

An auto fund may help with future costs



BY JEANA BABCOCK

Do you enjoy getting your mail? My box is filled with junk and bills so I kind of dread getting it—except during the holidays. I just love the delightful cards, pictures and letters I discover among the piles of junk.

Usually the cards cease after the New Year, but to my utter delight, they have continued this year ... I received another one just last week! I hang each one lovingly on my entry wall for an entire year so I can look at them often and pray for the people in them.

Do you enjoy holiday cards as much as me? Do you smile, squeal and hurry to open the envelope because you can't wait to see what lies inside? For sure, it's a better feeling than you get when bills are staring you in the face or when you see the postcard reminding you that you are past due to see the dentist.

What other contents make you squeal when you discover them? Do you remember when the tax return checks came by mail? I'd do a little jig and think of all the things I might be able to spend the extra money on.

What do you spend your tax refund on? Fun stuff? Practical stuff? Paying credit cards or bills? Do you save the money or does it burn a hole in your pocket?

I'm a practical gal and I like to squirrel away money for a rainy day. So often I hear people talk about how they don't have money to fix their car or do maintenance. But I wonder, if they started thinking about their vehicle as one of their biggest investments—one that gets them to their job, the job that helps them to afford to live—would they then take better care of that important investment? And what if, instead of spending tax refunds on fun stuff, they take care of the things they've been putting off on their vehicle or start an "auto fund" so when there is a problem or when it's time to do maintenance, the money is there waiting. Wouldn't that be less stressful?

Perhaps your tax return is already "spoken for" or you are not getting one but you think this auto fund sounds like a good idea. That's easy—you can start a fund now and contrib-

ute to it each month. Oh sure, that's a hard thing to budget for when it's not a fun way to spend your money but think of the stress it will save you. Think of how you may have scrambled in the past to come up with money for unexpected repairs. Or how you refused to have your mechanic perform recommended services because you couldn't afford it. Wouldn't it be great to have a separate account specifically to care for your vehicle? Let me share examples from two customers we've had in the last year. Their stories differ drastically and so did their attitudes.

A man was traveling through Rochester on a Saturday. He was stopped at the side of highway 52 with car trouble. He called a local dealership that could care for his Audi, but they could not service his car until Monday. They recommended that he call us. I picked him up in our shuttle since the tow truck was going to take a while. When we discussed the problem with his car, he cheerfully said "It doesn't matter how much it costs, I have a Audi savings account! I just hope it can get done today." This is the man I got my "auto fund" idea from. He was so joyful about his account and seemed so cheerful that I wanted to go shout to the world what a great idea it was.

We had another customer come to our shop for a repair on her BMW. She advised us that she purchased it because she got a "deal" but she didn't realize the cost of repairs. High-end vehicles require high-end parts. High-end parts are more expensive than parts needed for a less luxurious vehicle. When you take good care of a BMW, it will last a long time and purr like a kitten. But when you don't, there are consequences—and often costly ones.

In her particular case, she did not have an "auto fund" and needed to open a credit card with 0% financing for 6 months in order to cover the repair. It was a stressful time for her. She would be paying for that repair over time in the future instead of having saved and



planned for it in the past. And she had even more anxiety because she knew our recommendation of an oil change was needed, so she agreed to allow us to perform the service. Upon servicing the vehicle, what we found was shocking. The oil filter had literally disintegrated. We had to remove the filter piece by piece. It has been over 15,000 miles since her last oil change. Because of her neglect, the filter was not doing its job and the old oil had become sludge. Can you imagine what a disintegrated filter and sludge oil do to an engine? Because of the lack of TLC given to her vehicle due to lack of money, I fear what expensive repairs are in her future.

Which scenario describes you? Which customer would you rather be? Do you understand the importance of maintenance? Do you know

how crucial it is to service your car in a timely fashion? When is the last time you unearthed your maintenance log to be sure everything is up-to-date? When there is a safety issue with your vehicle, are you prompt to have it serviced? Do you authorize the recommendations of your mechanic? Do you understand the importance of clean fluids and how they protect the different components of your vehicle?

No matter which kind of owner you are, it's not too late to be the cheerful guy that had the money to fix his vehicle. Now that tax refund season is here, you might consider spending some of that to pamper your vehicle and even start an "auto fund" to protect one of your biggest investments.

Article courtesy of Babcock Auto Care.