

# Is my car worth fixing?

My husband is a keeper—that is, he keeps everything. I've always teased him about this, but I am also in awe when I have a project that needs a part and he is able to go to some bin or drawer and produce a gadget that works perfectly. Last fall, in the midst of a design crisis, he became a real “keeper” in my heart.

I was dreaming aloud about putting barn wood on my garage wall and using pipes as bike hangers, but I did not want to buy wood. The wheels in my husband's head started turning. “How about those deck joists?” You see, last summer we disassembled our 40-year-old deck. I used the top pieces to put a sweet little path in our woods, but because he is a keeper, he could not part with the big heavy fat wooden joists. Though they had old stain drips on the surface, I could sand it off and they would be perfect. My design heart swelled with excitement!

Not only is my husband a keeper, he is also a handyman. I come up with projects and he decides how they will best be carried out. Two years ago when I discovered a pair of old barn doors at one of my favorite



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antique shops (Collin's Feed & Seed), I knew I had to have them—and I got a bargain. The only problem was, I did not know where they would go. But in another design “ah-ha” moment, I decided they would be perfect in my dining room. Did it occur to me they were heavy and would need reinforcements? Nope.

But my husband knew, and a few days later, he had my beautiful old doors hung!

These are just a couple examples of turning oldies into goodies. How about you? Do you enjoy repurposing or extending the life of things? Is it worth it to you?

This reminds me of a question occasionally asked by our customers: “Is my car worth fixing?” Great question. Of course it's bit different than considering the value of old wood or weathered barn doors, but it's an important question when considering how your money is best spent.

Determining your car's value, especially if your car is well-loved and has served you well for many years, can be difficult. Here are some questions to ponder:

Take a good look at your personal situation. Is your

vehicle paid off? Has it been reliable? Is it costing you less money than a new car? And what does a new car look like to you? Is it brand new off the dealership lot, or is it a “new” used one? Do you have money saved for a new one or do you need to take out a loan and what will the interest and monthly payments be? How much are you paying in insurance and what would the insurance cost be for a newer ride?

The best way to make this decision if you are considering your options with your oldie is strictly computing the numbers and getting an overall picture of your car's health from your trusted mechanic. Take a look at what you have spent in repairs and maintenance in the last year, and what your vehicle is currently worth. Where does your car stand now, and what might be the outlook for the next year?

If your car has been well-maintained, is still in pretty good health overall, has been relatively reliable and repairs currently needed are not far more than your car is worth, fixing it is a no-brainer and makes the most economical sense. Your insurance will be lower on an older vehicle, and you can use the money you are saving for a down payment when the time comes to upgrade.

However, if your oldie has several expensive health issues, and the cost surpasses the amount of time left in its life, perhaps it's time to make a change. When considering what to upgrade to, do your homework. Answer the questions I've asked previously about the cost of a new one, loan amount (if needed), depreciation if you are planning to drive a brand new one off the lot, cost of maintenance for the new car versus the old one, and the cost of gas. If you are going from a car with great gas mileage to a gas-guzzler, this could add a lot to the bottom line.

If it's time for an upgrade, do more homework. Trading your vehicle in is the most convenient option, but it may cost you. Dealerships typically pay wholesale prices or less for a trade-in. If you have a bit more time, you'll likely get more if you

sell it yourself. Remember, all our circumstances are different.

Though you may be able to afford a brand new ride or a significant upgrade, your car may be just what someone on a different financial level may be looking for.

If you choose this route, I would encourage you to do unto others as you would have done unto you, and give the new owner an accurate picture of the vehicle's health. It will serve you well with a clear conscience and it will definitely serve the new owner well knowing what he or

she can expect.

At the end of the day, your oldie could still be a goodie and a “keeper” for sure—and your investment into repairs and continued maintenance now could get you through many more years of a relationship with it. But if your oldie has not been well kept and has an endless list of health issues, it may be time to say adieu and go find your next newbie that you can turn into an oldie but goodie with proper love and maintenance.



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