



There's many options to consider in car ownership

BY NANCY SUNDSTROM
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You're in the market for a car, and it seems that the options for acquiring one are as plenti-

ful as the makes, models and colors.

Before even settling on what kind of car they want, buyers need to sort through a variety of other important decisions, mainly that of deciding whether to buy a new or used vehicle, and whether or not to lease.

Those who work in car sales say that there are advantages to purchasing either a new or used vehi-

cle. To reach a final decision requires doing some research.

"With the great amount and availability of information that's out there, especially on the Internet, there's no reason not to learn as much as you can," said Bill Ebert, sales manager at Cherry Capital Olds & Subaru in Traverse City.

"It's changed the car buying business dramatically,

because consumers can do research on everything. It's certainly made for wiser buyers all the way around, and more and more, when they come in, they've already done the research and know what they want."

In general, new cars are considered a better buy if you are planning on keeping them longer than the average owner, which is four to six years, according to the National Automobile Dealers Association. With new, you have more choices, and dealers can often provide you with everything you may want, from color and engine size to the layout of the dashboard.

New cars usually provide greater options with regard to warranties, and both the dealer and manufacturer have more obligations to a buyer if something should go wrong with the car. Ideally, a new car will cost less to maintain than a used one. In addition, they're considered safer, easier to lease and have lower interest rates and longer-term financing.

One of the greatest advantages of buying a used car is that it will probably be considerably less expensive than a new one. There is greater price variation — shop around and you'll find cars that are the same model and year can vary in price by thousands of dollars. The average used car costs less than half the average new car, which means that used outsell new about three-to-one.

Another option is to buy a relatively new but used car. Even buying a model that is just a year or two old can save thousands in depreciation, with a new car losing up to 20 percent of its value in its first year on the road. It is possible to realize some significant saving if you are able to buy a vehicle that has been leased or part of a rental fleet. And a used car almost always costs less to insure than a

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