

# The Art of Buying a Car



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## How To Choose And Buy A Car

When you set out to buy a car, the first thing you want to do is research. Determine what kind of car you want, starting from whether you want a car, a minivan, or an SUV. Do you want a hybrid or electric car? A hybrid car has an electric motor as well as a gas motor, which definitely makes them more fuel efficient than a regular gas car. An electric car runs off a fuel cell- there are many new buses that run off fuel cells.

In choosing a car, you want to think about reliability, prestige, cargo space, and perhaps color. It really depends on what is important to you and what you need.

When you go to the dealership keep in mind the kind of car you want. A dealer might try to steer you towards a more expensive version of the car, or even a different car altogether if you are not specific about what you want. Dealers do not always have your best interests in mind, but they do want you to be happy, so if you stay firm, you will get what you want.

You may want to consider whether you want to lease or buy a car, a decision which really depends on how often you buy a new car. A used car may also be the best choice for you, especially considering how quickly cars depreciate. A car that has been leased for 6 months can be worth considerably less than the same model year car that has been sitting on the lot. A two year old car can be much less expensive, while still being under warranty, as well as having many of the kinks worked out and any recalls having been done.



## When Should You Buy A Car?

You should buy a car before you desperately need one. This gives you time to research different makes and models, as well as allowing you to wait for incentive periods at the dealership. The internet may be an excellent resource for research.

If you are buying a new car, or a car from a dealership, it can be good to go car shopping around when the new models are coming into the dealership. The next year's models often come into the dealership any time between August and November, and dealers will be trying to clear this year's models.

On a regular basis, it can be best to head to the dealership on a day when you have a lot of time. The negotiations can take a lot of time, and you don't want to feel rushed. A day in the middle of the week will be quieter at the dealership, and a salesperson may feel more pressure to get your sale, because they have fewer customers available.

You may also want to head out to the dealership towards the end of the month. Dealers keep track of their monthly sales, and often have monthly goals and targets. A salesperson may be willing to make less of a profit on a car in order to meet a certain target of sales.

You do not necessarily have to buy a car during a sale in order to get the sale price. If you go after the sale, you can still ask for the sale price.



## How To Buy Or Sell A Used Car

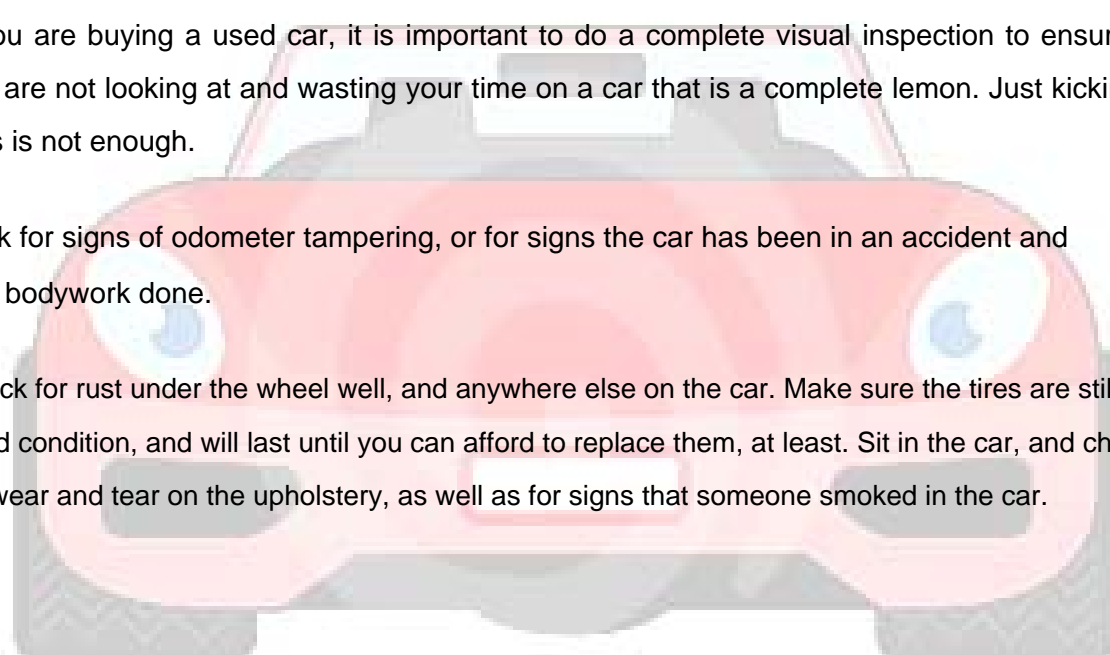
You may already have a car that you would like to trade-in in order to lower the price of the car. A car trade-in can confuse negotiations, however, as it adds another element to what may already be very confusing car negotiations. You might also be able to get a better price if you sell the car in a separate deal to a private purchaser or to the dealership you bought the car from.

A good way to make sure you will get full value from your trade in or sale is to present a very clean car to the potential purchaser.

If you are buying a used car, it is important to do a complete visual inspection to ensure that you are not looking at and wasting your time on a car that is a complete lemon. Just kicking the tires is not enough.

Look for signs of odometer tampering, or for signs the car has been in an accident and had bodywork done.

Check for rust under the wheel well, and anywhere else on the car. Make sure the tires are still in good condition, and will last until you can afford to replace them, at least. Sit in the car, and check for wear and tear on the upholstery, as well as for signs that someone smoked in the car.



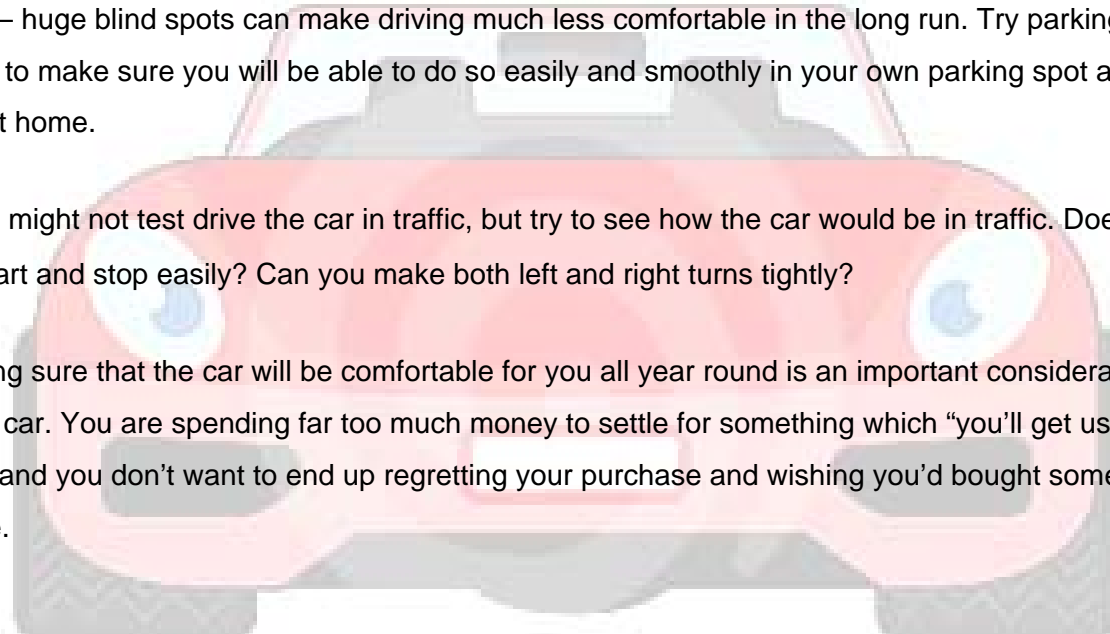
## **Buy A Car: The Test Drive**

Before you buy a car, you want to make sure you will be comfortable driving the car. Do not let yourself be distracted by the salesperson, who may have come along for the ride in the back seat. Make sure the car will actually be comfortable year round – check the air conditioning and the heating systems. Don't assume that something that is right now a minor problem won't become a huge annoyance once you are driving this car on a daily basis.

You want to test the braking system by braking in several conditions, as well as testing the turning radius of the car. Make sure the car drives smoothly and you can easily see around the car – huge blind spots can make driving much less comfortable in the long run. Try parking the car, to make sure you will be able to do so easily and smoothly in your own parking spot at work or at home.

You might not test drive the car in traffic, but try to see how the car would be in traffic. Does it start and stop easily? Can you make both left and right turns tightly?

Being sure that the car will be comfortable for you all year round is an important consideration in a car. You are spending far too much money to settle for something which “you'll get used to”, and you don't want to end up regretting your purchase and wishing you'd bought something else.



## **Buy A Car: The Art Of Negotiation**

When you head to the dealership, start out by being sure you are prepared. Have your research printed out and available for reference. Be sure you are dressed appropriately and how you are dressed does not belie what you are going to be telling the salesperson. If you are going with your spouse, be sure you've decided in advance what you are willing to pay.

When you meet with the salesperson, do not give too much information. If the salesperson asks what you are going to be doing with your old car, or if you will want financing, simply and politely delay the discussion by saying you haven't decided yet.

Stay focused on the car you want and do not tell the salesperson the maximum you are willing to pay. You might say the low end of what you are willing to pay, and if the salesperson asks what your max is, simply repeat the amount you've already stated.

Also, avoid getting overly excited about a car. Don't show that you have to have this particular car, or that you've wanted one your whole life. Treat buying the car the same as if you were choosing an insurance provider: calmly looking at the pros and cons and negotiating each individual fee.

While negotiating, do not sign anything or give any personal information, besides your name. You do not need to sign anything until you are actually buying the car, and you do not need to give your social security number unless and until you are getting financing.

Be certain you are getting a deal you are comfortable with, and always be willing to walk away. There are a lot of dealerships out there, and no dealership is the only place in the world that has a car that will work for you.

## How To Buy A Car

The way to ensure that you get the best deal possible on your next car purchase is research. The internet provides access to a wealth of information that puts you in the driver's seat when negotiating with a car salesman. Here are some tips that you can use to save yourself some money.

The most important thing is to concentrate on the vehicle that you want. Don't get caught up in the deals being offered – you'll end up choosing the car they want to sell you, not the car you want to own.

Once you know what car you want, research how much that car is selling for. There are websites that will tell you the dealer's cost for that automobile. This allows you to bargain from the dealer's invoice price, and not the sticker price.

Check with the other dealerships that offer that brand, and make them aware that you have looked around. Let the different dealerships compete to offer you the best deal.

When dealing with car salesman it is important to remember two things. The first is that they are probably as honest as the next guy. Their work is at least partially based on their reputations, so they won't go out of their way to screw you over. However, they are paid on commission, so their goals are not the same as yours.

The current model year seems to come earlier every year, By waiting for the first new cars to arrive, you can get yourself a great deal on a new car from the previous model year, which the dealer will need to sell in order to make room for the incoming selections.

All the deals being offered on new cars lately has helped drive down the price of used cars. Consider a two year old car may be 30% less than it was brand new, and will probably still be under warranty.

Leasing provides lower monthly payments than buying with an auto loan.

But it's not for everybody. If you don't have money for a down payment or if you trade your car

every two or three years, you may be a good candidate for a lease.

