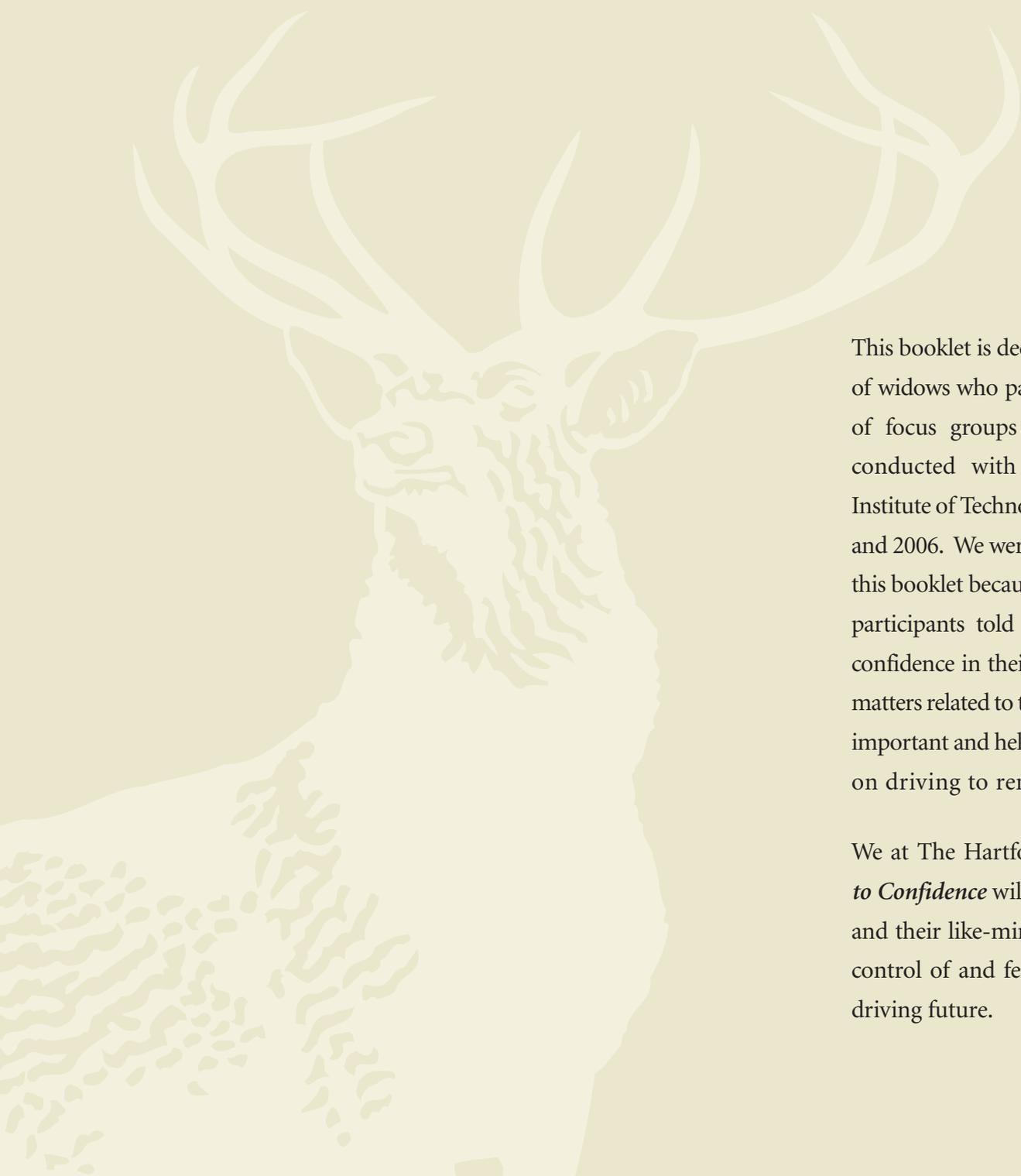


Your Road to Confidence:

A Widow's Guide to Buying, Selling and Maintaining a Car





This booklet is dedicated to the dozens of widows who participated in a series of focus groups that The Hartford conducted with the Massachusetts Institute of Technology AgeLab in 2005 and 2006. We were inspired to develop this booklet because many focus group participants told us that they lacked confidence in their ability to deal with matters related to their cars — yet it was important and helpful for them to keep on driving to remain independent.

We at The Hartford hope *Your Road to Confidence* will help those women, and their like-minded friends, to take control of and feel confident in their driving future.

Contents

Why This Booklet?	2
Your Husband's Car — Emotional Choices.....	3
Selling a Car: Some Tips.....	4
Buying or Leasing a Car.....	4
<i>Shopping for a New Car</i>	5
<i>Ten Tips on Getting the Best Deal</i>	8
<i>Shopping for a Used Car</i>	9
<i>Financing Your Car</i>	11
<i>Leasing a Car</i>	12
Maintaining Your Car	12
On the Road	15
Be Prepared!	16
Some Important Tips for Women Driving Alone.....	17
Get in Your Car and Go!	18
Resources	19
Tips	
Selling a Car Yourself	20
Shopping for Safety	21
Questions to Ask When Considering a Used Car	22
Your Car's Safety Kit	23
What You Need to Know about Carjacking.....	24

Why This Booklet?

For widows, life is changed. In ways big and small, often in the unlikeliest and least predictable circumstances, most widows at some point come up hard against a new reality: they have to deal with issues they didn't have to handle before. No matter their age or circumstances, their capability or confidence level, almost all are faced with new challenges and moments of uncertainty.

The Hartford and MIT AgeLab have conducted research on one particular aspect of those challenges: what's different about owning and driving a car? In several focus groups, widows of varying ages and situations in life said that dealing with automotive issues was sometimes overwhelming.

The widows in our focus groups told us about dealing for the first time with situations such as buying and selling a car, handling highway breakdowns, and getting a car serviced or repaired. They also talked at length about concerns related to driving long distances alone, feeling more vulnerable at night, and feeling insecure.

