



Doing Your Homework When Buying a Car

By Jacqueline Davidson

For some, buying a car is a pleasurable experience. For others, it's a necessary evil. No matter where you PCS to, if you are in the market for a new or used car, you'll want to find a fair deal. That means doing your homework.

Start by deciding which car or truck best fits your needs, lifestyle and pocketbook. Are you looking for a smaller car with great gas mileage or a larger truck you can take camping? Do you want something sporty complete with higher insurance rates or something a little more practical? If you buy new, can you afford the payments? If you buy used, are you prepared to pay for possible, unexpected repairs? Once you've made those decisions, research used cars online at *Consumer Reports* and at auto pricing guides like Edmunds.com, KBB.com or NADAGuide.com (getting a figure is also handy when it's time to haggle). Or, if you are deployed, visit the nearest AAFES location to get a good deal on buying a new car and have it shipped home.

If you are interested in buying a used automobile, first ask financial counselors and the JAG office on base if they know about a history of customer problems at local dealers. Second, protect yourself from buying a car with hidden problems by copying the car's VIN number, and use Carfax.com's VIN report. Doing so will give you the vehicle's most accurate history.

The report will tell you if a vehicle has been salvaged, flooded or rebuilt, or if it has been sold off as a lemon. Part two of your history report should be an odometer check; it will cover fraud and mileage roll-back. Next your report should list problems the vehicle had i.e.) major accidents, fire damage, if it came from a salvage auction, or if it has ever been stolen. The final part of the report should include registration history. This will tell you if the vehicle was a lease or rental—both subject to being driven by many people under various driving conditions.

Then visit www.carbuying.com and then take a few minutes to do Carfax.com's recommended inspections:

Under the hood

Fluids: the car should have new oil resembling a honey color. Dark oil is OK as long as it's not gritty or rusty-brown—brown oil indicating condensation problems. If the oil level is low, check to see if the vehicle has oil drippings beneath it — bypass cars that leak oil. Transmission fluid should be pinkish, not brown, and should smell like oil, not burnt. Transmission fluid shouldn't



leave visible metal particles on your cleaning rag — a sign of serious problems.

Check for blow-by by starting the engine then removing the oil cap to feel if air or oil is being blown out of the hole. Blow-by indicates worn cylinders and/or piston rings. The cost from the engine damage—possibly resulting in total engine replacement (overhaul)—could range from \$2,500 and up.

Hoses and belts: Look and feel hoses and belts for cracks, brittleness and fraying. Hoses should feel soft and flexible, not rock-hard.

Check the exhaust

A car that burns oil will emit blue smoke. A car that is burning fuel improperly will have black smoke. Water droplets accompanied by light gray or white smoke just after the car is started is normal. However, if the smoke does not stop after a few minutes, the engine could have water in it. That would be another sign to move on. If in doubt about the engine's condition, get a diagnostic test done somewhere other than at the dealership. The test costs anywhere from \$20-\$60.

Check out the body

Look for color and gloss consistency. Open the hood and car doors to see if the paint color is consistent on the metal — if not, it's usually a telltale sign that the vehicle has been in an accident. Even slight variances in color or gloss could indicate body damage. Close car doors; see if they look even and are uniform with the fenders. Make sure the hood aligns with the rest of the frame. If the hood or doors don't seem quite right, take the vehicle to a tire dealer and ask to get the frame looked at. Many pros will be happy to help you determine whether or not a car has had frame damage.

Gadgets and electronics

Test every electronic gadget to make sure all components function properly. Check lights, inside the vehicle and out, on all settings. Run the heater and air conditioner on all speeds. See if the windshield wipers work and run on all speeds, and make sure any power windows go up and down properly. Though the cost to repair

of most electronic problems is fairly reasonable, it is best to know what does and doesn't work before purchasing the car.

Tires

Tires reveal a lot about how a vehicle has been treated. If mileage is below 30,000, the car should have the original tires. If the tires are brand new and the mileage is below 30,000, be suspicious of odometer rollback. Check the tread depth with a penny. To be legal, tires must have at least 1/16 inch of tread. Insert the penny into the tread groove, with Lincoln's head down. If you can see the top of the head, the tire should be replaced. On each tire, lightly stroke the tread with the flat of your hand. If you feel raised areas, the tire wasn't aligned properly. That could point to a simple maladjustment or a costly suspension repair — have a mechanic check it out. Tires with that sort of wear will tend to make the steering wheel vibrate at highway speeds and may pull in one direction when slowing down on a level road.

Windshield condition

Look for cracks or nicks in the windshield, even the smallest chips can turn into large visual obstacles in a short period of time — especially when outdoor temperatures fluctuate drastically. If the vehicle has windshield cracks or nicks, mention them to the salesman and use them as a bargaining chip when making the deal.

The test drive

If you're still interested in a used car after inspecting it, ask for a test drive. Plan to spend at least 20 minutes behind the wheel. When driving, listen for engine knocking and overly squeaky brakes—sounds could indicate worn out parts. Smell for exhaust or gas in the car—these signs will cost a lot of money to repair and are hazardous to your health (exhaust fumes can cause brain damage or even result in death). Ask if the salesman about warranties, specific engine or safety features and fuel economy. Also, ask the salesperson if the vehicle has ever been in an accident and if the car has a remaining warranty. Always try to buy a used car with a warranty that will last as long as you plan to keep the car.