Be careful after you've agreed to a deal with a salesperson. You will then be sent to the financial manager. They are not there just for the paperwork after the sale has been made. He or she wants to sell you high-profit financial and mechanical add-ons. These are seldom worth the money

Finally, spend some effort shopping for the money before you shop for the car. Getting the right deal on a car loan is just as important as getting the right deal on the car. If you plan to buy with a loan, check your credit union or local bank quotations to find the lowest rate. Getting a pre-approved loan will give you added confidence in negotiating a good price.



## **Buy A Car: Get A Vehicle Inspection**

Once you've looked over your used vehicle, inspected it yourself, test driven it, and negotiated a price, you may think you are done and the only thing you have left to do is sign next to the little post it sticky and drive away with your practical new to you car.

Before you drive away, or sign anything, make sure that your car purchase is conditional on the car passing a vehicle inspection by an independent mechanic. If you can't take the vehicle to the mechanic, automobile associations often have mechanics who will travel to the car and inspect it at the dealership or the private seller's home. This inspection can cost between \$75 to \$100, so this should be one of your last steps in purchasing a car – you don't want to spend \$100 on every car you look at.

An independent mechanic can make certain that the car is actually in good shape. He or she might find small concerns with the car – brake pads needing to be replaced soon, or a worn belt. This may allow you to go back and renegotiate the price of the car, perhaps deducting some of the repair costs, or having the dealer do the repairs. If the dealer does the repairs, you may wish to get another vehicle inspection after he or she is done.

So in your deal with a dealer, or while talking to a private seller, make sure it is known and written down that the deal is dependent upon a vehicle inspection.

Have a clause added to the deal “this deal is contingent upon an inspection by mechanic Bob and my accepting of that vehicle inspection”. If the dealer will not accept this clause, simply do not sign the deal until the vehicle inspection has been done.

If the dealer or seller refuses a vehicle inspection by an independent mechanic, walk away. Better yet, run away.

Also be willing to walk away from the car if the results of the vehicle inspection are not good. You do not want to spend the next few years with a car that breaks down on the way to work.



## Buy A Car: Choosing The Right One

Buying a car, other than buying a house, is often the single most expensive purchases a person can make in their life. How do you choose that car?

A car, SUV, truck, or minivan needs to basically do one thing: get you and your family from point A to point B. What kind of car can do this most efficiently for you?

First of all, do you want a car? A minivan? An SUV? You need to consider what you will be using the vehicle for. Just because you have two or three kids to taxi around does not always mean you need a minivan. There are many larger sedan style cars, as well as station wagon style cars, that car manufacturers are gearing towards the family on the go. Smaller minivans can also work well for many families, while being more fuel efficient in these days of rising gas and energy prices.

A Sports Utility Vehicle is a fun choice, and great for those who like to camp and go offroading. Judging from the number of SUVs sold in North America, that seems like pretty much a third of the population. SUVs may not be the best choice for many who don't often camp or need a SUV, because they are big and use a lot of gas.

A pickup truck with a crew cab can be a good choice for the driver who needs both the ability to haul loads, and take their kids to hockey practice.

### **Do you want a hybrid car?**

Hybrid cars are the newest form of car designed to be fuel efficient. They have two motors, one gas and one electric. During braking, the electric motor generates electricity, which is stored and used to run the car's lights, etc. This can save gas, but not necessarily so much that you save enough money in gas to make up for the higher price of the car. But for the environmentally conscious, the commuter who has to drive a lot or far distances, or those who just like the look of the car, a hybrid car can be great. The Toyota Prius, for example, can get up to 60 miles to the gallon. This can work out to savings in the long run, depending on how long you keep the car.

## **Electric cars**

Electric cars run off of fuel cells, and are thus more environmentally friendly than gas powered cars – no air pollution. These cars may not be the best choice for everyone. If you decide you want an electric car, be sure and research the individual model you want.

Another important decision which you will need to make is whether to buy a new or used car. This is a personal decision, based on a variety of factors, including comfort, financing, trade-ins, and price.



## Buy A Car: When Should You Buy?

There are times during the year when it is better to buy new or used cars, depending on the car and what you are looking for. For example, as you probably already know, it can be better to buy a convertible or other summer fun car in the fall, when people are looking for more practical cars and those who had convertibles and were planning to sell them after “one final summer” are looking to sell.

If you are buying a car from a dealership, the best time to buy a new car can be in the fall as well. Dealers are trying to empty the lot to make space for next year’s models. The downside to this can be if you want a specific model or color, as that car may be less available and thus the price can be higher. Also, if you are only planning on owning this car for a few years, the older model will have depreciated more, even if it is bought on the same day as a newer model.

You do not always need to go during a sale to get the sale price. Unless the period of time is the manufacturer’s incentive period, you can get the same deal the rest of the year. Manufacturer’s incentives are only available during the incentive period. Dealer’s sales prices can be negotiated at other times of the year, and often when people go to sales, they actually end up paying more than they might have negotiated for on a different day, just because a car buyer might feel that the car they want could be sold to someone else. Incentive periods, however, are good times to go.

On a day to day basis, it’s best to head to the dealership:

- ***On a weekday, such as a Tuesday or a Wednesday.*** These days are quieter at the dealership, and you may feel less pressure. The sales people may feel more conducive to giving you a good deal, so that they can make a few sales.
- ***Near the end of the month.*** Dealerships often keep monthly records of car sales, and bonuses are given out on top of commissions based on meeting a monthly target. A salesperson and a manager may be easier to negotiate with if they are trying to get a few more sales to reach a target. Targets are based on numbers of cars sold, not on profits per car, although the profit per car does effect commission at some dealerships.



- ***On a day when you have a lot of time available.*** While you do not want to waste too much of your time, rushing through car negotiations can mean that you miss out on a potential for a better deal.

The best time to buy a car, of course, is before you actually need one. Even if you do have to have a car that very day, do give yourself some time to figure out the best car to buy and how much you want to pay.



## **Buy A Car: Should You Buy Online?**

There can be many advantages to buying a new or used car online. The internet, of course, is a useful resource when you begin your car buying journey, regardless of where you decide to buy your car – you can compare makes and models and determine what kind of car you want before heading to the dealership. This is important because car salespeople will often try to sell you what they want to sell you, not necessarily the car you want. (This can be especially true of used car salespeople – who has not been to a used car lot and told that hey, this may not have been the exact car you wanted, but look at what a nice color it is?)

For many people, the advantages of the internet can go one step further and they decide to buy a car online. When buying a car online, it can be difficult to do things like a visual inspection or a test drive, so an important thing is to buy from a website that is reputable. Read the feedback that other people have left. Go to car websites or message boards and try to talk to people who have bought cars online, to compare their experiences with different websites. Buying a car online can offer advantages such as the greater choice in make, model, and color you can have over going to a dealership, especially in used cars.

Remember that even over the internet, salespeople are still salespeople. Just because the voice and face on your webcam are pleasant and you want to be nice, remember to act the same as you would if you were at the dealership. Ask questions, and do your research.

Be certain that even after the car is shipped, there is a way you can return the car. If you need to return the car, you may end up paying some of the shipping costs. Be sure to budget for this, as you do not want to be reluctant to return a car that is not perfect for your needs.

Many people have happily bought and sold cars online. If you decide to buy a car online, make sure you are one of the happy buyers by doing your research, choosing the right car for you, and buying from a reputable website where there is a venue for

The Art of Buying a Car  
complaints.



## **Buy A Car: Should You Trade In Your Old Car?**

Trading in your old car often knocks quite a bit off the purchase price of your new car, and can be a convenient way to get rid of your old car at the same time, without having to go the hassle of finding someone to buy it. Trading in a car, however, tends to give the most advantage to the dealership, as they will pay you the wholesale price or less for your used car and will sell the used car for retail price or more. Their profit margin is often higher on the traded in car than on the new cars they sell.

A trade-in can still be to your advantage, as many states calculate the sales tax on the new car as the price of the new car minus the trade-in value, so you would be paying less tax. Not all states do this, so you should check – any dealership in your state will know what your state's tax policy on trade-ins is.

Another option you may wish to look into if you don't want to privately sell your car is to sell your car back to its own dealership. If your car is a Volkswagen, and you're buying a Toyota, sell your car back to the Volkswagen dealership. You may be able to get more for it than you could from the Toyota dealership, because a Volkswagen is worth more to a Volkswagen dealership than it is to a Toyota dealership.

To find out the value of your car, you can ask your insurance agency. They have access to the Kelly Blue Book, which you may also be able to get a hold of, which tells the values of each car based on its model and year. You can also look online to find cars of similar makes and compare prices and mileage. Make sure you know all of this information before you go to trade-in or sell your used car.

A small but important detail when looking to trade-in or sell your used car is cleanliness. Before you take the car in, spend a bit of time removing all of your personal belongings, vacuuming the car, and airing it out. As a bonus, you may find some coins in the cushions. A professional detail job may also increase the perceived value of your car. A clean car can sell for a couple of hundred dollars more than a messy car, and dealers are people too. They too are affected by the appearance of a car, even if they will detail the car again before they put it out onto their lot.

Trade-ins can make your new car buying experience easier. You won't have to worry about



what to do with your old car, and it definitely feels better to have a lower price on your new car. But don't forget that you paid money for your old car, too, and you deserve some of the value. Also, don't let a trade-in damage your negotiating power – try to keep the negotiating about the trade-in separate from your negotiations about the purchase price of the new car.



## **Buy A Car: Make A Visual Inspection**

When shopping for a used car, it is important to be able to recognize the signs of a potential lemon. A visual inspection can be enough to steer you away from a bad deal. It should not replace a proper inspection by a qualified mechanic, but the visual inspection can tell you if you should continue to that point.

The first thing to consider is whether the odometer is reasonable. The average car is driven about 15,000 miles each year. Now the world may be filled with little old ladies who only used their car to drive to church on Sundays, but there are also those who will roll back the odometer to try to get a higher price. If the mileage seems low, check to see if the dashboard shows any sign of tampering, like scratches or missing or mismatched screws. Check the wear of the driver's seat and floor mat as well as the steering wheel and pedals. Does the amount of wear seem to match the reported mileage? Try to find an oil change sticker and see if the information on it matches the odometer.

Every vehicle has a unique VIN, or vehicle identification number. You can use this number to obtain a vehicle history report. This report will be able to tell you the vehicle's complete history, including its place of assembly, accident, repair, and odometer history, whether the vehicle has been leased or used as a rental car or taxi and whether there is a lien placed against it.

Before purchasing the report, however, it is a good idea to check to see if you have the correct VIN. The VIN can be found in three places, on the vehicle registration card, on the bottom of the windshield on the driver's side and on the manufacturer's label, which is usually found on the driver's side door or door jam. Check that the VIN is in all three places and is the same. Also, check to see if any of the labels show signs of tampering. A missing or altered VIN is a sign that the vehicle may be stolen.

Next you should look for signs that the vehicle has had bodywork done. These signs include paint splatter or over spray in the seams between panels, areas where the paint doesn't match or feels rough to the touch, and bumps, dents, or ripples in the paint. Recent bodywork is evidence that the car has been in an accident.