All the participants told us that they depend heavily on their vehicles for independence and freedom. For some, driving was a life saving strategy as they grieved the loss of a spouse. One woman said: "Just knowing the car was in the driveway got me through those early evenings alone. I never got in the car to escape, but I always knew it was there if I couldn't take being alone." "Driving is my independence," was echoed time and again through all of the focus groups. "It's a comfort zone," was another frequent comment. "Life goes on. The car helps," told the story for most.

We have developed this booklet for the widows who participated in this research, and for other women who share their concerns. We will offer some basic information on purchasing a car, arranging financing, and selecting and negotiating with a dealer. We'll discuss some points to consider when selling a car, handling problems on the road, and contracting for repairs. And we'll offer some tips for protecting yourself when driving alone.

Finally, we'll suggest several good sources of additional information, should you choose to learn more about any of these topics.

A caveat: there are many widows who have no need of this information. These women may have always cared for their own cars, and continue to be perfectly competent and comfortable dealing with car-related issues. More power to them – but this booklet is not meant for them.

Perhaps, however, it is meant for you.

Through this booklet we'll frequently quote some of those widows who participated in our focus groups. We think you'll identify with many of them – even if you're not a widow, but a woman who's faced with handling car-related matters on her own for the first time.

As one widow advised:

Get in your car and go!

- A Focus Group Participant

Your Husband's Car – Emotional Choices

Often the first car-related dilemma a widow will face is deciding what to do about her husband's car. The question is, understandably, fraught with emotion. It can take quite a while to do anything with that car, and it may sit unused for months or even years. Take your time. You have to do what's right for you.

The question of whether to drive your husband's car can be difficult. It's one thing if you're used to driving it and are comfortable, but maybe your husband drove a car or truck that doesn't really fit you. If it's too big or uncomfortable, driving it can be dangerous. When you're ready to part with it, you might consider selling it, donating it to charity, or giving it to a relative.

Frequently a grandparent's car is passed on to a young member of the family – a newly-licensed grandchild who is thrilled at the prospect of his or her first “wheels.” If you're considering doing this, think carefully before you make any promises. You need to be sure it's a safe vehicle for an inexperienced young driver.

What criteria should you use? Some principal questions for your consideration:

- 1) Does the vehicle have airbags (front and side) and anti-lock brakes? If not, it's not up to today's safety standards.
- 2) Is it mechanically sound? Are the brakes in good repair? A car mechanic can easily check this for you.



- 3) Is it a large van or a sports car? A heavy van can be difficult to handle, and is generally unsafe for an inexperienced driver. Moreover, it's more prone to rollovers, which happen most often to young drivers who lack experience in handling a car safely. And a sports car that can accelerate like the speed of light can be an overwhelming temptation for a teenager!

Consider these questions before promising a grandparent's car to a young person, and then think about whether a better option might be to sell the car and give the proceeds to your grandchild to put toward purchase of a safer car. Without a doubt, safety trumps emotional attachment every time.

Selling a Car: Some Tips

Whether it's your husband's car now – or your own car down the road – chances are at some point you'll have a car to sell. What's the best way to do that?

Consider this: the *easiest* way to sell a car is probably to trade it in (assuming, of course, you're purchasing another car.) And you may avoid paying a sales tax on the allowance the dealer gives you for your car. (Check to see if this is true for your state.) Generally, however, the *best* way is to sell it yourself if you're willing to put in the effort.

Why? Because in most cases, you'll get more money from a private sale.

Bottom line, car dealers buy used cars as cheaply as possible and sell them for the highest price they think they can get. If you consider that many car dealers make more money selling used cars than new cars, you'll realize the profit potential.

Granted, selling the car yourself is more time-consuming. However, if you are willing to put in the time to save some money, take a look at the check list on page 20 for some tips on how to go about it.

Buying or Leasing a Car

You've made a decision to purchase a car and it seems that every relative, friend and neighbor has some advice – all of it conflicting! What to do?

How much is that proverbial “new car smell” worth? Is it true that buying a used car is just buying someone else's problems? Should you lease instead of buy? How do you figure all this out?

We can help with some basic principles for your consideration.

A New Car?

If money is not an issue, consider a new car. If you're not overly concerned about cost or depreciation in value, it's an easy decision. There's something great about a car that's brand new – including that new car smell!

Another reason to buy a new car is that it can be good for your psyche. You've been through a difficult period, and now you need to do something special for you. In addition, purchasing a new car means you get the latest and greatest of the manufacturer's improvements, including all new safety features.

A Used Car?

If expense is an issue, consider this: you can get excellent value, great performance, reliable transportation, and peace of mind if you shop carefully and purchase the right used car. And you can probably get much “more” car than you might have been able to purchase at new car prices. Some recent models may still have the manufacturer's warranty.

Years ago, many people considered buying a used car to be taking a huge gamble. Cars weren't as reliable as they are today. Today's cars are better built, and can be expected to run much longer without experiencing major issues.

A key consideration: a new car depreciates significantly in the first two years of its life. As soon as you drive it off the lot, it's worth about 20% less than it was an hour before – so a used car can make great financial sense. And taxes and insurance are both likely to cost less.

A Leased Car?

Car leasing has become extremely popular. For some drivers leasing makes sense, but in many cases it's not a good idea. You need to have a clear picture of the pros and cons before you agree to lease.

When you lease a car you may well have lower monthly payments than you'd have if you purchased a car – but you build no equity. The car is never yours.

There are some major considerations involving leasing. We'll discuss them later in this booklet.



Shopping for a New Car

This is a chore that many people dread. They feel they're in way over their heads, they don't understand all the terms used, they don't want to be talked down to or patronized, and they certainly don't want to pay too much for a car.

The process doesn't have to be as difficult and fraught with anxiety as you may imagine. There are many useful guides to help you navigate this process. We'll suggest some of those at the end of this brochure.

