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YOUR
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**LOSE YOUR GUT
AND PLAY
VIDEO GAMES**

TIPS AND HOW-TO'S
BE SMART, LIVE RICH, AND,
WELL, JUST PLAIN GET LAID MORE OFTEN



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A front-facing view of a blue sports car, possibly a Honda Civic Si, parked in a garage. The car's windshield has the words "ADOPT ME" written on it in large, red, hand-painted letters. The car is positioned in front of a white garage door with several checkered pennants hanging from the top. The car's headlights are on, and the overall scene is brightly lit.

ADOPT ME

Used and Improved?

Follow this painless guide to purchasing a certified pre-owned ride—so you won't get taken for one

The idea of paying top dollar for a new car and getting hit with double-digit depreciation as soon as you roll off the dealer's lot is about as appealing as having a one-night stand with a hottie who gives you an irritating STD. Similarly distasteful is having to compromise on style, amenities, and performance because you don't want to spend a fortune. But the alternative is just as repulsive: buying someone else's problems in the form of a used car. So what is a guy supposed to do when he wants it all: new-car peace of ►►

mind combined with used-car value? The solution is as simple as C-P-O, or certified pre-owned. This recently recognized retail category—joining “new” and “used” at a dealer near you—is hot, hot, hot. But don’t take our word for it; the numbers speak for themselves. In 2001, 816,000 CPO vehicles were sold in the U.S. Five years later, that figure is expected to almost double, to an estimated 1.5 million, according to CNW Marketing Research, Inc., a consulting firm that tracks auto-industry trends.

So what exactly is a CPO vehicle?

It’s a used vehicle that has been reconditioned into like-new shape—inside and out—and then guaranteed as such by the manufacturer.

To become certified, a vehicle must pass a rigorous dealer inspection. How rigorous depends on the automaker, but most companies inspect anywhere from 100 to 300 reference points on every car. For an example of the level of detail that’s involved in these assessments, take a look at the official BMW Vehicle Inspection Checklist, which can be found either online (bmwusa.com) or at your local dealer. One of the many items on the list requires the technician to measure the tread depth of the inside, center, and outside grooves on all four tires and the spare. If a part or system isn’t up to factory specification, it must be fixed or replaced.

In addition, most car companies require candidate autos to be less than five years old and to have fewer than 80,000 miles on the odometer. The age and mileage limits help ensure that only

discovered that CPO vehicles were available and that they could buy more car for less money, sales of these revamped machines began to heat up. Today, the CPO market has grown to include 35 car builders ranging from Acura to Volvo, among them some exotic and limited-production makes such as Bentley and Ferrari. Furthermore, these automobiles account for 38 percent of all used-car sales, according to J.D. Power and Associates.

What’s wrong with buying a plain old used car?

Although “as is” sales (read: no warranty—what you buy is what you get) account for the majority of automobiles sold on the used-car market, vehicles bought this way often come with problems, which can range from minor maintenance annoyances like worn hoses to migraine-inducing mechanical nightmares such as clogged or damaged fuel injectors. The bottom line: Certified pre-owned cars are generally in much better condition than as-is rides.

So there’s nothing right about buying an as-is used car?

That’s a bit strong. Some consumer advocates think an à la carte approach to buying a used car can work just as well as, or better than, going CPO. That means having the car you’re interested in inspected (starting at around \$100) by an experienced and trusted mechanic and, if it’s up to snuff, buying an extended warranty or service contract from the dealer on the side. A few used-car dealers and independent

“Buying certified pre-owned almost guarantees you’ll get more car for your money.”

rides with the most life left in them are considered, reducing the likelihood that you’ll end up with a lemon.

And finally, the vehicle always comes with a warranty, which can range in length from three months to several years, depending on the manufacturer.

Who came up with the genius idea of “certifying” used cars?

The practice originated a decade ago as a means for luxury brands like Lexus and Mercedes-Benz to resell vehicles returned at the end of a two- or three-year lease. When the masses

warranty companies have “certification” programs, but they offer very dubious value. A recent *Consumer Reports* survey shows that vehicles backed by the manufacturer tend to be newer and less troublesome than those backed by dealerships alone.

Unless you’re a knowledgeable buyer—that is, someone who has at least a little mechanical aptitude—going the all-in-one CPO route will save you the hassle of having your car inspected and researching and purchasing a warranty or dealer-sponsored program separately.



“I’D BE A GREAT CAR SALESMAN. I CAN TALK ANYONE INTO ANYTHING EXCEPT WOMEN INTO SEX.”
—LARRY DAVID, *CURB YOUR ENTHUSIASM*

Big Fat Liar

Venture outside the highly regulated world of CPOs and you’re fair game for unscrupulous used-car salesmen. Here are the five most egregious falsehoods we’ve heard when car-shopping, and why they’re so wrong.
—BENGT HALVORSON

1 “We stand behind everything we sell. Bring it back and we’ll fix you up.”

Never trust a verbal agreement; get it in writing. Fact is, you’re on your own as soon as you drive off the dealer’s lot. A salesman’s favorite mantra after the deal’s closed is “All cars sold as is.”

2 “Several people have shown interest in this car. It won’t be here tomorrow.”