Other things you should look for in a visual inspection include signs of rust, leaking fluids and

excessive tire wear (tires may be expensive to replace, especially immediately after purchasing a vehicle). Also check the condition of the interior. Make sure that the lights and signals have not burned out, and that all the switches and fittings work as they are supposed to. Your goal in doing a visual inspection should be to find that the vehicle appears to have been properly maintained. If everything looks good at this point, you can ask to take the vehicle to a mechanic for a proper inspection.



## **Buy A Car: The Test Drive**

The test drive is an important part of the car buying experience. It should come later in the process, after you make sure that the vehicle is suitable for your needs and within the price range you have set for yourself.

Avoid taking a more expensive vehicle for a test drive, as this is just another sales tactic for trying to get you to spend more money than you want. When test driving a vehicle, there are two areas you should be considering: -Is the car in good condition? -Is it the right car for you?

To ensure that the vehicle is in good condition, make sure you do the test drive in different conditions, from quiet residential streets to city traffic the highway.

Check to see that the vehicle starts immediately and idles smoothly, that the transmission shifts smoothly throughout the entire range of gears, and that the brakes should feel firm and not spongy. The steering should be smooth and responsive at different speeds. Listen for any unusual rattles or other noises. Does the vehicle vibrate at highway speeds? Get a friend to drive behind you see if blue smoke comes out of exhaust. This is a sign that you are burning oil, indicating leaky gaskets and a potential need for an engine overhaul.

In order for this to be the right car, you have to feel comfortable in it. Ask yourself if you could drive it easily in traffic, and not be intimidated by its size or performance. Make sure the seat and steering wheel can be adjusted so that they fit you, and that you can easily reach all of the controls, including radio and climate controls. Check the sight lines and the rear view mirrors. Are you comfortable with your views? Are the blind spots of a reasonable size? If you buy a car in which you don't feel comfortable, you will soon hate your purchase.

Try out the climate control and audio systems. Does the fan work and is the air conditioning effective? What is the quality of the audio system like? Consider taking a CD with you so that you're not reliant on the radio to test the audio system.

When buying a car from a dealership, the salesman will often want to accompany you on a test drive. It is better to try to take the test drive without a salesperson, as you can then concentrate on the feel of the car and not the sales pitch. If you appear to be a serious buyer, the salesperson will generally allow you to take the car out without them, unless you're young. In that case, consider taking a parent or older adult with you in order to convince the salesperson to let you take the car out without them.

The test drive should confirm whether a car that you thought was suitable before actually is. Try not to let it become a chance for a salesman to continue his pitch while you are distracted by the feel of a new vehicle.



## **Buy A Car: Tips For Negotiating**

A car salesman sells cars everyday. The average car buyer buys a new or new to them car 4 times in their life. Who do you think has the advantage?

When you go into the dealership, after having looked at a few cars, you will probably first be greeted politely and told to ask if you have any questions. The salesperson will leave you to look around for a bit, and then reappear if you seem to be ready. You will be offered coffee and soda. It will be very pleasant and nice.

But just because the car salesperson is nice, does not mean that you have to be nice. Be polite but firm, and you will get better results. Many people want to appear nice, and thus aren't as specific or persistent as they should be.

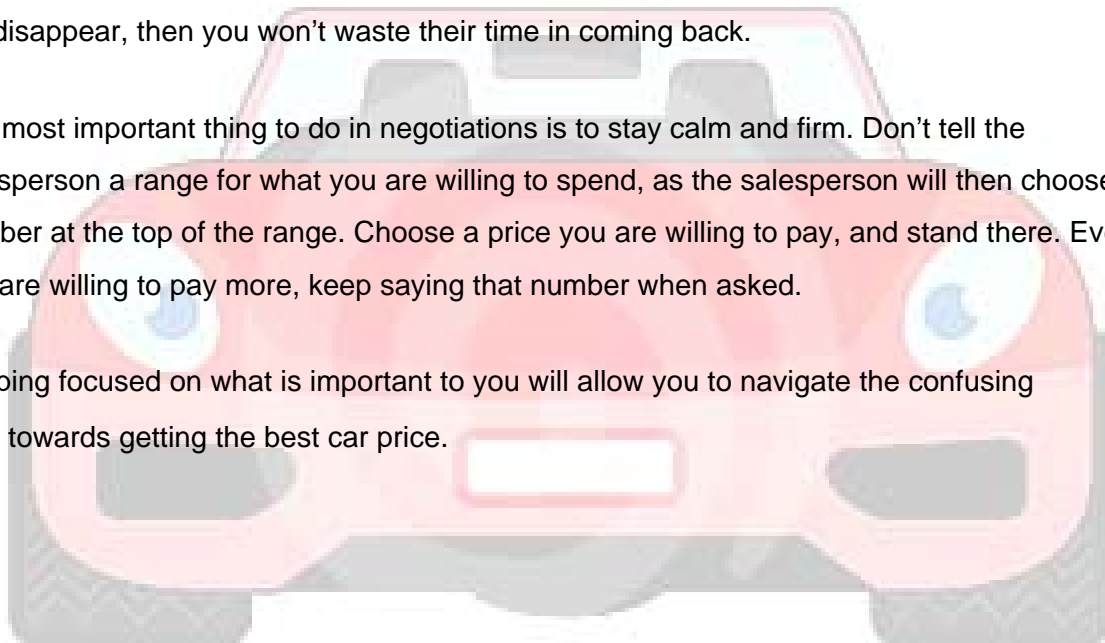
- **Ask Questions.** Know how much the car costs, and what goes into the cost of the car. Some fees, such as the destination charge, are non-negotiable. These are set by the manufacturer. Others, such as the prep fee, you may find questionable. Ask about any fees – what they are for, and why they are charged. Don't let charges get slipped into the price – if the price jumps, ask why.
- **Stay focused on the price.** Do not let yourself be distracted by trade-in values, fees, or financing. It may be best, when the salesperson asks if you are planning on trading in your current car, to hedge. Say you haven't decided yet, if you might be trading it in. Also, stay focused on the actual purchase price: many people will pay more if the price is presented to them in monthly installments. In fact, it may be best to shop around to your bank and other financial institutions for a car loan.
- **Make sure your appearance does not belie your words.** If you show up at the dealership driving an expensive car and wearing an expensive suit, it will be difficult for your salesperson to believe that you cannot afford the car if they keep the \$50 prep charge.
- **Be prepared to walk away.** Even if you really like a car, if the salesperson knows you have to have it, and in that exact color, they will not go to as much effort to keep you interested.

• ***Be prepared to go home and mull it over.*** Negotiations can sometimes get very intense and high pressure – you may need to take a break and think in order to come to the best deal, and in order to see the whole picture. Don't let buying your car become a massively complicated task.

Get your salesperson's business card, and the quote you've come to so far on paper. If the salesperson says that the price is only good for that day, ask them why. If it's because of a manufacturer's incentive, maybe you should just go for lunch and come back later. If it's because of something their manager says, try calling their bluff. Say you're sorry, but you really do need to discuss this purchase with your spouse/family/Chihuahua and if the price actually will disappear, then you won't waste their time in coming back.

The most important thing to do in negotiations is to stay calm and firm. Don't tell the salesperson a range for what you are willing to spend, as the salesperson will then choose the number at the top of the range. Choose a price you are willing to pay, and stand there. Even if you are willing to pay more, keep saying that number when asked.

Keeping focused on what is important to you will allow you to navigate the confusing path towards getting the best car price.



## **Buy A Car: What Not To Do**

There are a lot of important considerations when buying a car, and a lot of things you can do to make it easier for yourself. There are also a lot of things you shouldn't do, either because it will mess up your negotiations, or could end up more directly costing you money.

- ***Don't let your car buying be an emotional choice.*** Just because your Uncle Bob is selling a car, and hey, you need a car, does not necessarily mean that Uncle Bob's old car is your best choice. Uncle Bob may have smoked. Uncle Bob may have driven a car big enough to fit your high school soccer team.
- ***Don't give out your personal information.*** Especially if you are buying a car from an individual who is selling their old car, all they need is for you to fill out the information on the transfer papers. If they are concerned about your check, go to the back and have a certified check done. At the car dealership, they only need numbers like your social security number if they are going to be doing your financing, and then only once you have actually agreed to buy the car.
- ***When negotiating, don't talk too much.*** Once you make your offer, let it sit. Wait for them to say something. This can be difficult, as you may feel the urge to add something onto your offer, such as "...or maybe we could go a bit higher" when the salesperson doesn't say anything, but let it sit. Smile and wait for them to respond, and when they do, ask them why they can't meet your offer. Go through their offer fee by fee and charge by charge.
- ***When negotiating, the salesperson may leave his or her desk momentarily, perhaps to talk to someone else.*** While they are gone, don't say anything that you wouldn't say in front of the sales person.
- ***Don't express excitement about the car.*** Sellers can sense this, and will exploit it. If you feel like you've appeared too eager for the car, leave and come back another day.
- ***Don't sign anything until the entire deal has been negotiated.*** Treat your signature as the end of negotiating, even if it isn't, and don't sign until you're willing to accept the terms – you can make the deal conditional on an inspection

- **Avoid paying a deposit.** Deposits, while they may be refundable, usually aren't. Or it's just very difficult to get the deposit back.
- **When buying a used vehicle, don't skimp on the background checking.** Make certain that the car does not have a lien against it.

Buying a car is a very exciting event. Avoid buyer's remorse by researching carefully and making certain that everything is right. Be sure that this is the right car for you and that you've gotten the best possible price.



## Buying A New Car

The cost of a new car nowadays equals about what my parents paid for their first home. It's not a purchase to be taken lightly. You want to do everything possible to ensure you get a great deal.

Never rush your decision. If you are completely without transportation, rent a vehicle until you find the right car. When you rush a purchase, you usually end up on the losing end of the deal.

Thanks to the Internet, you can uncover the typical retail cost of a specific make and model. With a little digging, you can find out the wholesale cost as well. This information makes you a powerful negotiator.

You want a win-win situation with the car dealership. They need to make some profit, and you need to feel you paid a fair price. It's fair to negotiate to a price that's \$500 above dealer cost or about 20% off the sticker price. So take along your calculator when you shop.

If the only cars on the lot have expensive options you don't care for, you might want to order a car to your specifications. You might wait a bit, but will save money on options you don't need.

Check with the dealership to see if you can return the car if you don't like it. I did this once. The car I purchased ended up less comfortable than my old car, so the next morning I took it back for my check and my trade-in. Many dealerships now offer this option.

You may have heard the advice to shop the last day of the month for better deals. It's true that you might get a better deal from a salesman then.

As far as trade-ins go, do your research here, too. Knowing the value of your old car makes it easier to negotiate a better price for it. Try not to talk about a trade-in possibility until you get a purchase price.