Deciding What Car You'd Like

You may have a car in mind – a repeat of one you've driven and loved, something that always catches your eye, or a sporty model when you've always driven a van.

Unless you have your heart set on one particular model, it helps to be open minded. Consider especially cars that are similar to the one you covet, for many cars are basically the same, with only minor differences in styling and amenities.

Among the many considerations you'll face when zeroing in on the car for you:

Reliability

Before getting your heart set on a car, you'll want to be sure it's reliable – that it has a good repair record, and that its value will hold for several years. How to know that? Obviously, you can never be sure about any individual car. But you can have some assurance that the make and model are well respected and reliable.

There are several ways to do that. First, check with family or friends who drive that car. What has their experience been like? Have they bought more than one?

Use printed and online sources to check on the car's repair history. Take a look at our suggested resources on page 19; then browse your local library or reliable internet services for these publications and others, including consumer magazines, that rate new and used vehicles.

Use

How will you use the car? Will you make weekly trips to the dump? Do you transport children or grandchildren on a regular basis? Do you live in hilly or snow country? If so, you may want to consider a vehicle with four-wheel or all-wheel drive. Just be sure the model you're zeroing in on can accommodate your needs.

Safety

Most people place a vehicle's safety rating very high on their list of considerations when shopping for a car – but not so many take a hard look at the safety experts' research results and recommendations when deciding which car they'd like.

Today's cars have vastly improved safety mechanisms. All new cars have ABS (anti-lock braking) and front airbags. Most have side airbags, which is a great safety feature. And many now have Electronic Stability Control (ESC) – a device which aids braking, assists in emergency handling, and improves rollover resistance. The Insurance Institute for Highway Safety (IIHS) estimates that ESC can reduce single accident fatal crashes by more than 50%!

Fortunately, it's quite easy to check on a car's safety record. Two organizations – the National Highway Transportation and Safety Administration (NHTSA) and the IIHS – do independent tests and report their findings to the public on a regular basis. Neither has any relationship with car manufacturers or dealers. Check *Resources* on page 19 for information on how to access NHTSA and IIHS.

See page 21 for a car safety checklist.

Choosing a Dealer

There are as many kinds of car dealerships as there are people – from the trustworthy and highly ethical to the less-than-admirable. Know whom you're planning to deal with!

Here's another instance where you should ask around. Where have friends, relatives and neighbors bought cars? Did they enjoy the experience? Did they return? Did they feel comfortable and not talked-down-to? How is the repair service? Are they responsive to customers' questions and needs? Is the dealer conveniently located? These questions are important to ask.

You can also check with your state consumer complaint department and/or Better Business Bureau for information on a dealer you're considering.

The Shopping Process Simplified

Now you have a good idea of what you're looking for. How do you have the most positive and pleasant shopping experience and get the best price?

You're going to want to visit at least one showroom, but remember: browsing, talking with a salesperson, even test driving a car in no way obligates you to buy that car in that place! You have no obligation until you sign papers.

The browsing phase is all about deciding what car you like, what features are important to you, and yes, what color you want. Never buy a car or sign anything on your first visit to a showroom! Ask all the questions you want, but make no commitments.

Consider taking a friend or relative who's more comfortable with the process or who knows cars better than you do. A second pair of ears is beneficial, and someone who is less emotionally involved with a particular car is likely to be more objective and realistic.

Always test drive the exact make and model of a car you're seriously considering. Check the fit, comfort, visibility, amenities and other features. Important: don't test drive only where the salesperson directs you. Make sure you drive up hills, onto highways, and through crowded streets. In short, drive the way you would normally drive. Back up. Park in a tight space. This is an important aspect of your purchasing decision; don't take it lightly. Your objective is to buy the car that's right for you.



Keep Looking!

Unless you are absolutely sure that you know what you want, leave that dealer and visit another.

Do this until you feel confident in what you want to purchase. (Incidentally, it's smart to tell the person accompanying you in advance that you absolutely do not intend to make any deals yet. She or he can help strengthen your resolve if you feel pressured by the salesperson to wrap up the deal that day!)

Leave the dealership, saying you may be back. Why? You can do better – probably much better – even at that dealership.

When they started with these scams, I'd go "Ciao, Babe!" And I said "If this were the last car in the world, I would not buy it from you! What don't you understand? This is what I'm going to spend, this is what I want. Either you play ball or you don't!"

- A Focus Group Participant

Ten Tips on Getting the Best Deal

While many people are uncomfortable with negotiating the price of a car, others have found ways to handle this chore with confidence. Some approaches:

- 1) Determine exactly what you want, and then approach several dealers for prices on that specific car. The end of the month or, better still, the end of the quarter is generally considered the best time to shop.
- 2) Solicit bids from several dealers by e-mail, mail or fax. Be specific about the car and features you want, and ask them to get back to you with their best price.
- 3) Visit dealers only after first making an appointment with the fleet manager or sales manager. Let them know you've done the research. Tell them you want their best price, and that you'll be comparing that with other dealers' best prices.
- 4) If you are one of the many car shoppers who want absolutely nothing to do with negotiating the price, consider using a fee-based car-buying service. (See *Resources* on page 19.)
- 5) In your research, find the car's true cost to the dealer. It is *not* printed on the window sticker. Through arrangements such as factory-to-dealer cash payments and incentives, the dealer often pays a good bit less for a car than the amount shown on the dealer invoice.
- 6) Do not begin the purchase process until you have already arranged financing. (See the *Financing Your Car* section on page 11 for details.)

