

OUR NEWS LETTER



12 Best Family Cars of 2017

by KBB.com Editors | February 14, 2017



Families have moved on from the family sedan.

Looking at sales trends, soccer fields and school drop-off lines it's clear that today's family car is actually an SUV. And the family-friendliest vehicle of them all, the minivan, continues to appeal with its purpose-built practicality. Reflecting this continued shift, this year's list of Best Family Cars is our first without a single sedan.

As SUVs have grown more comfortable and more efficient over the years, families and car shoppers in general have demonstrated an increasing preference for the elevated driving position, superior cargo versatility and higher profile of SUVs. Each of our 12 Best Family Cars of 2017 offers a unique but similarly compelling combination of safety, value, versatility, amenities, comfort and drivability. Whether it's the sliding doors and cavernous interior of a minivan or the high-riding nature and available all-wheel drive of an SUV, each of these vehicles is simply more functional as a family car than a traditional sedan.

All of which isn't to say a sedan isn't a great choice for many families. Midsize sedans like the Honda Accord and full-size sedans like the Chevrolet Impala are roomy and comfortable, and typically deliver more features and greater efficiency than similarly priced SUVs. If a sedan meets your needs we definitely encourage you in that direction, and suggest you check out our list of **top choices in family sedans**.

Similarly, there are plenty of excellent, family-focused luxury SUVs to recommend, but we focus strictly on mainstream brands for this annual collection. Starting prices for the SUVs and minivans below range from about \$20,000 to the low \$30,000 range, with only the Chevrolet Tahoe exceeding a \$40,000 starting price.

For a look at the qualities and characteristics we considered when naming this year's family favorites, keep reading. But let's start with what you came for, the 12 Best Family Cars of 2017.

Best 2-Row SUVs for Families

In order of sales volume

2017 Honda CR-V

In Our Newsletter

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Totally redesigned for 2017, the CR-V is the best-selling SUV in the country and one of our most awarded cars every year.

2017 Subaru Outback

Whether you see it as a higher-riding wagon or a lower-profile SUV, the Outback is a top choice for go-anywhere, do-everything families.

2017 Kia Sportage

Totally redesigned for 2017, the roomier new Sportage checks all the right boxes for families. **Read more**

2017 Honda HR-V

The most affordable entry on this list outshines its subcompact SUV competitors in roominess, refinement and flexibility. **Read more**

Best 3-Row SUVs for Families

In order of sales volume

2017 Toyota Highlander

Updated and enhanced for 2017, the clever and reputable Highlander is among the industry standards in three-row transportation.

2017 Honda Pilot

Positively minivan-like in family-friendly features and amenities, the Pilot is also our Midsize SUV Best Buy of 2017. **Read more**

2017 Nissan Pathfinder

Boasting an impressive array of enhancements for 2017, the Pathfinder maintains its position among the most family-oriented SUVs available.

2017 Chevrolet Tahoe

The lead workhorse of the active American family, the Tahoe combines available seating for 9 with the ability to tow the family's biggest toys.

Best Minivans

In order of sales volume

2017 Toyota Sienna

The only minivan with available all-wheel drive, the Sienna has been further improved for 2017. **Read more**

2017 Honda Odyssey

Even in its last model year before a full redesign, the Honda Odyssey remains a slam-dunk minivan standout in almost every aspect.

2017 Chrysler Pacifica

The all-new Pacifica is the best-driving minivan on the road and offers the longest, most impressive list of cool features.

2017 Kia Sedona

Sedona strengths include an attractive, intuitive interior and the peace of mind of the segment's very best warranty.

Here are the key elements we considered when choosing this year's top family cars, most of which should also factor into your selection process.

Safety

Everyone wants a safe car, but family car shoppers are even more safety-minded. With the exception of the 4-Star Chevrolet Tahoe, every vehicle on this list has earned a 5-Star Overall Safety Rating from the National Highway Traffic Safety Administration. While the redesigned 2017 Honda CR-V has yet to receive an official rating as of this writing, its predecessor was a 5-Star vehicle and we fully expect the new model to be even safer.

Value

Many of these vehicles are the very best in class in terms of our 5-Year Cost to Own calculations. By considering a vehicle's Kelley Blue Book Fair Purchase Price, predicted resale value, insurance, fuel and maintenance costs, our 5-Year Cost to Own figures make it easy to compare actual vehicle costs over a full buy-own-sell ownership cycle. Quite often, spending a little more on the right car can save you thousands in the long run over going for the big rebate on another car. Our 5-Year Cost to Own figures make it easy to see the big picture and make the smart decision.