I researched the value of my little red Corolla and found that it was \$3500. One dealership offered me \$1200 because "they'd have to repaint it". Another dealership offered me \$3500 and

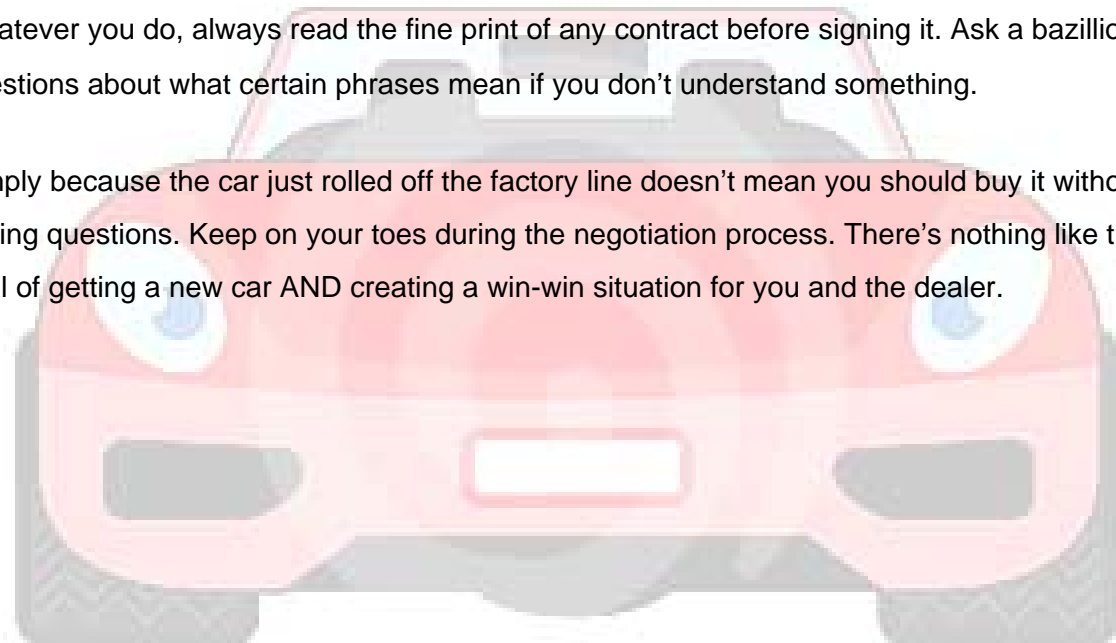
complimented me on taking such good care of the engine. Stick to your guns when it comes to getting the value of your trade-in, especially if you've had your car serviced regularly.

You may want to advertise your older car and sell it privately. Typically you can get a better price this way, but it may take a little time.

A service contract will likely be brought into the negotiation. The consumer information I've read discourages buying an extra contract on a new car, as it's not likely a problem will occur during the first months of use.

Whatever you do, always read the fine print of any contract before signing it. Ask a bazillion questions about what certain phrases mean if you don't understand something.

Simply because the car just rolled off the factory line doesn't mean you should buy it without asking questions. Keep on your toes during the negotiation process. There's nothing like the thrill of getting a new car AND creating a win-win situation for you and the dealer.



## **Car Repair 101**

The more you notice about your vehicle, the more likely you'll be able to head off repair problems. Yep- even if you're mechanically challenged. You can detect many common vehicle problems by using your eyes and nose.

### **“See No Evil”**

Is there a little stain or a drop of fluid under your vehicle? It may mean absolutely nothing. But you do want to check the wet spots immediately - just to make sure.

What color is the fluid under your car? Yellowish green, pretty blue or neon orange colors indicate an overheated engine or an antifreeze leak caused by a bad hose, water pump or leaking radiator. Not good. I remember the yellowish green ooze from my Chevette as the tow truck took it away to its final resting place. Get to a repair shop while you still can!

A dark brown or black oily fluid means the engine is leaking oil. A bad seal or gasket could cause the leak. This is how my first car met its demise.

A red oily looking spot indicates a transmission or power-steering fluid leak. Also, not good.

A puddle of clear water usually isn't a cause for concern. It may be normal condensation from your vehicle's air conditioner. Whew!

### **“Smell no Evil”**

Take a whiff, and you may detect your vehicle's problem.

Do you smell burned toast? This odor often signals an electrical short and burning insulation. Have someone come look at your car. Don't drive it anywhere until the problem is diagnosed.

How about the smell of rotten eggs? This usually indicates a problem in the catalytic converter. Get to a repair shop! Pheee-yew!

A thick sharp odor usually means burning oil. Look for the sign of a leak. This problem needs to be addressed immediately if having transportation is important to you. You may also notice a bluish smoke coming from your vehicle. Ask me how I know. Ahh... memories.

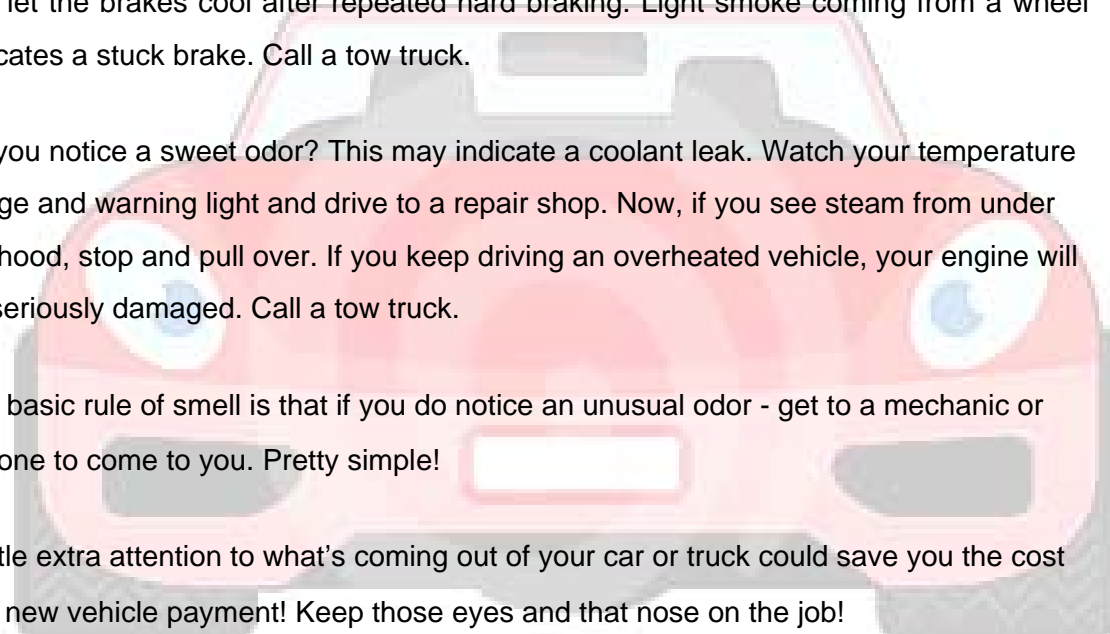
The smell of gas after a failed start may mean the engine is flooded. Wait a few minutes and try again. If the odor continues, there may be a leak in the fuel system - a potentially dangerous problem that needs immediate attention.

A chemical odor may mean overheated brakes or clutch. Check the parking brake. Stop and let the brakes cool after repeated hard braking. Light smoke coming from a wheel indicates a stuck brake. Call a tow truck.

Do you notice a sweet odor? This may indicate a coolant leak. Watch your temperature gauge and warning light and drive to a repair shop. Now, if you see steam from under the hood, stop and pull over. If you keep driving an overheated vehicle, your engine will be seriously damaged. Call a tow truck.

The basic rule of smell is that if you do notice an unusual odor - get to a mechanic or get one to come to you. Pretty simple!

A little extra attention to what's coming out of your car or truck could save you the cost of a new vehicle payment! Keep those eyes and that nose on the job!



## Getting A Great Deal On A New Car

Ah, the excitement of a brand new car! Driving to every friend's house you ever had to show it off. Spit shining it ever chance you get.

The only bad part about the deal is, well... the deal.

Fortunately, there's a way get a great price on a new car and this insider info will save you both time and money.

How many hours have you wasted talking about a new car deal, only to find out that the dealer had other contract clauses in mind that exploded the cost? I have wasted entire days in the car buying process.

What does "factory invoice price" really mean? The price that you see on the car is the "manufacturer's suggested retail price". You don't want to pay this over-inflated price. Supposedly, the "factory invoice price" is what the dealer paid the manufacturer for the car. The dealer will have an invoice with this price on it.

When you hear a dealer say that he'll sell to you "below invoice", you wonder how on earth he could make any money. You may think that you're getting the bargain of the century.

Well, not so fast. See, the factory invoice price probably isn't what the dealer had to pay for the car.

Dealers get all sorts of incentives on top of this base price. Carryover allowances and other special discounts added in make the actual cost of the vehicle less than the price on the invoice. This can add up to the tune of \$500-\$2000 dollars.

So you could buy a car at \$100 below the factory invoice and still be fattening the salesman's wallet more than enough.

Ask if the car manufacturer offers a factory-to-customer rebate. You have to get this straight from the manufacturer, but every little bit helps!

The more you know about factory-to-dealer incentive payments, "holdbacks," and other allowances the dealer will receive, the better off you'll be. Do your research so you'll know the best prices cars like yours have recently been selling for.

Now, you don't want to get a great price on a car, and then lose out by paying too much for financing, for an extended service contract, and for unnecessary add-ons.

Also, check to see what the market value is of your current car if you're considering a trade in. Don't talk about a trade in until you have agreed on a price.

Before going car shopping, check the annual percentage rate currently offered by banks in your area. Sometimes credit unions offer good rates.

Many new cars are very reliable and often carry long manufacturer warranties. An extended service contract may be a waste of your money. If you do want one, make sure you check over it with a fine-toothed comb to see what it covers and what it doesn't. Nothing like being surprised by a repair bill. If your car already has rust-proofing, paint sealant, or fabric protection, make sure you don't end up paying more than \$50 for it. Any more than that will be pure profit and mark up.

A good deal on your new car can be negated if you get a lousy price on your trade-in. Go ahead and take your car to a few dealerships beforehand and ask what they'd pay you for it straight out. Explain that you're selling your car and getting offers from different dealers.

If the dealership where you're buying offers you a ridiculously lower price, you may as well sell your car outright to one of the dealers you checked with. You do want to get the true wholesale value for your trade-in. A dealer who offers some extraordinary trade-in allowance is likely making it up on the new car price.

It takes a little extra time to ensure a great deal on your new car, but your savings can be substantial. You just might find the whole process fun!

## Getting The Best Automotive Service

Just as clear communication between you and your doctor can equal better care for your body, communicating carefully with your mechanic means the best care for your body of your car!

When you think about it, you know your car better than anyone else. You drive it every day and know how it feels and sounds when everything is right. So don't ignore its warning signals. If something doesn't feel quite right, get your car checked out.

The following tips should help you along the way:

“Preventative Medicine”

Follow the recommended service schedules.

Keep a log of all repairs and service.

Check your car for:

- unusual sounds
- odors
- drips
- leaks
- smoke
- warning lights
- changes in acceleration
- changes in engine performance
- changes in gas mileage
- changes in fluid levels
- worn tires, belts, hoses.
- difficulty in handling, braking, steering
- unusual vibrations

When there is a problem...

- Write the information/symptoms down to give to your repairman.
- When did the problem first start?
- Exactly when does the problem occur?
- Is it constant or does it occur now and again?
- Does the problem happen when the vehicle is cold or after the engine has warmed up?
- Is the problem noticeable when you accelerate? When you brake?
- At all speeds? When shifting?

