

SPECIAL ADVERTISING FEATURE

CAR SHOPPING

Today's new cars and trucks are safer, greener and more fuel efficient

Shopping Tips

**Vehicle
Financing**

**Improving Your
Gas Mileage**

Presented by



www.nada.org

The National Automobile Dealers Association (NADA), founded in 1917, represents nearly 20,000 new car and truck dealers, both domestic and international, with more than 43,000 separate franchises.

It's an exciting time to shop for a vehicle

It used to be that the only things that seemed to matter when looking for a new car were how sleek, sporty or luxurious it was and whether you could afford the payments. Today, consumers also want a vehicle that gets good mileage and has plenty of safety features.

Sounds like a tall order, but manufacturers are producing a record number of vehicles that meet all those criteria.



Know what you want before you go

Information on new and used vehicles is more widely available today than ever before. Finding the "inside" lowdown on the vehicle you want, and the best way to finance it, is but a mouse-click away. Learn the price of the base vehicle and which options you want before you head out to visit a dealer.

New optional features are being added at a blistering pace. If you want a hands-free, voice-activated Bluetooth phone service or an

entertainment system that will allow you to plug in your audio, video or game player—it's available. Tired of wrestling with paper maps? Then consider a built-in navigation unit.

How about a system that will automatically parallel park for you? Or allow you to set the cruise control and let your vehicle maintain a safe distance by using radar? Maybe you want seats that heat your backside in the winter and circulate cool air in the summer? You can even find heated and cooled cup holders!



AUTO DEALERS SUPPORT THEIR COMMUNITIES

Sustainable Development



BENNIE RYBURN, III
President, Ryburn Motor Company, Monticello, AR

Bennie Ryburn, president of the Monticello Economic Development Commission, has called for a master plan to guide development of the city. The plan will emphasize the physical redevelopment of the central city and its adjacent older neighborhoods. Key to that vision is to enhance the environment, creating green spaces, parks, tree-lined streets and a pedestrian bicycle trail through the city.

Hybrid vehicles provide the best of both worlds

Hybrid propulsion systems use two sources of power to move a vehicle: an internal combustion engine and one or more electric motors. The electric motors reduce the workload of the gasoline engine and cut fuel consumption.

While there are several ways to configure a hybrid drive system, the advantages are similar: better fuel-economy, ultra-low emissions and more performance from the combination of a small gasoline engine and electric motors.



The flexible fuel option



There are a growing number of cars and trucks—27 models from eight manufacturers—that are called “flex fuel” vehicles (FFV). They are designed to run on unleaded gasoline or a gasoline/alcohol mixture such as E85,

which is made up of 85% corn-based ethanol and 15% gasoline. The engine and fuel system in a flex-fuel vehicle must be slightly modified to run on alcohol fuels because they are corrosive, but using it could eventually reduce our dependence on imported oil.

There are nearly 1,000 E85 refueling stations in the U.S. Check to see if there's one near you.

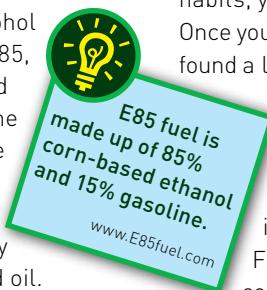
Buying a pre-owned vehicle

While there's strong allure in having a vehicle with that new car smell, there's also a lot to be said for saving money by buying a late-model, previously owned vehicle. Today's shorter lease terms mean there are plenty of good cars available with low mileage and minimum wear and tear. Many manufacturers offer a “Certified Pre-Owned” program in

which used cars are thoroughly inspected, repaired as necessary and then guaranteed with a factory-backed warranty.

However, just like buying a new car, you'll need to do some homework. Spending time researching now may save you serious money later. Think about your driving habits, your needs, and your budget. Once you've narrowed your car choices and found a likely candidate, you can check on its history at www.carfax.com. The U.S. Department of Transportation's Auto Safety Hotline (1-800-424-9393) has information on recalls, while the Federal Trade Commission has complete buyer guidelines available at www.ftc.gov.