Reputation

Most of the models on this list have been around a long time and have earned strong reputations for durability, reliability and simply treating their owners right. In the case of the only all-new nameplate on the list, the Chrysler Pacifica minivan, its overall appeal helped earn it a spot on the list in lieu of an established track record. In most cases, however, a few-year-old version of most of the SUVs and minivans on this list would make excellent used cars as well. In fact, several of them are indeed on our most recent list of the **10 Best Used Family Cars Under \$15,000**.

Driving Manners

Even in a vehicle designed primarily to get you and yours from Point A to Points B, C and D on a daily basis, good steering and pedal feel can make a big difference. A vehicle that goes, turns and stops smoothly and as expected is more satisfying and less fatiguing than one with acceleration delays or non-linear braking response, for instance. Good outward visibility and parking-lot finesse also contribute to stress reduction for the driver.

Comfort and Convenience

A smooth ride, quiet cabin and comfortable seats all help keep a family happy while on the move. Convenience features also make a big difference in the overall experience. The sliding doors on some Chrysler Pacificas can be opened with a wave of your foot when your hands are full. The second-row seats on some Honda Pilots will fold and slide forward with the push of a button, granting easy access to the third row. The passenger-side second-row seat in the Nissan Pathfinder can provide access to the third row even when there's a child car seat installed. With all the loading and unloading that happens in a busy family car, the benefits of small touches like these can really add up over the years.

Cargo Versatility

Minivans and SUVs are the cargo-friendliest family vehicles on the road, but some are friendlier than others. Usable volume is a key differentiator, but we're also looking for advantages like low load floors that ease

loading and unloading of bulkier items, as well as second- and third-row seats that fold and redeploy with minimal thought or effort.

Child Seats

Child car safety seats are a hugely important consideration for car shoppers with infants, toddlers or both. Is there enough distance between the front seat and the back seat to accommodate both the seat and the child? Can you fit all the seats you need? Are the LATCH mounting points easy to access? Can you access the third row when two car seats are mounted in the second row? Do the vehicle's seat height and door opening make it easy to buckle the child in and lift them out? Our quiver of test equipment includes popular child seats from Graco and Safety 1st, which we've installed in countless vehicles over the years. While all these vehicles are among tops in their respective segments when it comes to car seats, we strongly recommend taking your child car seats and boosters along with you when shopping. How well they fit could make or break your decision. If you're in or near the child car seat stage, be sure to check out the accompanying **car-seat guide** with useful tips and specific details regarding the car-seat strengths and weaknesses of each of the this year's 12 Best Family Cars.

Technology

Technology is an increasingly significant factor in new vehicles, and for many buyers it's the most exciting part. This is the fun stuff. Bluetooth phone connectivity and USB ports are almost standard fare at this point, while rearview cameras, keyless entry and push-button start are heading in that direction. From the driver's perspective, we look for capable and easy-to-use infotainment systems, with Apple CarPlay and Android Auto capability leading the way here. Features like adaptive cruise control, blind-spot monitoring and lane-keep assists are both helpful and comforting in town and on the highway, while backup cameras/sensors and rear cross-traffic alerts greatly enhance parking-lot navigation.

Testing Procedures

The Kelley Blue Book editorial staff drives hundreds of new cars, trucks, SUVs and minivans every year, so our testing never stops. For this year's Best Family Cars we compiled a list of last year's winners and the best of the new and redesigned 2017 models and brought them all together for a back-to-back testing regimen. Ten editors spent two weeks driving, poking, prodding and researching all these vehicles. Our group includes several parents claiming a total of eleven children spanning a full range of ages including an adorable toddler, elementary, middle, high school and college students, and even a couple who've made it out into the real world. We put family cars under a group microscope once a year, but we live them every day.

Quarter of customers willing to trust Facebook for insurance

by Jordan Lynn 23 Jun 2017

Almost a quarter of Australian insurance buyers would accept cover from internet giants such as Amazon and Google - and these companies may be looking at the industry, an expert has said.

In its latest study, Accenture found that 24% of insurance consumers in Australia would take coverage from a web giant if it were offered.

While none of the internet giants currently have public plans to enter the insurance industry, Ravi Malhotra, managing director at Accenture Strategy, said that they could look at success in other markets and follow suit.

“What I would look to is some of what is going on in China,” Malhotra told Insurance Business.

“Very similar types of platforms are branching very aggressively into the financial services space and even if they are not looking at participating as an underwriter or capital provider, they are looking to leverage what are becoming massive customer bases for distribution platforms.”

