



## Our Mission

At Women's Automotive Solutions, we make car buying easy! We are a team of automotive consultants who work with dealers and wholesalers to enable our clients to get the best possible deal. We believe the car buying experience should be an exciting and pleasant process, and we are committed to creating a positive experience one client at a time.

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## What We Do

Women's Automotive Solutions will help guide you through the entire car selection and buying process.

1. Tell us what type of car you want (new or pre-owned), and we'll find it!
2. We will negotiate price and financing to enable you to get the best deal.
3. We arrange delivery of your new or pre-owned vehicle.

You simply sign the contract and take the keys!

## We make car buying easy!

### Common Repair Costs

Before buying an extended warranty, research common repair costs for your vehicle to help you decide if the warranty is worth the cost. Here are some examples:

Engine: \$2400 - \$3200  
Transmission: \$1700 - \$2800  
Brakes: \$1000 - \$1500  
A/C System: \$900 - \$1300  
Radiator: \$400 - \$700

\*Based on averages from 2004 - 2007

### Don't Miss BLOctoberfest 2007!

This year's BLOctoberfest will be held Saturday, October 6th from 3pm to 9pm at the North Carolina Music Factory Outdoor

## Extended Service Contracts

By LeeAnn Shattuck

An extended service contract (also called an extended warranty) covers the cost of certain repairs after the vehicle's original manufacturer warranty expires. It is essentially an insurance policy against repair bills. Extended warranties can be purchased for both new and used cars (depending on the age and mileage). The cost of the warranty depends on the type of car, its age and mileage, and the level of coverage. Warranties for Asian cars (Honda, Toyota, etc.) are the cheapest, and warranties for high-line, European cars (BMW, Mercedes, etc.) are usually the most expensive due to both repair costs and reliability. Three "tiers" of extended warranties are typically offered, depending on the level of coverage you desire. The lowest tier covers the basic, power train components, such as the engine, transmission and drive axle. The middle tier typically covers your brakes (including ABS), A/C, steering and basic electrical components (not including navigation or DVD systems). The top tier is usually a bumper-to-bumper warranty that covers almost everything except normal wear-and-tear components (tires, wiper blades, etc.) and after-market parts. Coverage for navigation and DVD systems may be extra. Contracts known as "wraps" are common for vehicles like Hyundai and Kia, which have longer factory warranties for their powertrain components. These wraps extend the "bumper-to-bumper" warranty to equal the term and mileage of the longer powertrain warranty.

Every warranty is different, so be sure to get a comprehensive list of what is covered, what is *excluded*, and any deductibles and proof-of-maintenance requirements before you sign. Some contracts cover the cost of towing, rental car and even hotel stays, but others do not. Some contracts have a per-part or per-incident deductible of \$50, \$100 or \$200, others have no deductible. Also check where you can get the repairs done, and how the shop will be paid. A good warranty will have many authorized repair shops across the country, including both independent shops and franchised car dealers. The repair shop should contact the warranty company for authorization prior to making any repairs, and the shop should bill the warranty company directly for the repair costs. Finally, the company that backs the service contract (and the re-insurer who backs them) should be financially sound and have a strong track record in the industry.

But, are extended warranties worth the money? That depends on several factors. People who buy and trade cars frequently or lease should pass on an extended warranty. There's no need to purchase one if you only plan to keep the car for three or four years since repairs are covered under the car's original warranty. If you plan to keep the car longer and you don't like surprise expenses, then an extended contract might be a good option - but only if you don't pay too much for it! Extended warranties are enormous moneymakers for auto dealers. The markup is often 100% or more! Women's Automotive Solutions, as well as many reputable online companies like [Warranty Direct](#), offer service contracts with equal or better coverage at a significant discount. For example, many Kia dealerships charge \$2,200 for the extended "wrap" on their new vehicles. Both Women's Automotive Solutions and Warranty Direct offer the same coverage for less than half the price. While you should not select a warranty solely on price, if the coverage and quality are the same, why not save some money! And you don't have to rush your decision. Most warranty companies allow you to sign up after you have purchased your new or used car or even after the original manufacturer warranty has expired. However, it is significantly cheaper to buy an extended warranty *before* the manufacturer warranty expires. If you prefer to buy the warranty from the dealer (so you can roll the cost into your auto loan), then negotiate the price as a part of the deal. Don't get forced into buying an extended warranty. If someone tells you that the bank requires you to buy one in order to qualify for a car loan, they are lying! Buying an extended warranty is your decision and yours alone.