- 7) Do not discuss a trade-in until you have negotiated the final price of the car. If asked, say you don't know what you'll do with your old car, that perhaps you'll discuss it later. Do not in any way let a possible trade-in affect the price of a new car.
- 8) Do not agree to any add-ons unless you've given them careful consideration and know exactly what they are and why you need them. Many experts consider add-ons to be overpriced and unnecessary, and in some cases even harmful. Some car dealers make a lot of money through add-ons like rust-proofing, undercoating, fabric protection and pin-striping. The discussion of add-ons generally comes at the very end of the purchasing process. The buyer is excited about a new car, and may be willing to say "yes" to the extras suggested just to get the process completed. If you do say "yes," know why.
- 9) Do not agree to charges you shouldn't be paying for. These include national advertising expenses and floor plan charges (the dealer's cost for financing cars on his lot). Both are part of the dealer's cost of doing business, but are often passed on to unsuspecting buyers. Charges you should expect to pay for include destination charges, license and documentation fees.
- 10) Perhaps the best advice is this: you do not have to agree to any deal on the spot. Go away, think about it, visit other dealers, and talk with anyone whose opinion you value. No "special deal" is worth making a snap judgment on such an expensive purchase. That car, or a similar car, will still be there tomorrow.

Shopping for a Used Car

A used car is the best option for many people. If you choose this path, where should you buy the car, what should you look for, what concerns should you have, and how much should you expect to pay?

What Type of Car Do You Want?

The worst approach is to visit a car dealership or used car lot and wander among the rows of shined-up “specials,” probably all sporting balloons. That’s OK if you’re really just browsing, but it’s no way to shop.

The best approach is to do your homework first. Figure out what type of car you want and how much you can afford to pay. (More about this in the *Financing Your Car* section on page 11.) Is it important to you to purchase a newer car? Do you want to stick with a manufacturer whose cars you’ve been pleased with in the past? Answers to these and similar questions can dictate where – and how – you start shopping.

The question of reliability is extremely important, especially when you’re purchasing a used car. There are many sources of this information, both in print and on the Internet, and it behooves you to protect yourself by buying a car with a great reputation. Check the “Reliability” comments in the *Shopping for a New Car* section on page 5, as well as the *Resources* section on page 19 for suggestions.

Where to Buy a Used Car?

Of course, your best bet is always to talk with relatives and friends. Learn from their experiences. You don’t need to repeat the mistakes others have made, so consider carefully what they have to say.



Private Sellers: Purchasing a car from a private owner has many benefits. Prices are generally lower (there’s no overhead, no salesperson to pay). That doesn’t mean you can operate blind. You’ll still need to follow all the cautions and do all the research recommended before agreeing to purchase a used car – but dealing person-to-person does offer some great advantages.

Ask friends if they know of anyone selling a car, and ask your mechanic and service station proprietor if they know of any good used cars for sale. A mechanic who has cared for a car for its entire life would be in the best position to know just how good and reliable that car is likely to be.

New Car Dealerships: Their cars are likely to be relatively new and factory certified, and many will still be under the original warranty. Do be aware that this may be your most expensive option, but is likely to be a fairly reliable source.

Used Car Lots: Generally, their cars are likely to be older and not factory certified, but you just might find what you’re looking for. A word of caution: many used car dealers advertise their cars as “certified,” which is not the same as “factory certified.” Be sure to ask for a detailed explanation of the term.

What to Look For – and Avoid!

If you're shopping at a dealership, what type of used car is likely to be best? Many experts recommend dealer demonstration cars also known as "program cars," and others suggest focusing on cars which have been leased. In either case, the car is likely to have been well maintained, and therefore probably a fairly safe buy. A two-year-old car that has a reputation for reliability, has obviously been well cared for and has many years left on its factory warranty is generally considered to be a terrific option.

At the other extreme are salvage or title cars. Purchasing one of these may well be buying trouble – and most experts recommend avoiding them – no matter how great the deal may look.

Take a look at *Questions to Ask When Considering a Used Car* on page 22 for some helpful tips.

How Do You Recognize a Good Used Car?

There are some things you can check yourself, but there's no substitute for having a mechanic whom you trust examine the car thoroughly. (See page 12 for information on choosing a mechanic.) Never accept the seller's assertion that the car has already been checked. And test drive the car – just as you would a new one.

How to Determine a Fair Price

There are several good sources for information on what you can expect to pay. (See *Resources* on page 19.) Also, read local used car ads and check used car websites to get an idea of the asking price for similar cars in your area.

Keep in mind something you undoubtedly already know: almost everyone posts a higher price than they're willing to accept. Never hesitate to offer a lot less than the asking price and then play the negotiating game.

Be aware that, in general, many dealers often have their best salespeople working the used car lot. Always negotiate for a better price.

Warranties

The subject of warranties is often confusing. How do you know if you should purchase a warranty – and, if you should, what type and at what cost?

All new cars come with a factory warranty which is a manufacturer's guarantee to cover costs of parts and labor for specific items. Most factory warranties are good for seven years or up to 100,000 miles, and some last even longer. Read the warranty contract to determine exactly what is and what is not covered.

There are two types of extended warranties: factory-extended warranties and those sold by other companies and purchased through independent sources rather than auto dealers.

An extended warranty kicks in after the factory warranty has expired. If you are considering purchasing an extended warranty, obtain a copy of it before you get into the purchase process. Read the warranty agreement and consider very carefully if you think you'll need it. Ask someone who is knowledgeable about cars to review the agreement and give you an opinion. You may determine that what's covered is so limited and unlikely to occur that you can take the chance of not purchasing the extended warranty.

Be advised: a warranty will include requirements on where work can be done on your car. Be sure you are clear about such requirements.

Unfortunately, there is no hard-and-fast rule concerning the advisability of purchasing an extended warranty. Many experts think they make the most sense if you're buying a car, such as an expensive high performance sports car or luxury model, which you'd be likely to keep for many more years than your factory warranty will last. Purchasing the extended warranty – or not – is always a gamble.

Financing Your Car

The best tip we can give you is to arrange your financing with a bank or credit union before you make the deal to purchase the car. In almost every case, you'll save money.

Many consumers like the simplicity and speed of dealer financing, but you can almost always do much better on your own. Then when you're ready to buy, you've got a pre-approved loan. (If the dealer offers a special financing deal, weigh it carefully to be sure it is not offset by higher charges somewhere else.)