Google is the only one of the major firms to have entered, and bowed out of the insurance market, but as data becomes more valuable internet firms could look to diversify their businesses and enter financial services. With Australia awaiting Amazon’s entry into the market, and with the online retailer announcing a blockbuster deal for US-based retailer Whole Foods last week, the firm could well look at financial services in the future.

“I’d say those models are gaining traction and I know companies around the world are looking at them and saying ‘that is a great idea’,” Malhotra continued.

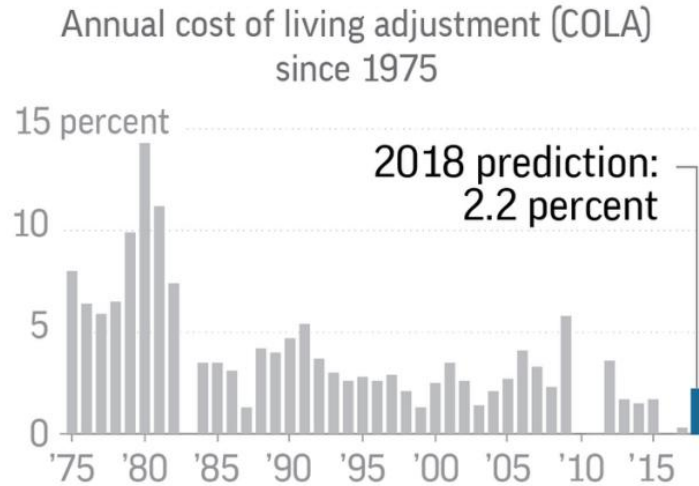
The Accenture report, called the 2017 Global Distribution & Marketing Consumer Study, found that younger respondents would be more willing to take insurance out with an online firm.

Malhotra noted that even if one of these web giants were to enter an insurance market, it would not necessarily spell the end of the traditional insurance industry as partnership opportunities may be available.

Trustees project biggest Social Security increase in years

STEPHEN OHLEMACHER, Associated Press

Social Security benefit boost



The 1983 adjustment was delayed until January 1984; there were no increases in 2010, 2011 and 2016.

WASHINGTON (AP) — Millions of Americans who rely on Social Security can expect to receive their biggest payment increase in years this January, according to projections released Thursday by the trustees who oversee the program.

But older Americans shouldn't get too excited.

The increase is projected to be just 2.2 percent, or about \$28 a month for the average recipient. Social Security recipients have gone years with tiny increases in benefits. This year they received an increase of 0.3 percent, after getting nothing last year.

Some good news for seniors: The trustees project that Medicare Part B premiums will remain unchanged next year. Most beneficiaries pay \$134 a month, though retirees with higher incomes pay more.

Both Social Security's cost-of-living adjustment and the Medicare Part B premium are to be announced in the fall.

The trustees released the 2018 projections Thursday, along with their annual warning about the long-term financial problems of Social Security and Medicare, the federal government's two bedrock retirement programs.

More than 61 million retirees, disabled workers, spouses and surviving children receive Social Security benefits. The average monthly payment is \$1,253. Medicare provides health insurance to about 58 million people, most of whom are at least 65 years old.

Unless Congress acts, the trust funds that support Social Security are estimated to run dry in 2034, the same year as last year's projection. Medicare's trust fund for inpatient care is projected to be depleted in 2029, a year later than last year's forecast.

If Congress allows either fund to be depleted, millions of Americans living on fixed incomes would face steep cuts in benefits.

Neither Social Security nor Medicare faces an immediate crisis — they both currently have surpluses. But the trustees warn that the longer Congress waits to address the programs' problems, the harder it will be to sustain Social Security and Medicare without steep cuts in benefits, big tax increases or both.

For example, in 2034, Social Security is projected to have a \$546 billion shortfall, which would grow to more than \$3 trillion in the first five years.

"Congress must act to ensure the long-term fiscal viability and sustainability and survival of Medicare and Social Security," said Health and Human Services Secretary Tom Price. "There are a great many ways that the situation can be addressed. The bottom line is that it must be addressed."

Republicans in Washington have long clamored to address the long-term financial problems of Social Security and Medicare, the largest benefit programs run by the federal government. But don't expect them to do much about it.

Over the years, House Speaker Paul Ryan, R-Wis., has insisted on overhauling the programs, proposing a voucher-like system for Medicare and calling for partially privatizing Social Security.

Now that Republicans control Congress and the White House, Ryan says he doesn't want to tackle Social Security. Instead, Republicans and the White House are focused on repealing and replacing former President Barack Obama's health care law.

President Donald Trump has promised not to cut Social Security or Medicare, though his budget proposal for next year would reduce Social Security's disability benefits by nearly \$70 billion over the next decade. The savings would come from encouraging, and in some cases requiring, people receiving the benefits to re-enter the workforce.

