HOW TO BUY A USED CAR

Before you consider buying any used car, be sure to read the Blue *Book NADA* (National Automobile Dealers Association) Official Used Car Guide, This book, which is available free of charge at most banks automobile insurance offices, and libraries, describes the price range for any year, make, model, and type of car. You should expect to pay a sum of money that is close to the price listed in the *Blue Book*.

The three types of used cars (previously owned) that are available for purchase are listed below:

New Car Dealer – Some New Car Dealers also sell used cars. These cars can be slightly used "demos" or trade-ins. Dealers usually keep the best cars for trade-ins and sell cars that are older and/or needing repairs to auctions, wholesale buyers, and used car dealers.

The new car dealers usually sell their used cars with a limited warranty and have the facilities to service the cars they sell. They also generally sell these cars for more than the *Blue Book* price.

Used Car Dealer – Get their cars from the New Car Dealers. These cars are older models that the New Car Dealer got as a trade-in and would not be able to sell. This type of dealer usually does not sell cars with any type of warranty and does not offer any type of repair services.

Private Cars – You can also buy a car from someone you know. This might be safer than buying a car from a stranger, because your friends would probably tell you if the car had any problems and would need repairs.

QUESTIONS TO ASK BEFORE BUYING A USED CAR

What is the car's condition?

What is the mileage? Be aware that there is an illegal practice setting the mileage "back" on the odometer.

Has it ever been in an accident? What kind of damage and where were the damages?

Why are you selling the car? The reason the car is being sold may

PROBLEMS TO LOOK FOR WHEN BUYING A USED CAR

LEAKS - Look at the pavement under the car for dark stains or puddles. This may indicate that the oil or brake fluid is leaking, which can be expensive to repair.

BODY - Look for any type of rust or "bubbling" under the car's paint. Also check the wheel well, door edges and trunk floor and lid. Bring a small magnet and try attaching it to different exterior areas of the car's body. If it will not stick, this might indicate that the car was hastily repaired with a temporary plastic, due to an accident. Ask the seller what happened.

TIRES - Bald tires or different brands of tires on a car whose odometer only says 10, 000 miles can mean that the odometer has been "rolled-back," "turned-back." or disconnected. Also check for uneven tire wear, which can indicate an accident or alignment problems. Remember to examine the trunk and spare tire equipment. Make sure all the necessary parts of the jack are there and that there are no water leaks in the trunk.

SUSPENSIONS - Push and pull the top of each front tire. If it moves or makes a noise, the bearings or suspensions joints could be badly worn. Push down with your body weight on each fender and make the car bounce up an down a few times. Then give the car one more downward push and release it. The car should bounce back up and stop moving, if it does not level off, and continues to bounce, it may need repairs or new shock absorbers.

INTERIOR - Be sure to check window controls. Safety belts, seat adjusters, warning lights, washers, radio, heater, and air conditioner. Check the seats for comfort, broken springs, and torn seat covers. Have a friend stand in front of and behind the car while you turn on the headlights, turn signals, parking light, and brake lights. Everything should be in good working condition. Look at the rubber pedal pads, if they are greatly worn or new and the car has low mileage, ask questions. Also check along the window seams for water leaks.

STEERING - before turning on the ignition, unlock the steering wheel and turn it. There should not be a lot of motion or "play". When driving, there should not be any vibration in the steering.

ENGINE AND TRANSMISSION - The car should start easily and accelerate smoothly. If there is any bucking, skipping, hesitation, noise and/or chugging, the car will probably need expensive repairs. Check the different gears; they should all shift smoothly and quietly.

ALIGNMENT- Drive straight, through a puddle if possible, with a friend standing outside the rear of the car. The front and rear wheels should follow each other in a straight line. If it moves, even slightly, to one side, then it was probably in an accident and has a bent frame. This is very expensive to repair. Do not buy the car.

BRAKES – Drive the car at 45 mph on a quiet road and apply the brakes firmly without locking them. Do this three times, the car should come to a quick stop without swerving, and the brakes should not vibrate or grab. When you stop the car completely, push the brake pedal down. It should stop well off of the floor. If not, and it goes down or close to the floor or feels spongy, there may be a leak in the brake fluid or problems with the master cylinder. These repairs can be very expensive.

OIL USE – After the engine has warmed up, drive the car at highway speed and take your foot off of the gas pedal for a few seconds. Then press the gas pedal down hard for two seconds, have a friend look for the exhaust smoke. Blue smoke means that the car is burning oil. Repairs for this can be very expensive. Black smoke means that the fuel system may need a minor adjustment.

Before buying any car, new or used, it is a good idea to test drive the car first. While you are test driving the car pay attention to how the car handles while it is moving. Also listen for any unusual noises. It is also a good idea to take the car to an auto mechanic you know and/or trust, for a complete inspection. If he finds anything that needs repair, ask him to give you a written estimate. Take this estimate to the seller, if you do not mind paying for the repairs, and ask the seller to lower the selling price of the car.