

ly worn suspension joints. Repairs could be extensive.

7. Press your foot steadily down on the brake pedal for about one minute. If the pedal sinks slowly, have your mechanic check for a leak in the brake system.
8. Check the car's controls and electrical equipment. First, start the engine. While the engine is cold, listen for suspicious noises that could indicate expensive engine problems. Inside the car, make sure the indicators and panel lights all work. Then ask your friend to stand outside the car and make sure each exterior light works.
9. To check for worn shock absorbers, stand at one corner of the car and push down hard on the fender or bumper several times in quick succession; then let up quickly. The car should spring up and immediately settle at its normal height. If it keeps oscillating, it may need new shock absorbers. Good shocks are vital for safety as well as ride comfort.
10. Check the transmission by driving the car forward and backward several times. With a manual transmission, the clutch should not grab or chatter. With an automatic transmission, shifts should be smooth, without slams or jerks, and the engine should not race between shifts. Neither type of transmission should howl or groan. Transmission repairs can be as expensive as a complete engine overhaul.
11. Check brake performance. On a wide, straight, smooth road with little traffic, accelerate to about 45 mph. Check to make sure there's no car behind you. Then step on the brake pedal hard, but not hard enough to lock the wheels. Repeat the test two more times in quick succession. The brake pedal should not feel soft or spongy, and it should not sink too far towards the floor. The car should stop smoothly and straight, without grabbing, weaving, or chatter.
12. See how well the car steers. Make a couple of right and left turns. The steering shouldn't feel loose and sloppy, nor should it feel too tight.
13. Check the piston rings by slowing down from a fairly high speed with your foot off the accelerator. Before you come to a complete stop, romp on the accelerator. If you see a cloud of heavy blue smoke from the exhaust pipe, the engine needs an expensive overhaul. Black smoke simply means that the carburetor needs adjusting.
14. Check the suspension and body rigidity by driving briskly over a very rough road. Are there loud rattles and squeaks? Do you have trouble steering? Does the car bound unpleasantly over small bumps? If so, the suspension may be on its way out.
15. Check for overheating. As you drive the car, see whether the temperature gauge is showing an excessively high reading, or whether the temperature warning light is glowing. After driving the car, shut off the engine and open the hood. If you hear hissing, or see escaping steam or leaking coolant, that's a sign of trouble. Cooling-system repairs can be expensive and troublesome.

If the car checks out well up to this point, have a mechanic give it a thorough inspection. It's always a good policy to develop a friendship with the neighborhood mechanic. They will give you an honest and objective evaluation of the car's mechanical condition. You may have to spend \$20 or \$30 for a thorough inspection, but you can often get a friendly mechanic to conduct one for free. Specifically request the following tests:

1. Check the compression of each cylinder. This test can reveal problems in the engine's valves --- and, to some extent, the piston rings.
 2. Check the brakes and wheel bearings. Removing all four wheels and inspecting the brakes can reveal scored drums or discs, worn linings, leaks in the hydraulic system, and worn front-wheel bearings.
 3. While the car is raised on a lift, have your mechanic check for the following: engine, transmission, and rear-axle leaks; a defective exhaust system; a damaged or repaired frame; broken suspension components; damaged tires.
- Ask your mechanic the cost of repairing any defects that turn up. Then, if you are still interested in purchasing the car, you can use the mechanic's estimates as a bargaining tool to lower the price of the car.

Purchasing Price

When you finally decide to buy a car, you should have a good idea of the fairness of the asking price. Track down the monthly NADA (National Automotive Dealers Association) Official Used-Car Guide. You can get a copy of this publication from a bank's loan officer or the car dealer. Check the wholesale and retail prices that are listed for the model of the car you intend to purchase. Averaging the two figures should give you a good round figure for a private sale. If you are buying a car from a dealer, be prepared to pay the full retail cost. Under no circumstances should you purchase a car without first haggling about the price. Dealers expect this, and quite frankly, if you automatically pay the full asking price for a car, you've been had. Before purchasing a car, it is good to take a hard look at your personality. If you are not a forceful person, or don't feel you can muster up a half-hour's worth of forcefulness, it would be a good idea to track down a domineering-type friend or relative to do the hard-line haggling for you.


Method of Payment

In the long run, lump sum payment is always the best way to purchase a car. If at all possible, postpone purchasing a car until the total amount can be saved up. In fact, if you intend to sink \$1500 into a vehicle, it is a good idea to wait until you have saved at least \$2000 before making the purchase, for after you buy the car you must contend with insurance premiums and the

possibility of repair bills. If you absolutely must buy a car on credit, see if the dealer will allow early pay-off at interest saving rates. Check at a bank and find out the difference between bank-financed rates --- you'll nearly always want to go with the former. Avoid getting locked into rigid monthly payment schemes --- a quick comparison between a car's "cash-on-the-barrel-head" price will give you a good idea of the advantages of lump sum payment. Try to get a dealer warranty. If you can't, a thorough inspection of the vehicle becomes absolutely mandatory.

Finally, try to avoid going car-shopping with the idea that you absolutely must have a particular model. Before hitting the car lots, take a deep breath and say to yourself, "I will be skeptical and objective, I will be skeptical and objective." It is one of the best ways around to insure a wise purchase of a car, and a subsequent long and happy romance with the vehicle.

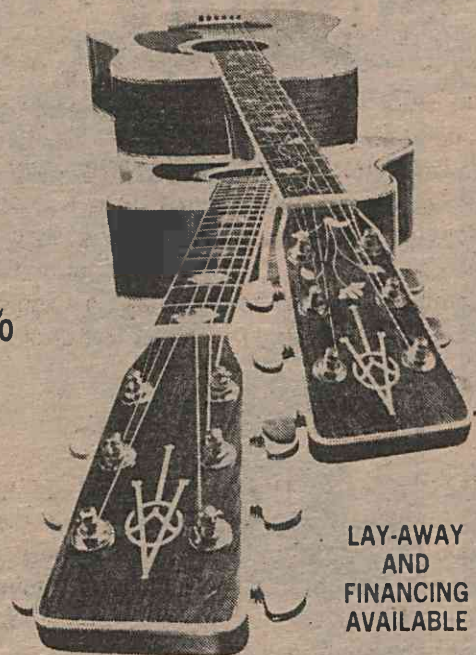
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