Sound Stage. This fabulous party and networking opportunity will feature a Beer Garden, dining area and supervised children's play area - so bring the whole family! Adult tickets are \$15 per person and include a t-shirt and drink ticket. Youth tickets (ages 11-17) are \$10 and include a t-shirt and non-alcoholic drink ticket. Kids under 10 are free. All proceeds will benefit "Men For Change", a charity dedicated to ending domestic violence. For more information, go to the Business Leaders of Charlotte (BLOC) website: [www.businessleadersofcharlotte.com](http://www.businessleadersofcharlotte.com)

## Contact Us

Each Women's Automotive Solutions consultant is an independent franchise owner.

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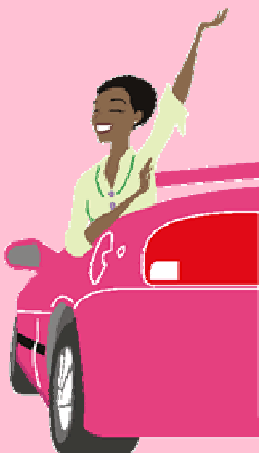
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## Vehicle Spotlight – 2008 Ford Taurus

By "The Car Chick"

Each month, I pick a vehicle out of a hat and write about it. The article contains industry information about the vehicle and, occasionally, my humble opinion. Neither the car manufacturers nor the dealers pay me to do this, I just love cars. If you have a suggestion for a vehicle spotlight, please email me at [leeann@womensautomotivesolutions.com](mailto:leeann@womensautomotivesolutions.com)!



Let's face it – Ford Motor Company is in big trouble. For more than a decade, the Blue Oval has been hemorrhaging both money and market share, losing out to competitors both foreign and domestic. While the popularity of the Mustang and F-Series trucks has helped Ford's bottom line, their acquisition of Land Rover has not. Ford's leadership further shot themselves in the collective foot when they "re-branded" the popular Taurus. Ignoring the previous success of the "Taurus" brand, Ford renamed its full-sized sedan the "Five Hundred" for 2005. (Gee, are we trying to be like Chrysler 300?) Between the unfamiliar name and a less-than-exciting new design, the automobile-formerly-known-as-Taurus went from being the best selling car in America to one of the worst. (Even Hertz stopped buying it!)

Ford's executives have finally realized their mistake (actually, those execs were fired) and have brought back the Taurus for 2008 – and it looks like they've done it right (or, at least, better). The 2008 Taurus, introduced this June, has received an engine upgrade, a face lift and many positive reviews. The flagship sedan now wears the branded 3-bar grill and boasts a 263-horsepower V6 engine, a cavernous trunk, and a more upscale (and quieter) cabin. Rated the safest full-sized car in America, the new Taurus earned the National Highway Traffic Safety Administration's highest 5-star rating for all four seating positions. (Isn't it nice that the people in the back seat are safe, too?) The Taurus is available in either front- or all-wheel drive and two trim levels, the base SEL and upscale Limited. The SEL starts at \$23,245 and has 17-inch wheels, full power accessories (including a power driver seat), a leather-wrapped steering wheel, wood grain interior trim, air-conditioning, a CD player and MP3 jack, cruise control and an auto-dimming rearview mirror. Moving up to the Limited (\$26,845) gets you 18-inch wheels, leather upholstery, a power passenger seat, heated front seats, driver memory seat and mirrors, dual-zone automatic climate control, an upgraded audio system with a six-disc CD changer, heated mirrors with puddle lamps, and a nostalgic analog clock. (Are we sure this is a Ford!?) Additional options include a moonroof, navigation, rear-DVD, satellite radio and the new Ford Sync system, which allows voice activation of cell phones and entertainment systems. Not bad for the world's most popular rental car. ☺



The annual National Business Women's Week "WomenConnect!" event will be held October 17, 2007 at the Hilton uptown Charlotte. This year's theme is the "Hats of Life", celebrating the many roles women play during the course of their lives. This great networking event is expected to draw 500 women and will feature appearances by Sheri Lynch from the Bob & Sheri show (107.9 The LINK) and several distinguished panelists. Please join us for this exciting luncheon and networking event. Register online at [www.nbwwcharlotte.org](http://www.nbwwcharlotte.org).

**Don't miss this great networking opportunity!!!**