But even if Trump finds the savings, it wouldn't come close to solving the program's long-term financial problems.

A big reason why Congress doesn't shore up Social Security and Medicare is that Democrats and Republicans don't agree on the urgency of the problem. Many Democrats and liberals focus on the fact that both programs are funded for years to come.

"Opponents of Social Security may once again try to use this report as an excuse to cut benefits, including raising the retirement age," said Max Richtman, who heads the National Committee to Preserve Social Security and Medicare. "We must, instead, look to modest and manageable solutions that will keep Social Security solvent well into the future without punishing seniors and disabled Americans."

Republicans, meanwhile, note that both programs face steep shortfalls as soon as their trust funds run out of money.

"With an aging population, our nation's most critical retirement programs — Medicare and Social Security — are feeling an increased financial squeeze that puts their future viability at serious risk," said Sen. Orrin Hatch, R-Utah, chairman of the Senate Finance Committee.

Over the past decade, Social Security and Medicare made up about 40 percent of federal spending, excluding interest on the debt — and that share is projected to grow in the future, according to the nonpartisan Congressional Budget Office.

Fifty years ago, the two programs accounted for 16 percent of federal spending.

The programs are expanding in part because the U.S. is growing older.

In 1960, there were 5.1 workers for each person getting Social Security benefits. Today, there are about 2.8 workers for each beneficiary.

In addition to Price, the trustees who oversee Social Security and Medicare are Treasury Secretary Steven Mnuchin, Labor Secretary Alexander Acosta and acting Social Security Commissioner Nancy Berryhill.

Combined Print & E-Book Fiction - July 23, 2017

July 23, 2017

5 weeks on the list

CAMINO ISLAND

by John Grisham

Doubleday

A search for stolen rare manuscripts leads to a Florida island.

New this week

WIRED

by Julie Garwood

Berkley

An F.B.I. agent recruits an idealistic (and beautiful) hacker to help him find a leaker.

2. 24 weeks on the list

THE WOMAN IN CABIN 10

by Ruth Ware

Scout

A travel writer on a cruise is certain she has heard a body thrown overboard, but no one believes her.

3. 2 weeks on the list

MURDER GAMES

by James Patterson and Howard Roughan

Little, Brown

An expert on serial murder becomes involved in the hunt for a New York City killer who leaves a playing card at the crime scene.

4. 4 weeks on the list

THE IDENTICALS

by Elin Hilderbrand

Little, Brown

Complications in the lives of identical twins who were raised by their divorced parents, one on Nantucket, one on Martha's Vineyard.

5. 16 weeks on the list

THE HANDMAID'S TALE

by Margaret Atwood

Houghton Mifflin Harcourt

In a dystopian future, men and women perform the services assigned to them.

6. 2 weeks on the list

USE OF FORCE

by Brad Thor

Atria/Emily Bestler

The counterterrorism operative Scot Harvath is called in when a missing terrorism suspect drowns off the Italian coast.

7. New this week

THE HARD WAY

by Lee Child

Dell

Tracking down kidnapers, Jack Reacher learns secrets he'd rather not know.

8. 2 weeks on the list

THE DUCHESS

by Danielle Steel

Delacorte

A 19th-century British duke's daughter, disinherited by her half brothers, flees to Paris to make an unconventional new life.

9. 10 weeks on the list

INTO THE WATER

by Paula Hawkins

Riverhead

In this psychological thriller by the author of “The Girl on the Train,” drowned women are found in an English river town.

10. New this week

THE BONE BED

by Patricia Cornwell

Berkley

Scarpetta's back, on the trail of a serial killer and bearing the brunt of marital stress.

11. 26 weeks on the list

MILK AND HONEY

by Rupi Kaur

Andrews McMeel

Poetic approaches to surviving adversity and loss.

12. New this week

EVERYTHING I NEVER TOLD YOU

by Celeste Ng

Penguin

Lydia, bearing the hopes of a Chinese-American family in 1970s Ohio, ends up at the bottom of a lake.

13. 16 weeks on the list

LILAC GIRLS

by Martha Hall Kelly

Ballantine

A story of three women's lives during and after World War II.

14. 56 weeks on the list

A MAN CALLED OVE

by Fredrik Backman

Washington Square

A curmudgeon's gruff exterior masks a generosity of spirit. Originally published in Sweden in 2014.

Beware the New Scam Targeting Social Security Benefits

MoneyTalksNEWS Karla Bowsher, Money Talks News
25 Years of Personal Finance

The Social Security Administration is warning Americans about a new scam targeting benefits.