And a cautionary note from the National Automobile Dealers Association: There were thousands of vehicles damaged by flood waters associated with Hurricane Katrina last year. They should have been scrapped, but some weren't. You can find out if your vehicle has been flood damaged through a VIN number search at the National Insurance Crime Bureau site, www.nicb.org. Further information on this topic can be found at www.nada.org/totallossdisclosure.



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Environmental Design and a New Hospital

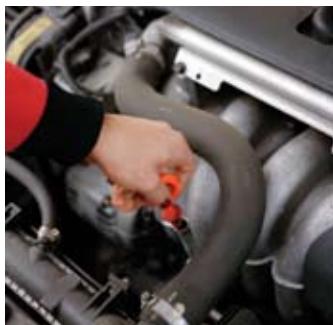


DAVID J. LONG, JR.
President, Long Motor
Company, Princeton, NJ

As a Trustee of Princeton HealthCare System and an advocate for a cleaner environment, David J. Long is passionate about the development of new “green” hospitals, aiming to adopt principles of environmental design. The hospital intends to be a progressive leader in sustainable health care design in the tristate area.

Maintenance means maximum mileage and lowest emissions

Today, many new cars and trucks won't need to change spark plugs for 100,000 miles. And many vehicles will go 7,500 miles between oil changes. But that doesn't mean you can ignore your car's upkeep and regular check-ups.



When you fill the gas tank these days, it may lead you to think about changing what you drive. It certainly should lead to thinking about *how* you drive.



Responsibility for some routine maintenance checks falls directly on the owner. Engine oil level, coolant level and windshield washer fluid inspections need to be done weekly. Keeping a monthly check on tire pressures, operation of exterior lights and fluid leaks under the vehicle increases safety, assures your car will give you its best performance and hopefully prevents small problems from becoming major ones.

But things do go wrong from time to time. When you need repair service, remember that dealer service centers for your make have the most up-to-date service training and diagnostic equipment. They have the special tools needed to properly and quickly carry out warranty work and repairs.

Finally, keeping your vehicle in top shape is best for the environment. Dealer-operated service centers are required to recycle oils and other fluids to control fumes and toxic emissions. Doing the job right is good for all of us.

Want better gas mileage?

By Bobby Rahal



Bobby Rahal is one of only three men to win the Indy 500 as both a driver and again as a team owner. When not at a racetrack, he focuses on his 12 new vehicle franchises in Pennsylvania and works tirelessly for a number of charities.

A recent survey shows that more than 25% of people thinking about buying a new car or truck are putting fuel economy as their

number one selection criteria, followed by reliability, purchase price and safety. Only 3% of those polled by Opinion Research Corporation said that styling was the most important aspect of buying a new car.

Getting more miles per gallon out of whichever vehicle you drive is possible:

Track or street, driving style counts

Slow down and stay within posted speed limits. If you go fast, you won't go as far.

Drive gently – pretend there's an egg between your foot and the gas pedal, and you'll improve mileage by up to 5%. Anticipate red traffic lights so you coast up to them.

Avoid unnecessary idling – it wastes fuel, costs you money, and adds to air pollution. Turn off the engine if you are stopped for more than 60 seconds.

Empty your trunk – remove items like golf clubs or snow chains. An extra 100 pounds in the trunk can reduce fuel economy by up to 2%.

Winners perform routine maintenance

Replace air filters – clogged filters can reduce gas mileage up to 10%.

Keep the engine tuned according to your owner's manual and gain 4%.

Check tire inflation and align the front end to add up to 3%.

Change oil according to your owner's manual. Use oil rated "energy conserving."

To learn more about which cars get the best mileage, check out www.fueleconomy.gov.

