

Learn to choose the right vehicle

How do you decide just what type of automobile is right for you or your family?

First, you must learn the statistics of different vehicles and make a list of which features appeal to you most.

Here are some items to consider, courtesy of www.familycar.com.

Cars usually come with three different options, here are their differences:

- **Front-wheel drive**— A vehicle which has most of its weight on the front wheels, usually between 60 and 70 percent, so that it tends to go straight, just like an arrow where the weight is concentrated in the arrowhead. On slippery surfaces, if you give it too much gas in a turn, the front wheels will spin, causing the car to skid straight ahead.

Even an inattentive driver will immediately realize there is a problem and let up on the gas, quickly regaining control. Most modern cars have front-wheel drive.

- **Rear-wheel drive**— Most luxury cars over \$40,000 have rear-wheel drive, as well as all race cars and most performance-oriented sports cars. Rear-wheel drive cars have their weight distributed closer to 50/50 between the front and rear wheels, which is conducive to a smoother, more stable ride. This weight distribution allows the car to have a greater maximum stopping power. However, these types of cars are not as effective under slippery conditions.

- **All-wheel drive**— The best traction in adverse weather conditions can be achieved with all-wheel drive vehicles. These cars handle as well as, if not better than many rear-drive cars and are as safe and predictable during everyday driving conditions as front-wheel drive cars. They may, however be more expensive to purchase and repair.

Most cars purchased today are automatic gear shift, however many people prefer standard stick-shift vehicles because they provide a greater sense of control. While it is a matter of personal preference there are some things to consider:

- A standard-shift car will usually have a lower resale value. It is harder to find a buyer for it.

- While most modern automatic transmissions are reliable, if they do break down they could be expensive to repair. On the other hand, clutch replacement on a front-wheel drive car with a stick shift can also be costly.

- All things being equal, a standard shift car driven correctly will get a slightly better gas mileage than an automatic. But if you are a fast driver or are not methodical about shifting at the right time, then a 4-speed automatic will be more efficient.

One of your final major decisions is the size of your vehicle. Do you have a large family? Do you haul around a lot of stuff? These are questions you have to ponder before heading to the dealership.

- **Minivans or station wagons**— These vehicles are ideal family cars. They usually seat a large number of people and have plenty of room left over for stuff.

- **Sport-utility vehicles**— Many of these are used for the same purposes as minivans but owners prefer the unique look these rugged vehicles have to offer. They do have some disadvantages, though, including a noisier, harder ride; less interior space than a minivan; and higher ground clearance which makes them harder to climb into.

- **Pickup truck** — A basic pickup truck can cost less than most inexpensive cars. It is very light in the rear without a load and, therefore, may not handle or stop well in adverse weather conditions.

Hot! Hot! Hot!

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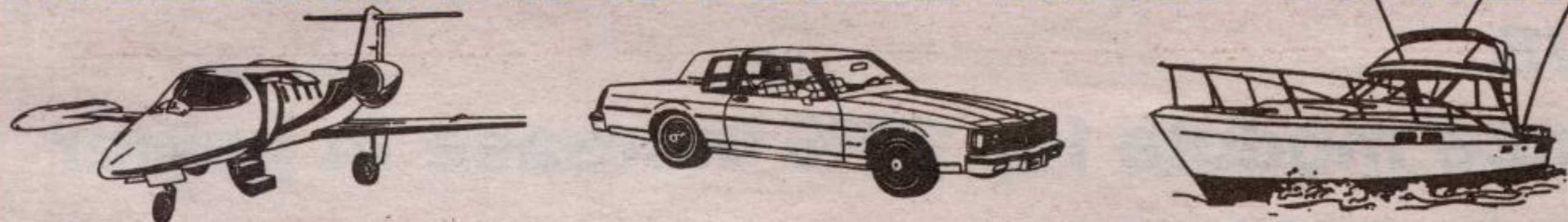
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