



# Kicking Virtual Tires

*When your old clunker quits, do you know  
how to find the best deal online?*

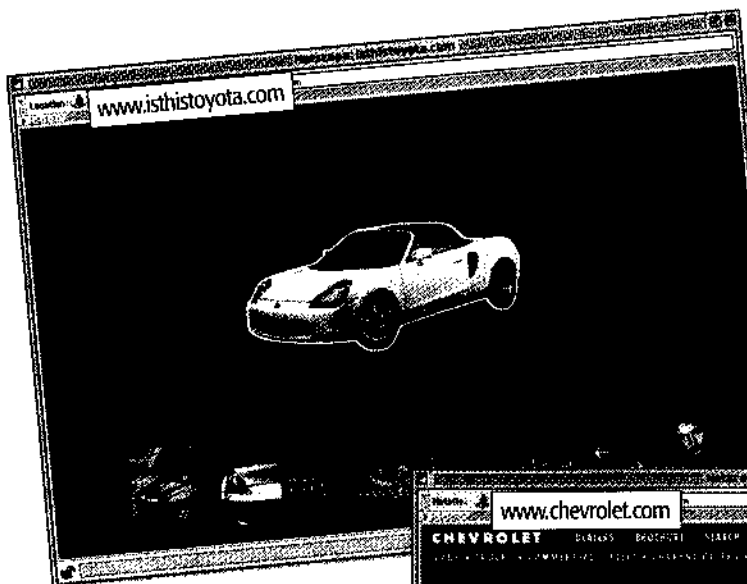
BY PERRY GLASSER

**T**he phone rings in the middle of the night. "Daddy? Are you awake?" Her voice quavers a bit. She's scared. You bet I am awake. This is my daughter. I'm awake before my bare feet hit the cold floor and halfway into my overcoat over my pajamas when I remember *Jessica is not at some high school dance. She's an independent, young woman.*

My daughter's car had broken down. Again. For the second time in a week, she was stranded, alone on the side of the road at 2 a.m. If you are a Dad with a daughter, you know how quickly that kind of situation can transform you into Sir Galahad, off-to-the-rescue. You easily accept the role because you know that the admiration and thanks that will emanate from your child's eyes are a kind of Celestial Light. You will do whatever it takes to bathe in

that glow. It doesn't matter if she's a grown woman; her age is irrelevant. You will kiss away tears and you will chase monsters from under the bed; you'll greet pimple-faced louts at the door and you will resist strangling them; you'll even chat on the telephone for an hour in the pre-dawn morning while you wait for a tow truck to appear at the side of a road on an interstate six states away. When she apologizes for the umpteenth time about waking you, you will lie and repeat that you weren't really sleepy at all, and you'll accept the sorry fact that anyone who works in broadcast news is sometimes going to have to be on the road at God-awful hours. The news never stops; only old cars do.

During the week that followed the breakdown, even though I was hundreds of miles



away, I thought I could once more don my shining armor. Jessica had decided it was time for a new set of wheels. Two or three times a day I called my kid with hard-won heroic wisdom to impart. The woods are filled with unscrupulous beasts called salesmen, I explained. They will see you coming from miles away, they will lick their chops, and they will pick your pocket. She needed to know that when they played good-guy bad-guy with her, a salesman would leave her alone to “check with the boss to see if the deal is all right.” He would return to tell her sadly that the Boss could not allow the bargain he had fought for. She needed to know: *It's a setup! Resist believing that you and the salesman have a common enemy!*

But on my sixth call a mere four days after her car broke down, when I was about to explain to her that the question “What can I do to put you behind the wheel right now?” was in fact her cue to run for any door marked *Exit*, she cut me off. “I signed papers today, Dad,” she said. My spirits sank. All was lost. Had she comparison-shopped? Did she have a good financing rate? And the trade-in? Did she get a decent deal? Learning all these things to avoid being skinned alive—it takes a lifetime of experience to—

“As if, Dad,” Jessica said. “No one shops for cars like that anymore. Get real.”

Then my child deigned to bring me up to speed. She had used the Web to negotiate a trade-in, outfox the sales force,

arrange financing and bargain for a price that left the dealer with a decent profit and her with a few dollars in her pocket. It had taken her three days to get through the Learn/Shop/Buy cycle, and then she steered a spanking new vehicle off a lot. When she explained the details of her purchase, I saw that she had done better than I could have, and I also saw that once and for all, it was time for Galahad to stable his charger. But most importantly, I saw that shopping for a car online, nearly as much as my daughter, can be a beautiful thing.

**\$150 Off the Price of Any Toyota**

**W**hen Toyota lost a class action suit for false advertising, the court ordered them to reduce prices to any and all buyers who present a coupon now available from the lawyers who won the case. Edmund's recommends that you apply for the coupons online at [www.certccc.com](http://www.certccc.com). They cost \$49.95, which means your net discount is just over \$100. Be careful, as the coupons expire in 2002.