AUTO DEALERS SUPPORT THEIR COMMUNITIES

What's Best for Children



RICHARD M. WILLIS
President, *Betts Cadillac, Inc., Des Moines, IA*

*Since the early 1990's automobile dealer Rich Willis has been on the board at the Blank Children's Hospital, supporting programs such as the **Regional Child Protection Center** which acts as an advocate for the child in situations of abuse or neglect, and the **Child Safety and Prevention** program which educates families about safety measures such as car seats, bike helmets and fire escapes.*

Understanding vehicle financing

By Rusty Wallace



Rusty Wallace has won 55 NASCAR races and nearly \$50 million in prize money. Now, Rusty is a team owner, a popular broadcast racing commentator and owner of five automobile dealerships in Tennessee.

With prices averaging more than \$28,400 for a new vehicle, and \$9,500 for a four-year-old vehicle according to the Federal Trade Commission, most consumers will finance or lease their purchase.

It's up to you to do your homework in order to get the best possible car or truck to match your driving requirements and get the best price for that vehicle. Here's the deal:

- Determine your realistic driving needs. You might want a two-seat sports car, but you need a four-door sedan.
- How much can you spend? You may want a luxury sedan with 400HP costing upwards of \$65,000. But when you figure out how much you can pay each month, you learn that you can afford a more modest, \$30,000 sedan that still has the room and comfort to suit your needs.
- Research which new car, SUV, minivan or truck fits into your budget. Consider choosing a dealer that is conveniently located near your home or work since you'll be returning for periodic scheduled maintenance or repairs.



Financing options

- You can arrange a car loan yourself through your bank, credit union or online lending services. Then, when you sit down to talk price, you have the money ready to go.
- The most convenient method is to finance at the dealership where you buy the vehicle. Your dealer has access to multiple financing

sources including banks, credit unions, and manufacturer's credit arms. But do your research before entering this negotiation. Dealers will tell you, "The most informed customer is the most satisfied customer."

- A low monthly payment may sound attractive, but realize that when it's spread out over four, five, or even six years, the total cost to you will be higher than it would have been over a shorter period of time.

Financing through your dealer is the only way to take advantage of manufacturer-sponsored, low-rate incentive programs which are very common these days.

Financing your new car or truck purchase can seem a little confusing, but there are plenty of resources

to help you figure it out, including folks at the dealership who have multiple options available to help you.

Make sure you ask your dealer if the model you are interested in has any special financing offers or rebates. Generally, these discounted rates are not negotiable, may be limited by a consumer's credit

history, and are available only for certain models, makes or model-year vehicles.

Most dealers disclose to consumers that the finance rate they are offered may be negotiable and that the dealership may receive a portion of the finance charge for extending credit to the consumer. Additionally, to help consumers make informed decisions, the National Automobile Dealers Association and American Financial Services Association (AFSA), in cooperation with the Federal Trade Commission, created a brochure called "Understanding Vehicle Financing" that walks consumers through the auto financing process, and encourages shopping around to find the best deal. Visit www.autofinancing101.org for tips and info on financing a car.



AUTO DEALERS SUPPORT THEIR COMMUNITIES

Improving the Local School System



RUSSELL GWATNEY
President, *Gwatney Chevrolet-Isuzu, Memphis, TN*

*For the past seven years, Russell Gwatney has been involved with K-12 Public Education Project supported by the non-profit group **Memphis Tomorrow**. As a part of the Mayor appointed Community Task Force, he is helping to determine the most effective and efficient methods for funding the two school districts in Shelby County, with the goal to provide the best possible education and environment for all children in the county.*

Real information on safety By Mario Andretti



Mario Andretti won just about every kind of motor race during his five decade career including the Indy 500, the Daytona 500 and the F1 World Championship. He is now involved in various businesses, including auto dealerships and a racing school.

