drivers use the pertinent store card.

Though prices averaged \$2.61 per gallon last week, analysts predict pump prices will rise to at least \$2.70 a gallon in the wake of hurricane Katrina. While filling a tank is twice as expensive as it was five years ago, the burden was worse a generation earlier, according to the Department of Energy's Energy Information Administration. With prices adjusted for inflation, a gallon of regular gasoline topped out at \$3.11 per gallon in March 1981, according to the agency.

Regardless of whether drivers take their savings in nickels at the pump, rebates, or cash discounts, savings for most people are more

psychological than actual.

Americans consume 550 gallons per year, on average, in order to drive between 12,000 and 15,000 miles, according to statistics from AAA (formerly the American Automobile Association) and the US Department of Energy. A 5-cent-per-gallon discount, therefore, amounts to just \$27.50 per year. If a gallon of gas averages \$2.50 for the

year, a 4 percent discount would net just \$55 by year's end.

For drivers who do not want another credit card, websites like Gaspricewatch.com, Gasbuddy.com and AAA.com offer area gasoline comparisons. (AAA is only for members.)

Despite their easy-to-check sites, call a station beforehand to verify price, and go only if you are close enough so that the

drive will not eat up any savings.

Carpooling may net the biggest savings. This spring, Cate Cotier, an Intel Corp. administrator in Tempe, Ariz., started commuting to work with a neighbor, paying her \$20 a month. Ms. Cotier says the move has halved her gasoline bills.

"I used to do carpooling on weekends [for trips]. Now I carpool to work," she says.

Strategies to save at the pump

GASOLINE PRICES usually drop when the summer vacation season ends, but the disruptions of hurricane Katrina may nudge them higher now. Here are some ways to save gas:

- Buy low-octane fuel unless your car requires a higher grade. High-octane gas not only costs more, it can also reduce gas mileage.
- Fill up away from major highways, where gasoline prices are often higher.
- Don't top off the tank. When the gas nozzle clicks, it's full. And because of various pollution controls on the pump, the additional gas you try to put in your tank may be fed back into the station's tanks instead.
- Tune up your car at least as often as the manufacturer recommends.
- Keep tires inflated to their recommended pressure. For every pound of underinflation, you lose 2 percent in fuel efficiency. A five-pound deficit, for example, means a 10 percent drop in efficiency.
- Remove rooftop carriers and flags. They create drag.
- Keep windows rolled up. Running the air conditioner on a warm day is more efficient than the drag created by opening car windows. Better still, turn off the AC and open outside air vents.
- Accelerate slowly and coast to a stop. Don't idle or warm up for more than a minute. Use cruise control, and don't rev the engine.
- Leave golf clubs and recycled newspapers at home unless you're on your way to do something with them.
- Don't exceed 55 miles per hour, the most efficient highway speed.

— Hillary Chura



RIC FELD/AP

STOP WHEN IT CLICKS:
Steven Wallace of Atlanta fills up his SUV.