Remember to let the technician diagnose and recommend a remedy, even if you think you already know what the problem is. Plus, it's important not to demand an on-the-spot diagnosis. The technician needs to thoroughly examine the vehicle before knowing what's really going on.

Stay involved. And don't be shy about asking as many questions as you need to understand the problem. Mechanical terminology can be confusing to the layperson.

Ask for simple definitions of technical terms you're not familiar with.

It's hard to be patient, as most of us feel completely incapacitated without our vehicles. Make sure you ask to be called and informed of the problem, recommended action, and costs BEFORE work begins.

Before you leave, ask about labor rates, guarantees, and what methods of payment are acceptable.

Leave a telephone number where you can be called.

The information you share with your auto technician will enable him to more easily locate the problem, diagnose it, and repair any damage. Then you and your car will be on the road again!

## **Helping Your Car Run The Extra Mile**

A little extra care here and there when it comes to your car, and you'll find yourself saving loads of money - not just on repairs, but on fuel as well!

### **Keep your engine tuned up**

A misfiring spark plug can reduce fuel efficiency as much as 30 percent. This means less money in your wallet. Follow the service schedules listed in your owner's manual. Replace filters and fluids as recommended.

I know it doesn't always fit into your schedule. You just have to make yourself do it. If the dealer is charging an arm and a leg for a tune-up, get a second opinion at a local reputable car repair shop. They can do the same service schedule, usually at a greater savings to you.

These tune-ups not only keep your car running smoothly, but they'll help when you're ready for a newer vehicle. A smooth running car means a better trade in value for you.

### **Check your tires for proper inflation**

Under-inflation actually wastes fuel. It causes your engine to work harder to push the vehicle. Wheels that are out-of-line (as evidenced by uneven tread wear or vehicle pulling) make the engine work harder, too. Keep those tires inflated properly, and you will save when you fill up.

### **Drive gently**

Avoid sudden accelerations and the jerky stop-and-go routine. (Pass the barf bag, please!) Use cruise-control on open highways to keep your speed as steady as possible.

### **Avoid excessive idling**

Shut off the engine while waiting for friends and family. Today's vehicles are designed to "warm up" fast, so there's no need to warm your car up for half an hour on cold winter mornings.

### **Keep your air conditioner in top condition**

Remove extra items from the vehicle. Less weight means better mileage. Storing luggage in the trunk rather than on the roof reduces air drag. All these little things add up.

Plan your daily errands to eliminate unnecessary driving. Try to travel when traffic is light to avoid stop-and-go conditions.

**Join a car pool**

At least, ask if someone wants to share a ride if you're just headed one place and then back.

Remember, how you drive your car, and how its fluids, old parts, and tires are disposed of all affect the environment. So take good care of your baby! Go the extra mile for it, and it will run the extra miles for you!



## How To Summer-Ize Your Car

We go to great lengths to make sure our vehicles are ready for winter. Who wants to get stuck in sub-zero degree weather with a stalled car?

But what about during the summer? Believe it or not, the heat takes its toll on your car, too, so it's important to keep your car serviced.

Periodic maintenance on your car will save you tremendous hassle in the long run. Your vehicle should last longer and command a higher resale price, too! I made it a point to get my car serviced according to the dealer's schedule, and when I traded it in, I got far more than I expected due to the stellar condition of the engine.

Now I know this isn't bedtime reading, but the owner's manual can be your best friend – assuming you read it! At least take a look-through periodically. How about while you're waiting to get your oil changed?

Follow the manufacturer's recommended service schedules. This could save you a major breakdown.

Have the air conditioning system looked over by a qualified technician. A check up here can save you a huge bill later.

The greatest cause of summer breakdowns is overheating. Prevent this problem by making sure the cooling system is flushed and refilled as recommended.

Have your car's belts, clamps, and hoses checked by a technician. This only takes a few minutes and is usually inexpensive.

Change your oil and oil filter every 3,000 miles or four times a year.

Replace air and fuel filters as recommended.

Get plenty of windshield washer solvent – we have a tendency to use a lot of this in the winter, so your fluids may be low.

Tires should be rotated every 5000 miles or so.

Check the spare tire to make sure it's inflated properly. Also, make sure you have a jack along with it!

Transmission troubles equal money troubles equal emotional troubles! Have your transmission serviced periodically, and prevent big-time repair bills.

If you notice that your brakes are less efficient, get them checked out right away.

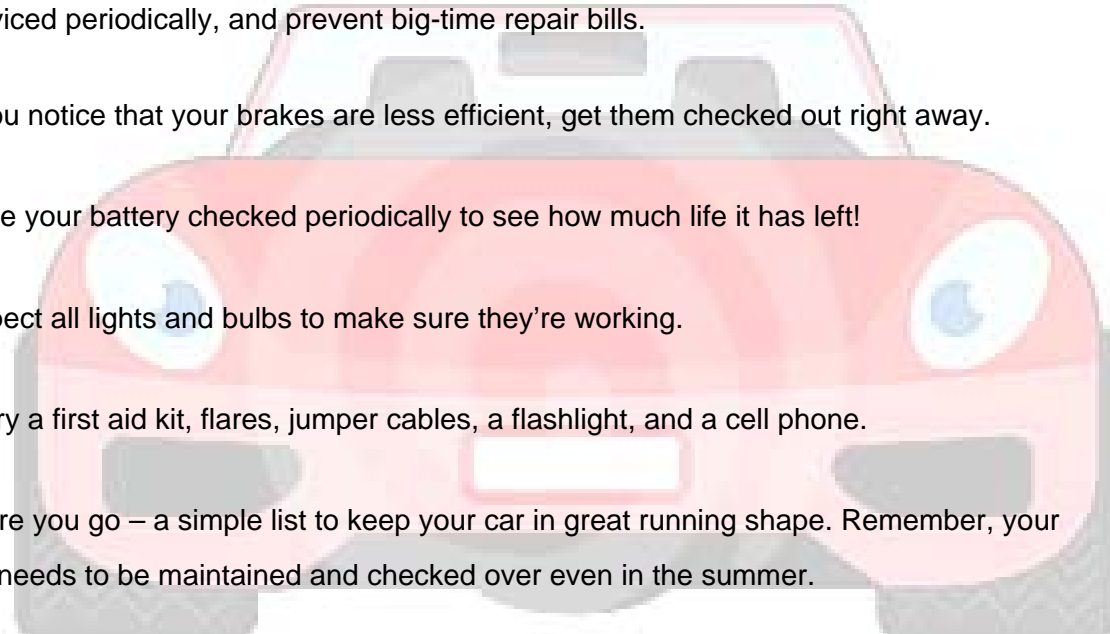
Have your battery checked periodically to see how much life it has left!

Inspect all lights and bulbs to make sure they're working.

Carry a first aid kit, flares, jumper cables, a flashlight, and a cell phone.

There you go – a simple list to keep your car in great running shape. Remember, your car needs to be maintained and checked over even in the summer.

Taking care of your car takes only a few minutes each month, and pays you big dividends for the life of your vehicle!



## How To Choose The Right Body Shop

You don't want to fool around when choosing a mechanic for your car. Keep an ear open for recommendations and warnings when your friends and family have car troubles. If you know beforehand of a body shop you feel comfortable with, you won't need to make a rushed or incomplete decision when you need one.

Ask friends and associates for their recommendations. I stay in touch with homeschooling families. They're often part of a larger group that can share recommendations for mechanics they've felt were honest and reputable.

Check with your local Better Business Bureau regarding the reputation of a particular body shop. Ask about the number of complaints, if there were any, and how the complaints were resolved. Don't be too anxious if there were some complaints. No one pleases everybody, and there are some people you can't satisfy no matter what. But if you see a pattern of the same kinds of problems, beware.

Next, pay a visit to the shop and ask if they handle your vehicle make and model. Check to see how long they've been in business. What kind of feel do you get about the place? Are you treated with courtesy? Does the staff behave professionally?

You don't need to "white glove test" the place, but it should be neat, and organized. Also, times are a'changin', and modern equipment is an absolute must.

Sometimes, vehicle manufacturers recommend specific repair procedures and tools for the repair of their vehicles. Ask if the shop is trained in these procedures and has the necessary equipment.

Are there any civic and community service awards hanging on the walls? It's a nice touch. Do you see diplomas or certificates of competence? You want a technically competent staff.

Look around the place. What kinds of vehicles seem to be in the repair stage? Does everything look like it's being handled professionally? Don't be shy about talking to folks in the waiting

room to see they've tried the shop before and how pleased they are with the service they've received in the past.

My number one suggestion is to ask around and see where others have had satisfactory car repair work done. Even if you're feeling stressed and in a hurry, ask at least 15 people. That way, you're likely to get the same place mentioned more than once. A little time spent on the basics can save you a load of trouble in the long run. And once you find mechanic you trust, your car's future looks a lot brighter.



## **Lowering Your Auto Insurance Costs**

Vehicle insurance - a cost we all must bear if we want to drive. But you might be surprised at how varied the rates for car insurance can be in your area. Definitely shop around for your car insurance. Don't just go with the first agent you speak with.

Now, thanks to the internet, you can shop around right from the comfort of home. Go ahead and get at least three price quotes from different kinds of insurance companies.

If you're in the market for a new car, call to see how much it will cost to insure in the first place. Having a car alarm and other anti-theft devices can help lower your costs.

Always ask about discounts. Don't be shy. Companies expect this!

What's my cost if I have a \$500 deductible? (Increasing your deductible from \$200 to \$500 could reduce your collision and comprehensive coverage cost by as much as 30 percent.)

How about a \$1,000 deductible? Going to a \$1,000 deductible can save you 40 percent or more. (Now if you don't keep at least this much in the bank, don't choose this option!)

If your car is worth less than 10 times the annual insurance premium, purchasing extra coverage may not be cost effective. That's one great thing about owning an old car!

My credit rating is excellent. I always pay my bills on time.

What if we insure more than 1 car with your company?

I haven't had an accident in more than three years...

I haven't had a traffic ticket in three years...

I've taken a driver's training course.

My car has an anti-theft device.

I don't put a lot of mileage on my car in a year's time.

I carpool.

My car has air bags.

My car is quipped with anti-lock brakes.

I have daytime running lights.

I'm a student driver with good grades.

Since I have both auto and home coverage with you, do I qualify for a discount?

I'm a college student away from home...

I've been a long time customer...

My mom and dad use your company...

Do you offer any other discounts? Some companies offer reduced rates to drivers who get insurance through a group plan from their employers and other professional groups. It can't hurt to ask.

Not every company will offer the same discounts. Compare the final prices the various companies offer you. It pays to shop around for your car insurance!



## To Lease Or Not To Lease?

Thinking of leasing a car? It's pretty awesome to always have a new looking car sitting in your driveway! But, you may want to take a few things into consideration before jumping in to a lease head first.

When you lease a vehicle, you're given the right to use it for a specific number of months and miles. Yes, the monthly payments are lower than if you bought the car outright. And that's pretty attractive! A low monthly offer definitely captures your attention during car commercials. But at the end of a lease, you're empty-handed. The lease might allow you to buy the car under certain terms – make sure those terms are stated, if that's something you think you're going to be interested in.