Before starting the financing process, check your credit reports for accuracy. Experian, Equifax and TransUnion are three major credit bureaus. Do this as far as possible in advance of loan shopping, so that you'll have time to correct any inaccuracies.

When ready to apply for a loan, go to several banks and/or to your credit union. Remember the importance of keeping the length of the loan as short as possible; you don't ever want to be in the position of paying for a car you no longer own! At the same time, you'll need to balance that consideration with how



much you can afford to pay monthly. (Many experts recommend loans of no more than three or four years for the purchase of a used car.) Focus on the annual percentage rate; it's important that you know the true cost of your loan. Do this before ever setting foot in a dealership.

Only after you have arranged for a loan should you start car shopping. Then, after you've settled on the car you want, you can compare the pre-arranged loan with a dealer's financing offer.

I am still driving the same old car because I can't get up the gumption to go and pick one out myself!

- A Focus Group Participant

Leasing a Car

In many cases, it's more expensive – potentially thousands of dollars more expensive – to lease than to buy.

When you lease a car, you sign a contract to pay a certain amount of money per month, for a specified number of months. You pay for any repairs not covered by the factory warranty, just as you would if you owned the car. You pay the insurance and all other car-related costs. But you never gain any equity in the car.

With a lease, you are permitted to drive only a certain number of miles a year. If you go over that limit, you pay a penalty.

Leasing makes sense in some circumstances – such as when it's important to always drive a late model car. Additionally, you have less money tied up in a car at any one time. But on the down side, most people wind up going from lease to lease (there's no old car to sell or trade in) and monthly car payments never end.

If you decide to lease, it is generally recommended you not contract for a lease term of any longer than three years. After that, you're likely to be paying for repairs on a car you don't own.

A good lease should require no down payment or trade-in. It should permit you to drive 15,000 miles a year without penalty, and your monthly payment should be a lot less than a payment on a five-year loan to purchase a new car. Remember – you're not building up any equity on the lease.

At the end of a lease term you'll have four options: turn the car back in and lease a new car; buy the car for the amount stated in your contract; renew the lease; or turn the car in and buy another car.

Used Car Leasing

It's almost never a good idea to lease a used car. Remember that you pay for repairs on a car you lease, and you'd be paying for repairs on an older car that you don't even own.

The only exception to this rule: you may want to consider leasing a used high-value car, such as a luxury car or sports car that retains its value for many years.

Maintaining Your Car

It's a nuisance, and likely something your husband took care of, but regular maintenance of your car is very important. It can add years to its life (as well as yours), save you thousands of dollars, and prevent involvement in dangerous situations.

It is critically important to follow your car's maintenance schedule and warranty rules (found in the owner's manual). And there's almost no car-related advice more important than finding a mechanic you can trust.

I had to build up my confidence to have work done on the car ... I was just sort of lost about that ... But I found a mechanic that I trusted.

- A Focus Group Participant

A Mechanic You Can Trust

How should you go about finding that mechanic? If you're fortunate, you already have one. Or perhaps your husband had a mechanic he depended on. If you haven't done so, go there now and introduce yourself!

If your husband was pleased with the service, chances are you will be too.

Ask friends and relatives who they use and would recommend. If they suggest a favorite, ask them to let their mechanic know that you'll be coming by.

When you're considering doing business with a mechanic, go there first for something simple, like having the oil changed. That will give you a chance to get a feel for the place when you're not in a critical situation.

Is it clean and orderly? Are there up-to-date certificates posted? Look for a certificate from the National Institute for Automotive Service Excellence. Note: shops aren't certified; mechanics are.

If you decide to give this mechanic a try, pay attention to how you are treated. Does the mechanic:

- listen carefully to you, and ask questions?
- take the time to really understand the problem?
- carefully explain anything you may not understand, without talking down?
- try to solve problems without always running expensive diagnostics tests?
- provide a cost estimate – and always request your approval before major (expensive) repairs are undertaken?
- impress you as someone you can truly rely on?

A good mechanic is a treasure to be heeded and appreciated!

Here are some basic maintenance needs. Be sure to read the owner's manual for specific information related to your car.



Brakes

The importance of brakes goes without saying; have them checked immediately if you hear any grinding or screeching sounds, if the brake pedal feels less firm than it once did, or if the steering wheel vibrates when you apply the brakes. It's normal for brakes to wear. Have your mechanic check them at least every 6,000 miles or so.

Tires

Tires need four things: proper inflation; frequent inspection for signs of trouble; regular rotation; and immediate replacement when their time is up.

Inflation: Check air pressure regularly. It's a good idea to purchase your own tire gauge rather than rely on the accuracy of ones for public use at gas stations. But feel free to ask a station attendant for help in determining if your tires need more air and in doing the inflating. The car manual will include recommendations for how much pressure is right for your tires.

An important note; you can't tell by looking that tire pressure is down. When it starts to look low, it's very low. The only way to know for sure if a tire is properly inflated is to check it with a pressure gauge.

Inspection: Keep an eye on the tire sidewalls for blisters and cracks, which could cause a flat. Also be sure there are no chunks out of the tires, or nails imbedded in the rubber. It's much better to find a sign of a possible problem in your driveway or in your mechanic's shop than experience the result on the road!

Watch for worn tread, uneven wear, bald spots, bubbles, nails, etc. You can check the condition of your tires' tread very easily. Insert a penny, with Mr. Lincoln's head facing down, in the groove between treads. If you can see the top of his head, it's time to get new tires!

Rotation: Regular rotation is important; it helps your tires to wear evenly, and is especially critical for front wheel drive vehicles. Tires also need to be aligned and balanced.

Replacement: If it's time to purchase tires, bite the bullet and do it. Your life is riding on those tires, so don't put it off! Review your manual for the recommended type of tires, as well as how many to replace at one time. (On all-wheel drive cars, you must replace all four tires at the same time.)

Battery

Those who live in the northern part of the country tend to grow concerned about their batteries when cold weather arrives – for that's frequently a time when a car won't start. How to prevent this annoyance?

