

# Tutorial Tuesday

## Car Tales

by Scott Holstad

Talk about raining on my parade. Just moments ago I made the grave error of proudly proclaiming to my officemates that I had just closed a deal on a new car ... and had done everything from the comfort of my computer. (Well, okay, actually I did leave my computer to test-drive several cars. But everything else -- research, choosing a broker, and obtaining cheap financing -- all took place over the Internet!) Rather than sharing in my excitement, my totally unreasonable boss had the nerve to get angry just because I had used a few piddly hours of work time to attend to this pressing personal business. I mean, geez, next thing you know he'll be telling me that reading "Hot Wired" online doesn't count as research. At least he gave a choice of punishments -- I could either bang out a story on my experience by the end of the day, or spend the next three Saturdays recycling paper clips. So, let's talk about cars....

One of the first sites to visit when starting your car-buying search is Edmund's Automobile Buyer's Guides. You can read reviews on new and used cars (and trucks), get safety and repair info, and read current news about things like recalls and luxury taxes. There is a lot of information here and it'll take awhile to wade through, but it's worth your time.

Now, for some of you, it might be necessary to unload the trusty (but worn-out) four-wheeled beast before buying your new car (gotta have that down payment moolah). Think about the traditionally reliable Kelley Blue Book page. The used car section remains under construction, but you can find new car prices, and hopefully (are you reading this Blue Book people?) the used section will come along. In the meantime, Auto Trader Online can help. Find out current prices for your type of car, and place a free ad!

While you're selling your car (or bike, or shoes, or bus pass, etc.), narrow your search at the Internet Car Guide. You can grab incredibly specific information on the type(s) of cars you seek. The Car and Driver Buyers Guide is another good resource.

Those of you intent upon dickering with the dealer might want to solicit some buyer advice first. In fact, dealing with dealers can be so scary, that it's good to have car tips in hand.

After you figure out what kind of car you want, forget the stress of haggling. Go to a broker! I surfed over to Auto-By-Tel and submitted a specific purchase request. The next day I received confirmation email listing who would be contacting me, and when. I later received a call from the fleet manager of a local dealer who told me he could get my desired car within a day. He then told me the retail cost of the car -- I knew his info was correct because of my research -- and that I could have the car at an inventory (wholesale) price of several thousand under retail. The best part was, this figure was lower than the inventory cost I had found while researching!

I made an appointment to pick up the car, and started frantically thinking about financing. Now I know many of you out there can go plop down major bucks, but not all of us are so lucky. (I am a writer, after all.) Well, guess what? I researched financing over the Net too. While I did think about leasing, I decided I wanted to own. Since I knew my price range, I was curious what monthly rates would look like, so I surfed to the MotorCity Auto Loan Calculator, which gave me an excellent idea of what my looming financial slavery

would look like. Finally, it was time to apply for the loan. Luckily, a local credit union (the Southern California Central Credit Union) allowed me to apply for an account and a loan -- you guessed it -- over the Net.

Whichs brings us to the present. Now, thanks to having to belt this piece out during my moment of triumph, my fervor is waning. However, I remain elated that everything has worked out so darn well, and I encourage you, fine Net surfers, to spread the news and evangelize ... tell your friends and relatives that the Internet can be "useful" as well as fun, and that you're buying your next car through the power of the Net! Meanwhile, contact me at [sholstad@earthlink.net](mailto:sholstad@earthlink.net) to find out how I like my new car.

Look, I don't know about you, but I get it all the time ... "yeah, sure, the Internet's cool, but it's a big waste of time -- it's not PRACTICAL." Well folks, I'm telling you -- HOGWASH! Follow my lead, and go get that car online!



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