It depends on your needs. You may not want to keep a vehicle very long, in which case, leasing could be a valuable option.

Either way, check the beginning, middle, and end of lease costs. Are there mileage limits? Most likely. What upkeep is required? You usually have to abide by manufacturer's recommendations on servicing the vehicle (changing oil, rotating tires, etc.).

Usually if you end a lease early, you end up having to pay a pretty hefty termination charge. Check out all the fine print so you know exactly what you're getting into.

Many times you have to agree on a specific number of miles you'd drive a year. (normally 12,000 to 15,000 annually). If you go above that, there'd be additional charges. Take that into consideration if you're planning a family vacation by car.

Damage, excess wear to the vehicle, and any missing parts incur additional charges, as would be expected.

Naturally, the leasing company requires you to have car insurance.

There might be extra upfront costs, like a down payment, a security deposit, taxes and other fees. So your initial payment might be higher than you first thought. Check it all out before signing on the dotted line.



## Buying and Maintaining A Car Made Easy

I have several friends who would only lease, and would never consider buying a car. If you're the type of person who wants to trade your car in every two years or so, and you take good care of your vehicles, leasing may be for you. On the other hand, if you're the type to drive a car into the dust and hold onto it forever, leasing would be a more expensive option than an outright purchase.



## Nine Secrets To Maintaining Your Car

Robert Sikorsky's little book Drive It Forever offers invaluable tips to keep your car going the extra mile. His stellar advice could save you a year's worth of car payments or more!

The smoother you drive, the longer your car will run. Stopping and starting, fast lane changes, scratching off all lead to shorter life for your car.

Naturally, you can't drive at all without stopping and starting. But your goal is to keep moving smoothly any time that you can. Does it look like a stoplight is about to turn green? Then slow down and if possible, gently keep moving until the light changes.

Less engine idle means less engine wear, says Sikorsky. If you have to idle longer than 30 seconds, you may as well turn the engine off and start it when you're ready to roll. So turn off the car if you're waiting in parking lots, waiting on others to ready themselves for travel, if you have to go back in the house for something, etc.

And never rev up the car while it's not moving.

If you're driving in "bumper to bumper" barely moving traffic, it's wise to turn your air conditioner off. This saves a lot of wear on your car. The engine has to work overtime if the air is on and you're stopping and starting frequently.

You've probably heard that it's good to take your car out periodically for a good drive on the highway now and again, and that's good advice. This allows your engine to get fully warmed up and helps get rid of some deposits built up by short trips.

If it's below freezing, try not to take your car out on short trips of less than five miles. Sikorsky says this is one of the worst possible conditions for your car.

Don't cruise around a parking lot forever, trying to find a spot. Go ahead and park further away and get in a little exercise.

Avoid accelerating suddenly unless there's an emergency situation. Putting the pedal to the metal may get you someplace today, but tomorrow you may end up hitching a ride from a neighbor.

If possible, don't park your car headed uphill. When you're ready to start it later, the engine will have to use extra power to pull itself. It's better to park headed downhill than uphill.

Driving on dusty roads cuts your gas mileage considerably as well as adds to engine wear.

I've found [Drive It Forever](#) a valuable read! It's personal, and easy to read, even if you're mechanically challenged.



## Oil – The Life Of Your Car

Oil cleans your car. It lubricates parts. It helps cool things down. Without it, your engine would be sitting squarely in the center of your local junkyard.

Scheduling regular oil changes is vital to the life of any vehicle.

The oil filter keeps little bits of dust and other contaminants out of your engine, and helps ensure the oil runs smoothly, so you want to change that every time you change the oil.

Imagine how your body would react if your kidneys and liver shut down. The impurities in your blood would build up continually, and it wouldn't take long for your body to completely break down.

Oil for your car can be likened to blood to your body. Your car needs clean oil to keep going. What would happen if you never changed your oil?

Well, you'd be lucky to get 30,000 miles out of the car before your engine would collapse.

Say you only change your oil once a year. Your car seems to be running fine, so no harm done, right? Not so fast! Your engine has been flooded with contaminants. It won't be long till you find yourself coming to a standstill.

Regular oil changes are as important to your car as daily trips to the bathroom are to you. Now, we won't take the analogy too far, but you get the idea. This one scheduled maintenance may help your vehicle avoid mechanical failures.

I actually heard two mechanics say that they figured you could run a car forever if you had the oil changed every 2000 miles. That may seem excessive to some folks. But it kept my baby humming nicely!

Now if you see any hint of an oil leak on the driveway after the car is parked, get to a service station. This could be ultra bad news and you need to have your car checked out immediately. Ditto if you detect a burning smell or smoke coming from around the



You may not feel 100% comfortable changing your oil, but you can check it easily. It's best to check the oil when your engine is cold. Unscrew the cap and pull out the dipstick. Wipe it with a clean tissue or paper towel. Reinsert the stick all the way. Then pull it back out and check the dipstick. You'll see "add" and "full" lines clearly marked on it. If the oil film is between the "add" and "full" lines, you're good. If it's below the "add" line, you need a quart of oil. Make sure you use the kind recommended in your owner's manual. After adding the oil, repeat all the steps.

See, that wasn't too hard, was it?

Make sure you take the time to check the oil levels in your car, and have it changed regularly. It literally means the difference between life and death for your vehicle!



## **Your Quick And Easy Guide To Car Maintenance**

Cars are like electric lights. We often don't appreciate them until they go on the blink. Regular maintenance checks and simple service can greatly reduce the cost of car ownership and keep you a much happier traveler!

Don't let the thought of car maintenance intimidate you. There are actually several car maintenance tips you can do – even if you're totally mechanically-challenged!

For instance, you'll want to keep your windshield washer fluid reservoir full. This involves screwing off the cap and pouring windshield wiper fluid in the right spot. You can quickly check the fluid levels when filling up at the gas station.

While you've got the windshield washer fluid out, pour some on a rag and clean the bug guts, etc. off the wiper blades.

If you see any colored fluid leaking from your car, get it serviced immediately.

If you smell any peculiar odor coming from your car, take it to the nearest service station. Odors mean something inappropriate is going on under the hood of your car!

Every fall, go ahead and replace your wiper blades. You need new ones once a year – might as well get them before winter sets in and you're wiping away that ice and sleet!

Be sure all your lights are clean and working, including brake lights, turn signals and emergency flashers. You can perform this quick check while filling up your gas tank.

Check your tires once a month – give a look over for cuts, bulges, or nails or other foreign objects sticking out.

Take your car to your friendly serviceman once a month and have the pressure in your tires checked. This service should cost you less than five bucks, if anything.



Every three months have your oil and oil filter changed. Many times an inspection is done during the oil change. It's worth it to pay a little extra if you have to and have this done. Ask to have your battery checked, too.

Have your air filter changed when it gets dirty. You can ask the folks who change your oil to check the air filter. They're happy to change it for you.

No matter how non-car savvy you may have felt in the past, finding that you can do some simple maintenance checks puts you in the driver's seat. You're likely to discover in advance if your car has a problem that should be taken care of immediately.



## **18 Simple Ways To Save Money On Your Car**

The upkeep of your vehicle can be quite an expense - from initial purchase to insurance to maintenance. And sometimes we get the sinking feeling that every time we need a car repair, we're going to get taken for a ride. (pardon the pun!) Actually there are some ways to make sure you don't get a raw deal when dealing with a local body shop.

After you get recommendations for honest mechanics, call around to check out the prices for certain jobs. It's always smart to get a second opinion.

How about some preventative medicine? Keep your gas tank filled. This will help you avoid the gas line freezing up in cold weather. Also, driving on "fumes" allows little pieces of dirt at the bottom of your gas tank to run through the fuel lines with the last drops of gas. This debris clogs up the fuel filter and can cause carburetor damage as well.

Sometimes a problem with your car's electrical system results from a simple blown fuse. Check to see if you have any blown fuses before investing in a tow truck!

Keep track of how much oil your car uses. A sudden change in oil consumption means you need to see a technician.

Save your brakes by having your brake fluid changed every 30,000 miles.

Check your tire pressure once a month. This simple maintenance check can add up savings at the gas pump!

Stop and go traffic causes excess wear and tear on your vehicle. Go ahead and give your car a nice twenty minute ride at 55 mph on the highway every couple weeks if you "major" in short trips.

There are other ways to save money on car expenses. Let's look at the insurance payments.

If you've budgeted for possible out-of-pocket expenses in case of a car accident, you might want to consider increasing your insurance deductible to \$500. This will lower the cost of your insurance.

Talk to your insurance agent. If your car is as old as the hills, you might want to drop collision coverage to save money.

Car insurance companies offer a variety of discounts. Ask your agent if the company offers reductions for driver training courses, anti-lock brakes, car alarms, air bags, mature drivers, good students or maintaining a good driving record.

Before you purchase from a dealer, ask about the dealer's return policy, get it in writing and read it carefully. Dealers are not required by law to give used car buyers a three-day right to cancel.

Visit [www.fueleconomy.gov](http://www.fueleconomy.gov) to find cars that are fuel efficient.

Each 5 mph you drive over 60 mph is like paying an additional \$0.10 per gallon for gas. In most cases, using cruise control on the highway will save gas. Replacing a clogged air filter can improve your car's gas mileage by as much as 10 percent. This isn't going to cost you an arm or leg either.

Do your homework when buying a car from an auction. Many vehicles that have been damaged by floods and hurricanes are going on the market. These won't last long – leaving you with a flood of bills. Be a little concerned if the carpet looks too new, and check carefully for signs of rust.

Carfax.com shares info on inspecting a used car to make sure you get the best deal.

If you use your car for business, keep track of miles traveled so that you can use this for a tax deduction. Get more info at [irs.gov](http://irs.gov).

When you consider all the ways you can save money on your current vehicle, you might be persuaded to put away the extra each month for a new car down the road!

## Seven Sounds Of Serious Car Talk

Are you a born mechanic? I congratulate you. Personally, I drove my first car for years without even knowing how to raise the hood.

If you're like me and have no clue about the inside workings of automobiles and such, take heart. You can actually tell a lot by what your car says.

Yep. Those squeaks, squeals, rattles, and rumbles offer valuable clues about problems and maintenance needs.

### **Scenario One**

Your car squeals at you. A shrill, sharp noise, (mostly related to engine speed) can indicate loose or worn power steering, fan or air conditioning belt. Loose car parts are not good news. Take your car in for a look-over.

### **Scenario Two**

Your car makes a clicking sound. In this case, you might have a loose wheel cover, or a loose or bent fan blade. Don't try beating the dashboard to see if the problem goes away. Remember the loose car part warning above.