Safety has always been foremost in my racing career and in my personal driving. Since retiring from racing, I enjoy visiting schools and other groups to talk about safe driving and a program we call, "Mario Andretti's Real Information On Safety." Here's what I want you to know:

- Always use your seat belts, front and rear. All new cars and trucks have at least two front air bag "supplemental restraint systems." Note the word "supplemental" – air bags are not meant to be used without belts, so buckle up.
- If you're the parent or grandparent of young children, always use the proper child seats and restraint systems for their age and weight. A child seat must always go in the back seat of your vehicle. Each year thousands of auto dealers host free child safety seat inspection events at their dealerships.
- If any safety systems are optional on a model you're considering, I recommend buying them. If they save the life of a loved one someday, you and your family will be glad you spent the money.
- Understand how safety systems such as skid control, anti-lock braking, anti-rollover and radar cruise control operate. I highly recommend these options because they provide an added margin of safety.
- Check your tire inflation at least once a month. Underinflated tires will wear faster, use more fuel and overheat. Overinflated tires also can wear prematurely and cause a hard ride. Either condition will affect vehicle handling.

- Drive with road conditions in mind. If it's raining, slow down and turn on your headlights. Make sure your wipers are in good shape and that they don't streak.
- Sit comfortably in the car so that your shoulders touch the seatback and your wrists can rest on the top of the steering wheel. Hold the wheel with both hands in the 10 o'clock and 2 o'clock positions. You should feel comfortable.
- Stay alert when behind the wheel – ready for whatever comes your way. Use your mirrors constantly and be aware of the ever-changing road conditions and traffic around you. Don't talk on the phone, apply make-up, eat a cheeseburger or do anything that distracts you.
- Pay attention and be smooth. Quick, jerky steering input, jackrabbit starts and cornering too fast can cause you to lose your balance and, possibly, control of the vehicle. Besides, it wastes gas.
- If you have to brake hard and your vehicle is equipped with anti-lock brakes, "stomp and steer." That is, step hard on the brakes and don't let up. More safe driving tips are available from www.tiresafety.com.


85%
 of child safety
 seats are installed
 improperly.
www.safekids.org



When you have new car fever, use this checklist

Since a car, truck or SUV is generally the second most expensive thing we purchase in our lives – a home being the first – it makes sense to approach the selection and buying process by educating ourselves and being organized. It's better in the long run to settle on something that will meet the majority of your daily transportation and lifestyle needs as opposed to that swoopy piece of automotive sculpture that purrs so alluringly to you but doesn't have room in it for your briefcase.

Take a few minutes to review the following checklist before you head out the door, checkbook in hand:

- Based on your needs and budget, determine a realistic price range for the auto you are thinking of buying.
- Figure out how much you can afford to spend on monthly payments.
- Know the difference between buying and leasing an auto.
- Check out the car's repair record, maintenance costs, safety and mileage ratings in consumer magazines or online.
- Know your credit record and that it may affect the finance rate you are able to secure.
- Compare annual percentage rates and financing terms from multiple sources such as banks, finance companies and credit unions.
- Stay within a price range you can afford.
- Negotiate your finance arrangements and terms.
- Understand the value and price of optional products such as extended service contracts, credit insurance, or guaranteed auto protection. If you don't want these products, don't sign for them.
- Check out all the vehicles in your price range. You can research new and used vehicles at www.nadaguides.com
- Make sure you have vehicle insurance arranged at the time of purchase.
- Check the reputation of the dealer and the brand with friends and neighbors.
- Ask about any incentives that may be available for the model you want.
- Take a test drive and know what to look for: acceleration onto a freeway, cruising at highway speed, hill-climbing ability, emergency stopping control. Does the vehicle feel stable when cornering? How easy is it to get in and out of the front and back seats? Can you operate the folding seats in SUVs and minivans? How roomy is the trunk or cargo area?
- If you are considering a hybrid, compare the cost of it with the cost of a similar vehicle equipped with a regular engine. Will you make up the price difference in fuel savings while you own the car?
- Know the value of your trade-in by checking online guides such as www.nadaguides.com.
- Know what to expect when you sit down with the finance and insurance (F&I) manager. The best online resource is www.autofinancing101.com.
- Read the contract carefully before you sign it.

Use this checklist before you buy, then enjoy your new vehicle!

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