It involves the impersonation of Social Security Administration employees. The SSA and its Office of the Inspector General have received complaints from citizens across the country about this scam.

The complaints indicate that the impersonator uses a phone number with a 323 area code. In some cases, the caller says the victim is due a cost-of-living adjustment, or COLA, that would increase the victim's Social Security benefits by 1.7 percent.

The impersonator asks victims to verify personal information so they can receive the increase. This information includes:

- Name
- Date of birth
- Social Security number
- Parents' names

An impersonator who gets this information uses it to contact the Social Security Administration and request changes to the victim's direct deposit information, address and phone number.

Watch the video of 'Beware the New Scam Targeting Social Security Benefits' on MoneyTalksNews.com.

Protecting your Social Security benefits

The latest fraud advisory from the Social Security Administration's Office of the Inspector General is the fourth issued by the OIG so far this year. It should go without saying that you must always be vigilant about your financial information, including Social Security information.

Social Security Administration employees do occasionally call citizens for customer-service purposes. But the OIG says that "only in a few limited special situations, usually already known to the citizen," will employees request personal information by phone.

The office also notes that if you receive a suspicious call from someone claiming to represent the SSA, you can report it by calling 800-269-0271 or visiting oig.ssa.gov/report.

You should always be wary about sharing personally identifiable information like your date of birth or Social Security number as well as financial information. The acting inspector general for the SSA, Gale Stallworth Stone, says of requests for such information:

"You must be very confident that the source is the correct business party, and your information will be secure after you release it."

You can also take extra steps online to protect your Social Security benefits. As we reported in June, they include creating an SSA.gov account and enabling what is known as "extra security" for your account.

What the Total Solar Eclipse Will Look Like From Every Part of the U.S.

TRAVEL+
LEISURE Cailey Rizzo, Travel+Leisure Mon, Jul 31

On August 21, a much-anticipated total solar eclipse will cross the United States, from Oregon to South Carolina.

Although the eclipse's path of totality — where the moon will completely block the sun for about two minutes — is only about 70 miles wide, the entire country will be able to catch at least a partial eclipse. The last time a total solar eclipse cut across the whole contiguous country was in 1918, according to NASA.

For those debating whether or not the eclipse will be worth the trek, there are several different ways to visualize exactly what the eclipse will look like in different parts of the country: Timeanddate.com has a tool that shows what the eclipse will look like from different cities as well as the exact times of the eclipse including totality, and Vox has an eclipse tool that allows users to input their zip code and find out the exact time the eclipse will peak in their neighborhood and what it will look like.

And everyone heading out to catch a view of the eclipse should proceed with caution: It's unsafe to look directly at the sun during an eclipse (except during totality). NASA recommends buying a pair of certified eclipse glasses or looking at the eclipse through projectors and filters.

Hotels and resorts around the country are hosting a number of eclipse-themed events for the occasion. However those who want to travel for the eclipse but haven't yet made reservations should do so soon — many hotels are already completely booked for the event. And for those dissatisfied with their zipcode's view, NASA will be livestreaming the eclipse from 57 high-altitude balloons around the country.

Money Basics: How the IRS works

Yahoo Finance July 2017

Welcome to Money Basics, Yahoo Finance's new personal finance series offering quick explanations for some of the most important terms involving your money.

The IRS, or Internal Revenue Service, is responsible for collecting taxes and enforcing tax laws within the United States. The IRS collects a staggering amount of money each year, nearly \$3.3 trillion for fiscal year 2015. In addition to handling individual income taxes, the bureau also collects employment, estate and excise taxes, among others.

The first income tax was a 3% flat tax on all incomes above \$800.

In 1861, Abraham Lincoln signed the Revenue Act and established the first national income tax to fund the Union effort in the Civil War. The subsequent Revenue Act of 1862 expanded upon the income tax by establishing the predecessor to the IRS, the Commissioner of Internal Revenue. By 1872, with the war over and public sentiment turning against taxes, Congress repealed the national income tax. The tax was restored with the ratification of the 16th Amendment to the US Constitution in 1913 and remains in effect today. In 1953, the Bureau of Internal Revenue changed its name to the Internal Revenue Service.

The IRS will sometimes perform audits on a portion of individuals and businesses to ensure that people what they owe in taxes. An audit is an official inspection and review of an organization or individual's financial dealings to verify tax filings and payments are accurate. Some people are selected at random for an audit while others are audited due to inconsistencies in their tax filings. Glaring math errors, unusually high charitable donations or claiming many business expenses are just a few of the potential red flags on a tax return that could lead to an audit. Speak with your tax preparer and check with the IRS website for more information on why you might be audited.

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