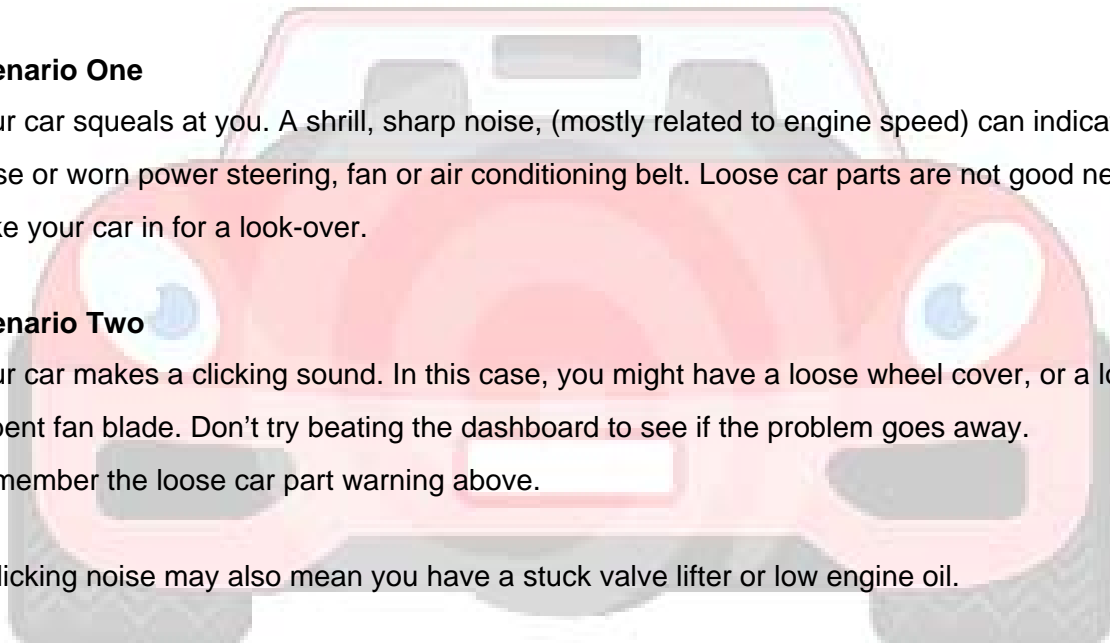
A clicking noise may also mean you have a stuck valve lifter or low engine oil.

### **Scenario Three**

Your car screeches. Piercing metallic sounds can be caused by brake wear indicators to let you know it's time for maintenance. Sometimes brakes will squeal, even when they're in okay shape. Go ahead and get it checked out, though. You want your brakes in top condition all the time.

### **Scenario Four**

Your car makes a low rumbling noise. This could mean something's up with your exhaust pipe, converter or muffler.



### **Scenario Five**

Your car has a high-pitched pinging sound. This is usually caused by using gas with a lower octane rating than recommended. Check your owner's manual for the proper octane rating. If the pinging continues, engine ignition timing may be the issue.

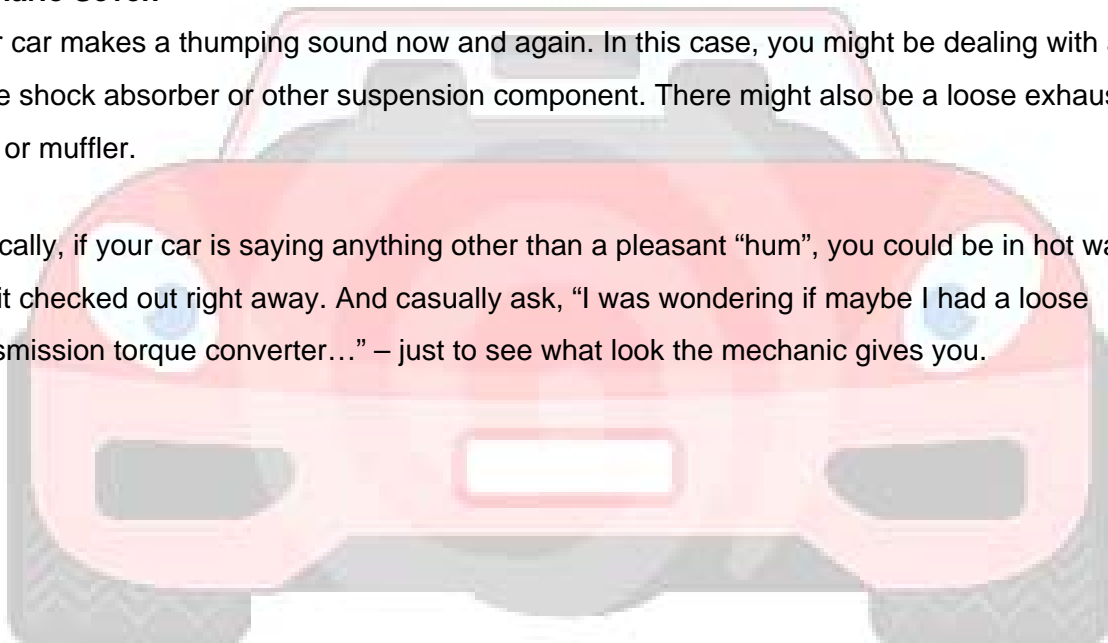
### **Scenario Six**

Your car has a rhythmic pounding sound. This could indicate a worn crankshaft or connecting rod bearings. Or maybe a loose transmission torque converter.

### **Scenario Seven**

Your car makes a thumping sound now and again. In this case, you might be dealing with a loose shock absorber or other suspension component. There might also be a loose exhaust pipe or muffler.

Basically, if your car is saying anything other than a pleasant “hum”, you could be in hot water. Get it checked out right away. And casually ask, “I was wondering if maybe I had a loose transmission torque converter...” – just to see what look the mechanic gives you.



## **Some Winter Tips To Keep Your Car Running Smoothly**

Want to save money on car repairs and costly emergencies?

Make it a point to schedule into your calendar a winter booster check for your car.

Keep these tips in mind for your winter travel, and you'll have a safer winter travel season all around!

A gas tank which is kept filled helps keep moisture from forming. Make it a habit to go ahead and fill up when your tank is half empty.

Change your oil and oil filter every 3,000 miles or so if your driving is mostly stop-and-go or consists of frequent short trips. Personally, I'd change my oil every 2000 miles, regardless. It will save you loads of trouble in the long run. Go ahead. Schedule it into the planner.

Wiper blades are one of those things we usually never think about until we need them, and they're not working! Have you ever tried driving in sleet and snow with impaired visibility, thanks to dud wipers? Talk about nerve-wracking! Go ahead and replace old wiper blades. If your climate is harsh, purchase rubber-clad (winter) blades to fight ice build-up. Stock up on windshield washer solvent. You'll be surprised how much you use. And, of course, carry an ice-scraper. I keep one in the car, and one in the house – just in case my doors freeze and I can't open them immediately.

Make sure your heater and defroster are in good working condition.

Worn tires don't help any time of year, least of all in winter weather. Examine tires for remaining tread life, uneven wearing, and cupping; check the sidewalls for cuts and nicks. It's a good idea to check tire pressures once a month. Let the tires "cool down" before checking the pressure.

Don't forget to rotate your tires, too!

Make sure you have a spare and that the jack is in good condition.

Be prepared for emergencies, even if you live in a warmer climate. A winter emergency list should include gloves, boots, blankets, flares, a small shovel, sand or kitty litter, tire chains, a flash light, and a cell phone. Put a few "high-energy" snacks in your glove box. You can buy survival aids in the camping section of your sporting goods store.

It may take you less than an hour to get your car checked for winter and prepare for any emergency. That's time well spent and it can save you a giant headache this winter season! Indeed, it could even save your life and the lives of those you love.



## Take Care Of Your Tires

We often ignore them unless they're flat. But tires play a vital role in the overall condition of your car. Maintain them properly, and you'll save money on repairs and on fuel costs.

Keeping your tires properly inflated ensures that they wear longer and can prevent accidents. Your car likely has a card or sticker attached to the door edge or the inside of the glove box door. The right amount of air your tires need is specified here. In case your car doesn't have this sticker, you can check your owner's manual.

Serious accidents can happen if your tires are under-inflated or overloaded. One of my tires blew-out on me and caused an accident. Luckily I was on a little traveled country road and was going slowly. I hate to think of what might have happened if I had been in major traffic.

Buy your own quality tire gauge. You can't tell if tires are inflated properly just by looking. And the air meters at your service station may not be correct!

Ask your auto supply dealer for a tire gauge calibrated up to 80 PSI. They'll know what you mean, even if you don't.

Take a moment at the beginning of each month to check your tire pressure (don't forget the spare! Uhm, you do have a spare tire, don't you??) Check them before you get in the car to drive. Write down the actual under-inflation amount for each tire. Take this info with you to the service station.

Now measure the inflation again and record these numbers. (Don't worry, this only takes a couple minutes.) Now inflate the tires to a level that equals the warm pressure (that you just took) plus the first under-inflation amount. (called the "cold" inflation pressure)

If the above instructions sound intimidating or confusing, take your car to a shop and give them the "cold" pressure numbers. They'll put the correct amount of air in your tires for a minimum fee – sometimes they'll not charge you at all.

The leading cause of tire failure is under-inflation. So make a habit to check them once a month.

Overloading your vehicle can lead to tire failure, too. Just because you have a pick-up truck doesn't mean it can carry an infinite load.

Schedule a tire check into your calendar each month and you'll save money, save fuel, and perhaps, even save your family from a car accident.



## Test Driving Your Car

Getting a new car thrills and excites. Sometimes it's easy to get carried away in our initial response to a car. No matter how much you like a certain vehicle, take it for a long, serious test drive.

You should first plan on spending as long as possible on your test drive. Fifteen minutes isn't enough time. You want to thoroughly examine the car and definitely have a mechanic check it out.

Take a look at the vehicle overall. Do the body parts line up? Does the paint match? Will doors open and close easily? Do the tires look like they wear evenly?

Check under the hood. You may not know exactly what you're looking at, but that's okay. Look for leaky hoses, worn belts, and dirty oil. Ask the dealer to show you the automatic transmission fluid. Smell it. If there's a "burned" odor, steer clear. The fluid should be clear and reddish. Transmission repair costs are not pretty.

Have someone show you the radiator water. It should have a light yellow or green color.

Make sure all of the warning lights and gauges work. Start the car and check all lights and functions. And here's a no-brainer - make sure no warning lights remain lit on the dashboard.

Look at the airbag indicator lights. If these lights don't illuminate as you start the car, or if they stay lit after the car is running, they're not working correctly.

Try on the seat belt. Test the vehicle in the early evening to determine the headlight visibility. If you already have a child safety seat, go ahead and install it. Not all seats are compatible with all cars.

Accelerate up to 35-40 MPH. Is shifting smooth and steering straight? When braking, a pull to the left or the right could indicate a problem.