The best bet is to replace the battery before it dies. A battery generally lasts four to five years, so as your car approaches that age it's wise to pay particular attention. Be alert to these warning signs of impending battery failure:

- The battery warning light comes on when the car is started.
- It takes more than one try to start the car – and that happens a few times.

However, before you assume a non-start is caused by your battery, do the following:

- Be sure the car is in “park.”
- Turn on the ignition (just the first “click”); see if warning lights are lit on the dashboard. If they're not lit, it's most likely the battery.

Sometimes the battery won't start simply because it's completely drained. This could happen for several reasons: you've left a light – even a small one – burning overnight; you've left your trunk open; or you've left your cell phone plugged in. In this case the battery probably needs to be charged, but not replaced.

Oil and Filter

The oil and filter should be changed according to a regular schedule of maintenance. While some manufacturers now say the oil in their vehicles needs to be changed only every 7,500 or 10,000 miles, many mechanics advise sticking to the old rule of changing it every 3,000 miles – and quarterly if you don't drive much.

People who know cars best preach the value of changing the oil frequently and consider that the largest single factor in maintaining the health of your car.



Windshield and Wiper Blades

Far from functioning solely as a bug catcher and wind deflector, your windshield is designed to be a protective barrier in an accident. Keep that barrier whole and intact, with no cracks or dings to mar the surface and weaken its strength.

A chip or crack is generally easy to fix. It should be repaired immediately. If not, it will just get larger, increasing the danger that it will fail to protect you in an accident.

Keep the windshield clean. And be sure there's windshield washer fluid in the reservoir. Because we tend to run out of fluid just when we need it most, always carry a jug in your car. It's easy to add the fluid yourself (if you're not sure where your reservoir is, check the owner's manual.) Use a clean funnel to pour the fluid into the reservoir. Two cautions: don't fill it to more than 3/4 of capacity in very cold weather; and never use plain water.

The rubber inserts on your wiper blades wear out for two reasons: exposure to the elements and lack of use. Have your service station replace the inserts as soon as it appears that they're not clearing the windshield properly. Many experts advise that they be replaced twice a year.

Exterior Lights

Clean headlights, tail lights and brake lights every time you clean the windshield. And check frequently to be sure they're all working. If one light goes, consider asking your service station to replace the other one as it will probably burn out soon anyway! The peace of mind is worth it.

On the Road

It can be truly frightening. You're driving along, by yourself, on a highway far from an exit or on an unfamiliar back road – and an emergency light appears on the dashboard. What to do?

The following are general guidelines, but please note that you need to check the owner's manual for specific information on your car's warning system. (It's worth noting that these warning lights are just that: warnings. No damage has been done yet, but it's likely you'll soon have damage if you don't heed the danger signal.)

In most cars there are several dashboard warning lights. The three most critical of these are:

1) *Check Engine Temp or Engine Hot*; 2) *Low Oil Pressure*; and 3) *Charging System, Battery or Voltage Indicator*. Here's what each means, and what you need to do if it comes on.

Check Engine Temp or Engine Hot. The engine temperature is too high. Pull over as soon as it's safe, putting as much distance between you and traffic as you can. Stop immediately, and turn off the engine. If you don't, you'll risk major damage to the engine. If

you know how, check the level of coolant and fill the coolant reservoir if necessary (the car manual will explain this.) Your car may need to be towed. Call for help.

If steam is escaping from under the hood, do not open the hood.

Low Oil Pressure: This light means the oil pressure level has dropped, and the oil pump can no longer function. This is a serious matter; if the engine runs even a short time without oil, it will probably never run again. Pull over as soon as you can safely do so, stop the car and turn off the engine. Call for help.

Charging System, Battery or Voltage Indicator: This light does not mean that the battery is dead. It does mean there is a problem somewhere in the electrical system, the battery is no longer being charged, and the voltage is too low for proper operation of the car.

Do not pull over or stop the car. It's important to keep the engine running; if it stalls you may not be able to re-start it. Immediately turn off all electrical accessories – heater, air conditioner, radio, CD player, etc. Do not use power windows or anything else that requires electricity. Drive immediately to the nearest service station where you can get help.

There are other warning lights, but they are of less immediate consequence. Check the owner's manual for information on what they mean, and act accordingly.

A Flat Tire

How annoying! But here's a case where it makes sense to drive (very slowly) to a safe place away from traffic before stopping. In order to minimize damage to the rim, drive only as far as is needed to be safe.

Unless you know how to change a tire and feel comfortable doing so, call for help.

Jump Starting

It is a good idea to carry a set of jumper cables in your car, so that a Good Samaritan who wants to give you a hand will have the equipment he or she needs to do so.

A note on purchasing jumper cables. The cheaper ones tend to be shorter, which can cause inconvenience if your helper has difficulty maneuvering close enough to your car to give you a jump. It's worth it to spend a bit more and purchase longer cables.

Calling for Help

Use your cell phone or an automated, on board vehicle safety and security system such as OnStar (if your car is so equipped) to get help. Be prepared to provide information about your location and car so that the responder may find you easily and bring appropriate equipment to deal with the problem.

Be Prepared

I got a cell phone for emergencies . . . but now it's for safety.

- A Focus Group Participant

If the widows who participated in our focus groups agreed on one thing it was this: "Get a cell phone – and never leave home without it!"

While some admitted to having been pressured into getting a phone – generally by their children – virtually every one of them described the increased confidence having that cell phone brought them. Some who had grown reluctant to venture out at night lost that inhibition when they gained a cell phone.

Next in their list of confidence builders was belonging to an auto club (such as AAA or AARP Motoring Plan) or having an OnStar-type system in their cars. The focus group participants who had at least one of these were vociferous in their assertions that no one, especially someone who drives alone, should travel without these communication devices.

Another important precaution: don't travel without a safety kit in your car. Check the chart on page 23 for items that should be included.

Caution While Waiting for Help to Arrive

Immediately activate your car's emergency flashers.