If that were so, the vehicle probably wouldn’t be there now. Walk out and let the salesman hang. If your offer was reasonable, he’ll either come chasing after you or call later that day.

3 “This one’s never been in an accident.”

Consumer Reports says that about 20 percent of all totaled cars are retitled and sold in the as-is market. To help avoid buying a wreck, get an accident-history report from carfax.com (\$19.99 for one car, \$24.99 for unlimited reports).

4 “We’re losing money on this sale.”

A classic! There’s no way anyone would try to sell you a car if he or she weren’t making money on the deal. If some clown pulls this line on you, your best course of action is to call his bluff and lower your bid even further.

5 “You can take it to your mechanic, but we look ‘em over inside and out.”

While simple cosmetic imperfections like scratches might get fixed, the probability that any time was spent on the car’s engine, suspension, etc., is slim. Unless it’s CPO, get it inspected.

Best of the Lot

Here are our top CPO picks

Don't know what ride to research? Don't sweat it. Here are six road warriors worthy of your dead presidents. All but one of the vehicles listed here, the Bentley Arnage RL, have been deemed reliable by *Consumer Reports*, and all come from the best CPO programs, as rated by J.D. Power and Associates and IntelliChoice. Plus, we limited our selections to the 2002 to 2004 model years to help keep mileage low. The actual vehicles, odometer readings, and asking prices listed were found on both manufacturer and independent automotive-shopping websites such as cars.com and autotrader.com, and all were available as of press time. Your choices may vary. —MB

Are all CPO programs the same?

The inspection procedure and standards for vehicle eligibility are similar from one manufacturer certification program to another. However, warranty length and coverage are often quite different. You can either cobble together detailed, side-by-side program comparisons from the manufacturers' websites—such as lexus.com or bmwusa.com—on your own, or, better yet, you can turn to market-research firms that have already done the legwork for you. For example, intellichoice.com recently picked its top five luxury programs for 2006: Jaguar, Volvo, Cadillac, Saab, and Audi, as well as its top five nonluxury plans: Volkswagen, Mazda, Honda, Toyota, and Ford/Mercury. It rated these CPOs by comparing inspection lists, warranties, title verification, availability of special financing, roadside-assistance benefits, and return/exchange policies to determine those that offer the most benefits to the consumer.

So how much is certification going to cost me?

That depends on the type of vehicle you're looking for (sports car versus minivan, for example) and what part of the country you're planning to make the purchase in. On average, we found that certification adds between \$1,200 and \$1,800 to the cost of an equivalent as-is used model.

Can you negotiate the sticker price?

Damn straight! Just because a vehicle is certified doesn't mean you can't haggle with the salesman. But make sure you do some research on the value of the car before starting any negotiations. This information can be found in the "Used Car Values" section of the *Kelley Blue Book* website (kbb.com). Simply input the year, make, and model of the vehicle you're interested in, its current mileage, and any optional equipment it may have, and the site will automatically calculate retail price, dealer suggested selling price, and trade-in value. Ideally, you want to pay a sticker price that's midway between the retail and wholesale values.

Are CPOs available online?

Almost everything is available in cyberspace. You can find CPOs on every major automaker's website, such as ford.com or gm.com, as well as on a number of used-car buying sites, such as autotrader.com and cars.com. Happy hunting! —MARY S. BUTLER



WEEKEND GETAWAY

2002 Honda S2000 »Asking price \$18,990 »Mileage 39,652 »Why we like it A roadster that offers both solid performance and slick styling. »How the warranty stacks up A one-year or 12,000-mile non-power-train warranty (no deductible), plus seven years or 100,000 miles on the power train.



GREEN MACHINE

2004 Toyota Prius »Asking price \$24,475 »Mileage 18,647 »Why we like it It's bigger and offers better get-up-and-go than its hybrid predecessors. »How the warranty stacks up Power train covered for seven years or 100,000 miles from the original purchase date.



LUXURY FOR LESS

2002 Bentley Arnage RL »Asking price \$129,500 »Mileage 15,561 »Why we like it The only extra this limo doesn't come with is a chauffeur. But you can hire one with the \$112,000 you'll save on the sticker price of a new Arnage RL. »How the warranty stacks up One year, unlimited mileage, plus the balance of the original plan.



THE SMALL SPORT-UTE

2004 Ford Escape 4X4 XLT 3.0L »Asking price \$16,998 »Mileage 19,786 »Why we like it This small sport utility rides and handles like a car, but can carry almost as much as a full-size SUV. »How the warranty stacks up Six years or 75,000 miles on the power train (from original new-vehicle warranty start date).



THE BEST PERFORMER

2002 BMW 330 Ci »Asking price \$25,995 »Mileage 39,010 »Why we like it Because this two-door ragtop offers a wonderful blend of style, sport, and comfort. »How the warranty stacks up Two years or 50,000 miles, plus the balance of the original (which is four years or 50,000 miles).



OH SO SWEDE

2004 Saab 9-5 Arc »Asking price \$26,988 »Mileage 39,010 »Why we like it A front-wheel-drive sport sedan that seems to be all about practicality but delivers impressive performance. »How the warranty stacks up Six years or 100,000 miles from original sale date, plus six-year, unlimited-mileage anticorrosion protection.