**Learn**

The Web can't yet do everything. I don't care how much bandwidth you've got, it's tough to get a Buick delivered via modem. Though it and nearly every other make and model vehicle can be ordered online, you'll still have to mosey on down to the dealership to take delivery. The Web, however, is the ideal medium

for delivering information. So if like most consumers of big ticket items your first job before buying is to learn what you need to know, you'll save yourself great deal of trouble by doing it online. Two comprehensive one-stop information sites are **AutoAdvice.com** ([www.autoadvice.com](http://www.autoadvice.com)) and **Car Buying Tips** ([www.carbuyingtips.com](http://www.carbuyingtips.com)).

At AutoAdvice.com you'll find lots of solid common sense ideas about what you need to know to research, buy and finance a car. The founder of this site seems strangely anonymous, probably because he is the Benedict Arnold of auto salespersons. Right on the home page AutoAdvice.com claims “This site was created by an experienced ex car salesman willing to share his secrets with you and bring you the best online resource for buying a car.” Well, Lord bless him, because in some ways visiting this not very flashy site is a bit like being taken to the Magic Show by a magician, standing in the wings behind the curtain, and seeing all the stuff the audience never gets to see. That may take the fun out of

make (number one is a house), would you rather be smiling like an idiot or counting the hundred dollar bills you still have?

Each topic on the Table of Contents at [AutoAdvice.com](http://AutoAdvice.com) is a link to more education, and when it comes to ascertaining ballpark retail prices of new and used vehicles, or what the current finance rates may be, links will take you off the site to banks and regional reference sources. Regional information is real important when you realize that the supply and demand of different vehicles varies greatly in different parts of the country. Rag tops and pick-ups, for example, meet different needs in Corpus Christi, Texas, or Attitash, Maine.

As Web sites go, Car Buying Tips isn't elegant, but it sure has attitude. This site knows its mission: "The world's most irreverent, useful free consumer site for car buying, leasing, and avoiding dealer scams. This 100% free site is about truth. But not everyone wants you to know the truth." Car Buying Tips presumes that all car dealers would do business while wearing masks and carrying guns were it not for certain legal restraints. The advice, though, is solid if brutal. When we visited, the featured "Scam of the Month" was the Credit Life Insurance scam directed at people with weak credit, who are told they have to buy life insurance or the bank will reject their loan application.

Car Buying Tips advises all customers to do their financing at either a credit union before shop-

Ever dream of owning a fancy sports car? Visit the **Ferrari** Web site to drool over the car of your dreams.

Naturally, Car Buying Tips has links to financial services sites dedicated to car loans.

## Shop

Jessica's research proved to her that if she traded her car in, she was going to need to know what its wholesale value was. She considered selling it herself, but realized that she did not have the time nor the inclination to place ads, field phone calls, schedule trips to a potential buyer's mechanic or hand over her keys to total strangers who would want to take her car for a test drive. Daddy raised no idiots. There was no way she was riding with a stranger.

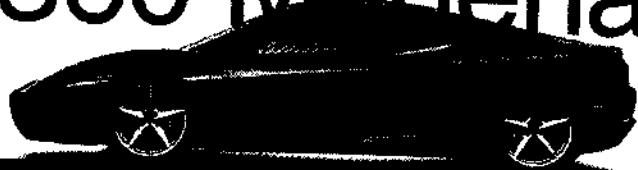
The problem was to ascertain a fair wholesale price. That's where **Kelley's Blue Book** ([www.kbb.com](http://www.kbb.com)) came in. Everyone knows about "blue book price," but few people know that they can access the used car Bible right online. Free, too. I had recommended to Jessica that she scan the classified ads in her newspaper to see if anyone was selling a car like hers, but as she proved to me, with all of Kelley's data free online, that's a method only for people who like ink stains on their fingers. Or fathers who are too set in their ways.

Kelley will guide you to car prices by first asking your ZIP code and going through make and model. Kelley will summon up a quote for you on every car from Acura to Volvo, and will do the same for minivans, sport vehicles and pick-

1979 and not only take into account the car's mileage, but its condition, as well. One particularly nice link is to CarFax, a service that will supply you with a free vehicle title history if you know the VIN (Vehicle Identification Number). Those digits on a plate near the window and usually also on the motor can reveal a lot. Sure, the dealer you are buying from may swear the car was used only by a little old lady for grocery shopping, but if she happened to be the Little Old Lady from Pasadena, known for her jack-rabbit starts, a vehicle history can enlighten you about any collisions the car may have been in and how many owners it had.