If you're parked on a highway shoulder and you're able to do so safely, carefully place safety triangles behind your car. Then, if possible, get yourself off the road and away from traffic to await help. If it's not possible to get off the road, stay in the car with your safety belt buckled. You'll be safer in the car than standing unprotected on a highway shoulder.

You know this, but it bears repeating. If someone stops and offers to help, that's great. But be extremely cautious about getting in a car with a stranger. Much better to accept whatever help can be provided to you right where you are.

After the breakdown I sat and cried for 20 minutes. The car just didn't go. Then I said, "Who will I call?" And I cried some more and realized I didn't have AAA. And then I took care of all those things.

- A Focus Group Participant



Some Important Tips for Women Driving Alone

- If you have the slightest suspicion you're being followed, do not go home, do not pull over, and do not get out of your car. Drive to the police station or a public place and blast your horn. Create a commotion.
- If you're concerned that someone trying to stop you could be a police officer in an unmarked car, call 911. Tell the dispatcher where you are, describe the "police" car, and gain assurance that it's legitimate before even opening your car window. Another reason to have a cell phone!
- Although relatively rare, carjacking presents an extremely dangerous situation. Check *What You Need to Know about Carjacking* on page 24 for some

tips on avoiding and responding to carjacking attempts.

- Parking the Car:
 - Park in well-lit, high traffic areas.
 - Don't leave valuables in sight.
 - Always lock car; never leave keys.
 - Don't return to your car if there's anyone suspicious lurking nearby. Stay alert.
 - Especially at night, have key in hand, ready to open the door. Get in and immediately lock the car.

Get in Your Car and Go!

If just one strong message came out of the focus groups conducted by The Hartford and MIT AgeLab, it is the importance widows place on their cars as they enter a new phase of their lives. The widows' general inexperience in dealing with car-related matters made them determined to learn in order to maintain the independence and security those cars provide.

Said one widow: "My husband took care of the cars ... I always felt like the cars were ready and I didn't have to know that you have to rotate the tires or whatever. And then after he passed away, every time I brought the car in for something, I always thought I was being taken, because they assumed that I didn't know anything. And I didn't know anything ... I had to take a while to feel secure." And another commented: "I didn't know that much about a car ... so it was kind of hard to know what to do." A typical sentiment: "He took care of everything when it came to the cars, so I'm learning a whole lot now."

We were struck by comments such as "When you're driving you're the powerful one, and you're in charge ...



and it's mostly the people in control of their lives who can do this." And "As long as I can get in my car ... take off and go where I want to go, that's my independence."

We at The Hartford sincerely hope this booklet will help all women who have been uncomfortable dealing with car-related issues to gain a new sense of confidence, and to feel more comfortable buying, selling, maintaining and driving a car.

Take charge – you can do it!

Life goes on. The car helps.

- A Focus Group Participant

Resources

Several print publications and web sites offer valuable information for anyone buying, selling or maintaining a car. Many include excellent tips for dealing with emergency situations.

Listed below are just a few of the resources you may find helpful. Time spent perusing some of these will be time well-spent.

Consumer Reports (several guides for purchasing new and used cars) www.consumerreports.org

Dare to Repair Your Car
by Julie Sussman and Stephanie Glakas-Tenet

Edmunds.com Strategies for Smart Car Buyers
www.edmunds.com

The Everything Car Care Book
by Mike Florence and Rob Blumer

J.D. Power & Associates Vehicle Dependability Study
www.jdpower.com

Kelley Blue Book www.kbb.com

MSN Autos www.autos.msn.com

National Automobile Dealers Association
www.nadaguides.com

What Auto Mechanics Don't Want You to Know
by Mark Eskeldson

What Car Dealers Don't Want You to Know
by Mark Eskeldson

What Car Dealers Won't Tell You
by Bob Ford

Car Safety Information

CarFit is an educational program that offers older adults the opportunity to check how well their personal vehicles “fit” them.

www.car-fit.org

Insurance Institute for Highway Safety (IIHS)
www.iihs.org

National Highway Transportation and Safety Administration (NHTSA) www.nhtsa.gov

Car Buying Services

Auto Vantage www.autovantage.com

Autobytel www.autobytel.com

CarBargains www.checkbook.org

CarPoint www.carpoint.com

Checking Vehicle Histories

CarFax www.carfax.com

Experian Automotive www.autocheck.com

Credit Reports

Equifax www.equifax.com

Experian www.experian.com

TransUnion www.transunion.com

Selling a Car Yourself

Get it Ready for Sale

1. Have your car inspected by a qualified mechanic. Get an estimate for essential repairs. (Repairs that are safety-related or which will improve drivability are always worthwhile.)
2. Make sure all equipment, lights and accessories are working properly. Replace tires if necessary.
3. Change the oil and filter. Check the anti-freeze. Make sure fluids look new.
4. Give the car a good cleaning; if possible, have it detailed. (Many larger car wash businesses provide such service.)

Set the Price

1. Determine the car's approximate fair market value. Check at least two sources, such as the Kelley Blue Book Consumer Edition and Edmunds Used Car Prices.
2. Check local classified ads for asking prices for cars similar to yours.
3. Ask your mechanic and a friend or relative who knows cars for an opinion on what your car is worth.
4. Set the price a bit higher than what you really want to get, to leave room for negotiating.

Get the Word Out

1. Spread the word that you're ready to sell the car.
2. Unless you find immediate interest via these methods, you'll need to advertise.

Show Your Car – Carefully

1. When someone wants to see the car, meet them in a place where you feel comfortable. You may want to ask a friend or relative to be with you.
2. When someone wants to test drive your car, you – and your friend or relative – should go along for the ride and discuss the car as questions come up. If the potential buyer wants to take the car to his or her own mechanic, you drive the car, and have the other person meet you there.

You Have a Buyer! Now What?