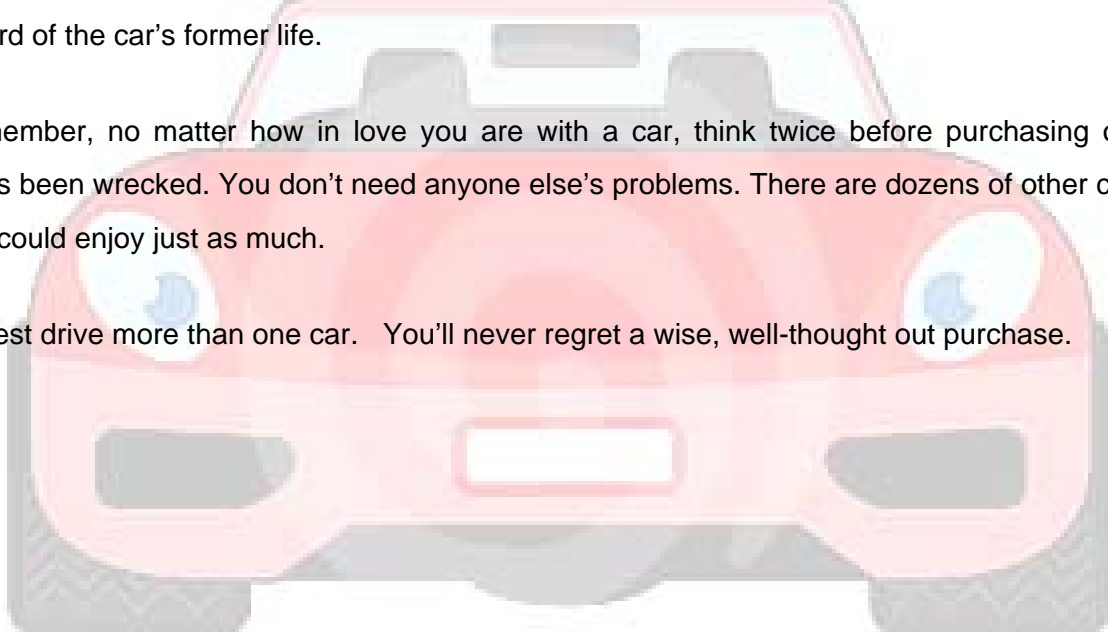
If you buy via the classifieds, make sure to check the name on the title and match it to the name on the seller's driver's license. Just to be safe.

It'd be nice to find the little lady's almost new car that wasn't driven more than 15,000 miles a year. Of course, low miles on the odometer would be a big plus, too. Even then, you can't assume that a low-mileage car is necessarily in great shape.

One major concern is odometer tampering. So do your homework. Ask for a detailed service history report. If records weren't kept, you can check things out for yourself with the vehicle identification number. Provide this VIN number to your state vehicle history company to get a record of the car's former life.

Remember, no matter how in love you are with a car, think twice before purchasing one that's been wrecked. You don't need anyone else's problems. There are dozens of other cars you could enjoy just as much.

So test drive more than one car. You'll never regret a wise, well-thought out purchase.



## **Buying A Used Car - The Wise Way!**

I have always purchased my cars used. And each time, I got a great deal. Don't think I counted on luck, though - no siree. There are a few "musts" for making sure you don't end up drinking "lemon"-ade.

Spending a little time now may save you serious money later. Check Consumer Reports on the safest cars out there. Looks are one thing, but don't ignore safety.

Go to a reputable car repair shop and ask if you can bring the vehicle by for a look-over. While you're there, ask what cars they have to repair most often. Take heed. Also, ask what the inspection includes, how long it takes, and the price. Always get this information in writing - just to be safe.

Once the vehicle has been inspected, ask the mechanic for a written report with a cost estimate for all necessary repairs. Be sure the report includes the vehicle's make, model and VIN. Go over it with a fine-toothed comb and make sure you understand every item. If you decide to make an offer to the dealer after approving the inspection, you can use the estimated repair costs to negotiate the price of the vehicle.

Are you going to purchase from an individual?

Remember, private sellers generally are not covered by the Used Car Rule and don't have to use the Buyers Guide. However, you can use the Guide's list of an auto's major systems as a shopping tool. You also can ask the seller if you can have the vehicle inspected by your mechanic. If he/she says no... beware. No matter how nice the car appears, something fishy is going on.

Now, a private sale likely will be on an "as is" basis, unless your purchase agreement with the seller specifically states otherwise. If you have a written contract, the seller has to live up to the contract. The car also may be covered by a manufacturer's warranty or a separately purchased service contract. But that doesn't mean that the warranty and service contract are transferable. Plus, other limits or costs may apply. Before you buy the car, ask if it's still under warranty or service contract, and review that baby carefully.

Some states will require vehicle sellers to pass a vehicle inspection before a sale is made. That's not always the case, though. To find out what your state requires, contact your state Attorney General's office or a local consumer protection agency. Hey, it's just a phone call. And it could save you a real headache later!

Whether you end up buying a used car from a dealer, a co-worker, or a neighbor, follow these tips to learn as much as you can about the car:

Examine the car carefully yourself using an inspection checklist. You can find a checklist in many of the magazine articles, books and Internet sites that deal with buying a used car. My favorite book that I've used several times is [How to Buy and Maintain a Used Car](#) by Brad Crouch.

Once I bought a used car in August, and never thought to test the rear defroster. Guess what? Come November, I found out it didn't work. If you're shopping in the summer, don't forget to check the heater. And if it's cold as ice outside, still turn that air on full blast and make sure it works!

Test drive the car under varied road conditions—on hills, highways, and in stop-and-go traffic.

Ask for the car's maintenance record. If the owner doesn't have copies, contact the dealership or repair shop where most of the work was done. They may share their files with you.

Talk to the previous owner, especially if the present owner is unfamiliar with the car's history.

Have the car inspected by a mechanic you hire.

There you go. Do your homework, and it's very likely that, like me, you'll find yourself buying used every time!

## When Your Car Doesn't Feel Right

Okay, something's wrong with your car. You know it. It just doesn't "feel" right.

That may sound lame when you're talking to your mechanic, but believe me, it's not something you want to ignore.

Maybe you feel like the car is difficult to handle. Maybe the ride just seems less smooth and stable. Perhaps there's a vibration that wasn't there before.

These symptoms almost always indicate a problem.

Is it harder to steer your vehicle? Do you have difficulty steering in a straight line? This might mean your front wheels are misaligned or you have worn steering parts.

Does your car feel like it wants to steer or pull to the right or left? You'll need to get this checked out. It may only be that your tires aren't properly inflated. But it could also mean that your front end is misaligned or damaged in some way. That's nothing to play around with!

Maybe your car feels like it's vibrating. Your tires may need balancing in this case.

It's a good idea to check your shock absorbers and struts, too. They might need replacing if the car rides "strangely".

If you put on your brakes, and your car pulls to one side – that means you need to take it for repair.

If the brake pedal sinks to the floor when pressure is maintained – same thing. Take it in.

If you hear or feel scraping or grinding when you apply the brake, this indicates a problem that needs to be checked out.

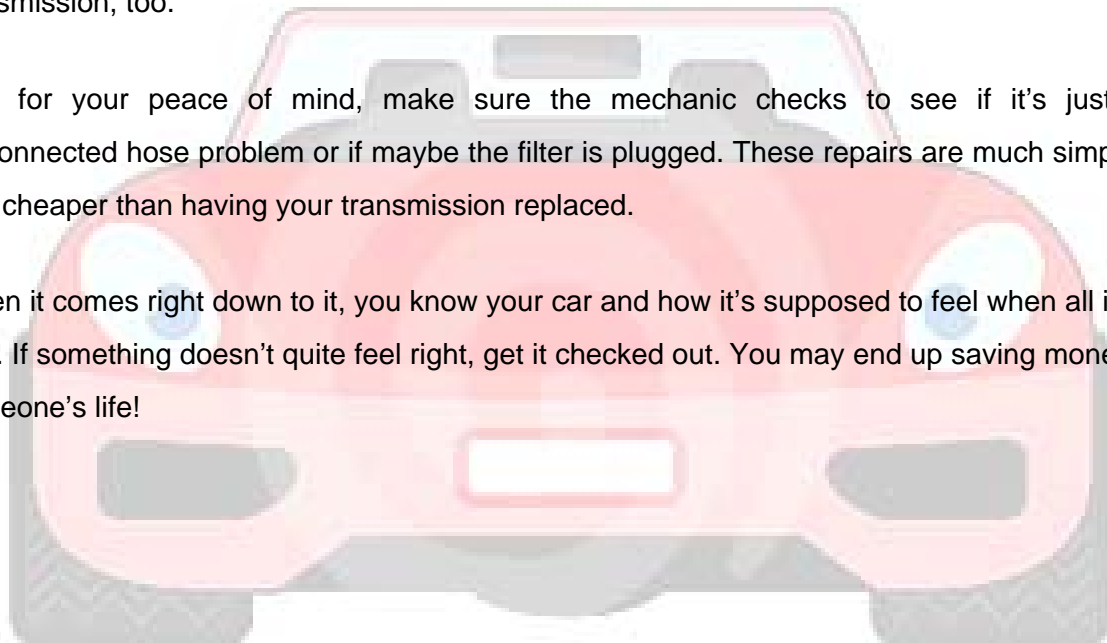
And of course, the no brainer – You need to get your car to a repair shop if the "brake" light on the instrument panel is lit.

Engine trouble is on the menu if you find that your car is hard to start. Other indicators include the check engine light coming on, your car using more than one quart of oil between changes, the car engine running after you remove the key, if the car stalls or idles roughly, and if there's poor acceleration. Also, getting fewer miles to the gallon is nothing to pooh-pooh. That could mean an engine problem, too.

Say the word "transmission problems" and your wallet being drained of all that's in it comes to mind. You might have a problem of this nature if there's a delayed response when shifting from neutral to drive or reverse, if your car doesn't shift during regular acceleration, or if the engine speeds up, but the car doesn't respond. If shifting is hard – there could be a problem with transmission, too.

Just for your peace of mind, make sure the mechanic checks to see if it's just a disconnected hose problem or if maybe the filter is plugged. These repairs are much simpler and cheaper than having your transmission replaced.

When it comes right down to it, you know your car and how it's supposed to feel when all is well. If something doesn't quite feel right, get it checked out. You may end up saving money and someone's life!



## Finding Your Dream Car

Thinking about buying a used car? How do you know which car is right for you? It's all in asking the right questions.

First, ask yourself what you really need in a car. Who will be driving it most of the time? Where will you be driving in? Over what sort of terrain? Do you need a lot of storage space and lots of seating? Are you going to be traveling back and forth over long distances?

What features are an absolute must? Air conditioning, adjustable controls, cruise control?

What safety features you are looking for? Anti-lock brake systems, head injury protection, or child protection equipment?

How much are you willing to spend?

What kind of down payment can you make?

Realistically, what can you afford to pay monthly?

It's important to know this amount before you even start looking. Then do your research. Check websites, dealerships, and Consumer Reports magazine. Look for reliability and repair ratings as well as safety advice. The website [www.edmunds.com](http://www.edmunds.com) offers pricing information and advice on buying a used car.

Go exploring for that perfect car. Gather as much info as you can on the different makes and models. Check out the retail value, available options, performance, and track record for repairs.

No matter where you buy your used car, be prepared to stand firm. There are a bazillion other cars you could fall in love with. Be willing to walk away from the car if the deal doesn't meet the criteria you laid out earlier. Your ability to negotiate a great deal will increase by leaps and bounds.

Always know the market value of any car you're considering and make your first offer lower. You want a little room to negotiate.

Ask for a detailed vehicle history report and service records from the seller. This report can identify major problems including past accidents, flood damage, and odometer discrepancies. When you decide to buy a car, make sure you get it checked out by a trusted mechanic before you hand over any money. That's absolutely crucial.

Buying a used car can be one of the most exciting purchases you ever make. Following a few guidelines will ensure that it's also one of the wisest!