Of course, if you're just window shopping, all the major car manufacturers have gorgeously designed Web sites. These folks have been selling cars a long while and know how to take a photo—but they are heavily invested in brick-and-mortar distribution systems, those dealerships, so they will never give an online customer a whiff of a price. The multimedia display at **Toyota** was pretty cool ([www.isthistoyota.com](http://www.isthistoyota.com)) and only took a minute to load on our 56K hookup. The cars look just fine at **Honda** ([www.honda.com](http://www.honda.com)) and it's tough to resist a side trip to **Honda Racing** ([www.hondaracing.com](http://www.hondaracing.com)), where the photos of Formula 1 cars are sharp. While looking at **Chevrolests** ([www.chevrolet.com](http://www.chevrolet.com)), you just might be tempted to stop at the **Chevy Mall** ([www.chevymall.com](http://www.chevymall.com)), where all manner of shirts, hats and accessories are available for Camaros and Corvettes. **General Motors** itself has a major global Web effort at [www.gmfleet.com](http://www.gmfleet.com), a site that will direct you to dealers and model resources everywhere in the

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world. Ford's site ([www.ford.com](http://www.ford.com)) needs some work—the graphics just won't load until you click "Skip Intro." Going upscale, be sure to shop at Ferrari ([www.ferrari.com](http://www.ferrari.com)) where under *Automobili* you'll want to click your way to past models back to the 1947 159S, a 12-cylinder racing car that will look peculiar in your driveway, but it can't hurt to look at. Put it beside your 1936 Morgan, a car still hand-made in Malvern, United Kingdom.

## Buy

Rolls, Ferrari, Bugatti—so many cars, so little time. Jessica made a practical choice. When it came time to buy, she swore by two sites, *Autobytel* ([www.autobytel.com](http://www.autobytel.com)) and *Edmund's* ([www.edmunds.com](http://www.edmunds.com)). *Autobytel* is searchable by auto make and year, but will help you with any stage of the learn-shop-buy cycle. The site is divided into four main sections: Find a Car, Sell a Car, Finance and Insurance, and Own, Repair and Maintain a Car. Keeping up with the latest online business models, you can buy or sell cars by auction at this site, and *Autobytel* has all cars "professionally assessed," whatever that means. A major section called *For Her* supposedly instructs women how to be "smart, confident, independent, savvy, cool, and capable ... when it comes to vehicle purchasing and owning," but the *Health* section is all about posture and breathing behind the wheel, and another section called *Teenagers* is all about how to parent. Jessica found that aspect of *Autobytel* "smarmy," and I have to agree.

In the end, my kid opted for Edmund's, giving it the edge because it seemed less conde-

scending. Edmund's one-stop shopping for car buyers can be quick and informative. Whether you are browsing, shopping or buying a car, many people believe Edmund's makes sense as a first and last stop. If you are in education mode, the first click from the home page should be to Editorials, which does more than opine about the plight of the world. These editorials are, in fact, reviews of current vehicles, updated and archived frequently. Choose articles from such areas as Road Tests, Features, Viewpoints, Tech Center and How To. Edmund's will help you track down hard-to-get parts and accessories, and they publish reviews and price information for both new and used cars, vans and trucks. New this Spring is the Buyer's Workbook, a package of information about any make and model, including pricing, incentives and rebates, editor's recommendations, standard equipment lists, tutorials on financing and insurance, and tips on negotiating a reasonable trade-in. The workbook also provides guidelines for conducting a comprehensive test-drive. The Edmunds.com New-Car Buyer's Workbook is printed on demand, so information is up-to-date and accurate. Workbooks cost \$9.95 delivered—\$15.95 for FedEx second business day delivery. Once you get past the new car aroma, you'll want to read Edmund's Long-Term Road Tests, which report on "What it is really like to live with a vehicle."

For shopping, the site design is exemplary. Just click your way to any make and model, and with an additional click from the omnipresent

## What You Need to Do

The process most of us call "buying a car" is, in fact, four separate negotiations. They are

- a trade-in value
- new car price
- finance rates
- insurance rates

Any buyer who allows a salesman to confuse these four bargaining issues is going to have a lighter wallet. For example, your finance rate does not depend on how much you are going to put down or whether you buy an extended warranty. In fact, if you are paying in cash, you will be giving the dealer incentive to charge you *more* for the car because dealers need to make money on the finance deals, too—so-called "back-end profits." The strategic implication for you, the buyer? At *AutoAdvice.com*, they say, "if you are buying for cash, keep that information secret until you agree on a price."

Sounds smart to us. —P. Glasser

left-hand frame find out the current dealer and consumer incentives. There's Crash Test data for the safety-minded, and if you'd rather schmooze than buy, enter the Town Hall, a discussion base. Hot topics the day we visited included what the best cars for 16-year-olds might be and why SUVs are all the rage. There's a car-buying tutorial under Consumer Advice, of course, and the recommendations are solid and no nonsense. A few ads will get you directly to car loans and insurance sites, as well.

Once Jessica had all her homework done at Edmund's, she clicked through the make and model she wanted and got pricing information. Her old man would have been kicking the tires and staring under the hood trying to figure out if carburetors and air filters looked the same. But Jessica had gone to the Web to get news she could use. Then, armed with the names of three local dealers who had competitive prices, news of all customer and dealer incentives, a fair idea of what her heap was worth on the wholesale market, she went to all three dealerships in her area. Now she's got new wheels and I've got peace of mind. But those poor sales guys, they probably think they were hit by *tsunami*. **WG**

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