1. Require payment in cash or by cashier's check only. Never relinquish your car without having the money in your hand.
2. Once you are paid, transfer ownership immediately. Check your Motor Vehicle Department (MVD) for the procedure in your state, and what documents you'll need. You'll most likely need to transfer the title, and provide a bill of sale and a statement of the odometer reading. The best plan may be for you and the new owner to meet at the MVD to handle the paperwork. (AAA and other such organizations may also be able to handle these matters.)

Shopping for Safety

Safety Considerations for any Car

YES NO

- Driver and passenger side airbags
- Electronic Stability Control (ESC)
- Safety belts easy to reach, fasten, release
- Safety belts fit snugly across hips and chest; slack can be removed
- Shoulder belt adjusts to fit you
- Rear seat lap and shoulder belts
- Adjustable head restraints easy to move, don't interfere with view
- Head restraints for rear seats
- Light, not dark, tint on windshield
- Narrow windshield pillars for good view of road
- Rear wiper (hatchback, station wagon or van)
- Sideview mirrors easily adjusted

YES NO

- Anti-lock braking system (ABS) on all four wheels
- Power brakes (if non-ABS)
- Power steering
- Instrument panel displays easy to read day and night
- Instrument panel controls easy to reach and use
- Adjustable lighting feature on instrument panel
- Adjustable power seats
- Adjustable steering wheel
- Ample leg- and head-room
- Power mirrors, windows and locks
- Exterior color light, bright (for best visibility)

Questions to Ask When Considering a Used Car

1. Is the car still under factory warranty? How much longer does the warranty have to run?
2. What's the mileage? (Well maintained cars built during the last few years should easily perform well for more than 100,000 miles – and many run for 200,000 miles. Remember – in general, today's cars are much better built than those of even a decade ago.)
3. Condition: Ask to see the car's maintenance schedule and service records. Are the body and upholstery in good shape?
4. Has the car been in an accident? There are ways to confirm this yourself. Use the car's VIN (Vehicle Identification Number) to check its history with such services as CarFax or Experian Automotive. (See *Resources* on page 19.)
5. Has the model been recalled? If so, has the problem been corrected?
6. Equipment: Does it have features important to you? If the car doesn't have a CD player, and that is something you would value on your daily commute, you might be unhappy with your purchase no matter how good a deal you're getting.

If you're dealing with a private seller, it's smart to ask a few additional questions:

1. Are you the original owner?
2. Are you the principal driver?
3. How long did you drive this car?
4. Why are you selling the car?

Your Car's Safety Kit

Be sure these items are included:

- Safety triangles
- Windshield washer fluid
- Water
- Flashlight and extra batteries
- Spare set of wiper blades
- First aid kit
- Bright scarf (to help you attract attention)
- Seasonal supplies:
 - Ice scraper
 - Shovel
 - Blankets
 - Warm clothing, hat, socks, gloves, boots
 - Kitty litter or sand
 - Canned food and opener (or other wrapped food items with long shelf life, such as energy bars).

What You Need to Know about Carjacking

Avoid becoming a carjacking victim:

Always lock the doors when leaving your car, even for a short time and in a familiar area.

Be aware of your surroundings while approaching, entering or exiting your vehicle.

- Park in well-lit areas; avoid parking next to vans or occupied vehicles.
- Have your key out and ready when returning to your parked car.
- Be sure the rear seat is unoccupied before opening the door.
- Once inside, immediately lock all doors, and keep them locked.

Keep the windows rolled up.

When driving at night, stay on main streets as much as possible. Avoid high crime areas.

If you must stop at a dark intersection, leave an adequate space cushion so that you could easily maneuver around the vehicle in front of you if you needed to leave the area quickly.

If a suspicious-looking person approaches your car, prepare to drive away assertively (but safely).

If someone bumps your car from behind, be extremely cautious before getting out. (Watch for a second person taking the wheel while the driver who bumped you approaches your car – a sure sign of a set-up.)

If you are confronted by a carjacker:

- Hand over your keys immediately. Do not resist!
- Keep your hands in plain view at all times.
- Back away from your vehicle as far and as quickly as possible.
- Do what is requested of you. (Frequently a carjacker will demand a wallet or purse; give it to him.)
- As soon as it's safe, call police and report the crime.
- Remember: carjackers are usually armed. Do not try to be a hero!

The Hartford/MIT AgeLab Partnership

In 1999 The Hartford became a founding sponsor of the MIT AgeLab, creating the Safe Driving for a Lifetime partnership. MIT AgeLab and the Corporate Gerontology Group at The Hartford are committed to producing original research that can expand the understanding of older drivers and their families. Through publications, professional meetings and public education, the Hartford/MIT AgeLab partnership has successfully reached millions of people in the United States and across the globe with high-quality, meaningful information to guide important decisions about safe driving.



Products of The Hartford/ MIT Agelab Partnership include:

We Need to Talk ... Family Conversations with Older Drivers

To obtain a free copy of this brochure, visit www.thehartford.com/talkwitholderdrivers or write:

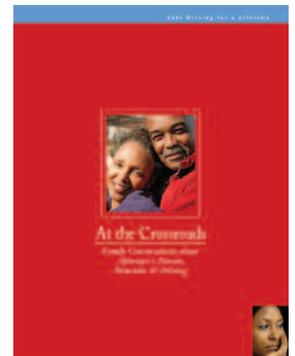
The Hartford
Family Conversations with
Older Drivers
200 Executive Boulevard
Southington, CT 06489



At the Crossroads: Family Conversations about Alzheimer's Disease, Dementia and Driving

To obtain a free copy of this brochure, visit www.thehartford.com/alzheimers or write:

The Hartford
At the Crossroads
200 Executive Boulevard
Southington, CT 06489



Your Road to Confidence: A Widow's Guide to Buying, Selling and Maintaining a Car

This guide is designed to educate readers and assist them in analyzing information about buying, selling and maintaining a car. It is not intended to be an exhaustive source or to relate to any particular situation. Readers are advised to consult the necessary professionals to assist them in analyzing their situation and to refer to the sources identified in the section entitled "Resources" for additional information.

