

OWNING A CLASSIC CAR

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Classic & Vintage

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If you're a car enthusiast like us, you've probably lusted after some special car for years.

But you've hesitated because you don't want to make a mistake that could cost you thousands, and maybe even ruin your marriage, right? How do you get into that dream classic car and stay out of financial trouble? Follow a few common-sense tips and your love affair with a classic car will be less destined for heartbreak. When to buy your car There is not any particular season throughout the year that is a better one for buying your car. There are reasons why you should buy at any stage throughout the year, but there are a number of things to consider as a buyer and a seller.

January to April can be a good time to buy as people are looking to pay off those credit card bills from over spending at Christmas. It can also be the time of the year when dealers are looking to clear some inventory to make way for their spring collection of Cabriolets and Convertible cars. In shopping for classic and vintage old cars, the local newspaper is not the place to look. Pick up a copy of Auto trader CBG, or Buy and Sell. Be careful when buying a classic from a private owner. Ask if they are Private or Trade sale. Never buy a car over the phone no matter how good the price seems. Always ask for a test drive in the car. Any reluctance to offer you a test drive is a sure sign that there is something not quite right Collectors' meets, car shows, and club events are also good places to hear about quality classic cars for sale.

Also, there are several reputable specialist Classic Car Dealers around the country. These dealers will have decent documentation on most of the cars to be sold. Always ask about warranty. There may be a cost implication, but it is worth paying extra for a warranty on your engine and gearbox. Due to the ages of these cars, it is impossible to get a warranty on bodywork. It is up to you to ensure that the bodywork is

solid, and has not been patched with fillers. Take a magnet with you when you are checking the panels. Be careful not to scratch the paint, but if it drops to the floor, expect to pay for the dreaded rust worm in time to come. When you do find a potential car, be wary.

As in buying any used car, buying an old car is a risk. Follow these tips to minimize the risks: First choose your classic You know what you like, but can you really afford it? More important, can you afford to live with it? Are you willing to get your hands dirty, or are you prepared to pay for a garage to fix any problems? If you are after a four-door saloon, then a budget of €3000 can get you either a tidy Morris Minor or a great big 4.2-litre Eighties Jaguar XJ6 – and obviously an XJ6 takes a lot more looking after than a simple Morry Minor. Fuel consumption, parts prices and mechanical complexity are all wildly different. It is also a good idea to try and drive the classic of your dreams beforehand; you might quickly change your mind. Buying a classic is something you do with your heart, but don't lose your head in the process.

Consider the following. Set a budget Only you know what you can afford to spend, or borrow. Use classic-car magazine price guides and real adverts to see what your classic will cost to buy. Ideally hold back 10 percent to cover any unexpected problems. Calculate running costs by looking at mpg figures. Get insurance quotes: classic cars can be covered on cost-effective limited-mileage policies. Talk to us about how costly your classic will be to run. Join the club A huge resource of expertise can be found in owners clubs. Not only will they have some of the best-looked-after cars on their site, but they have huge amounts of knowledge on the subject of buying and running your classic. They often have affordable parts schemes, too. See our links page with all the car clubs. Ask the family If you are intending to carry your loved ones around in the classic, ask their opinion too. Do they like it, is it too noisy, will they all fit in and will it fit into your garage?

Get an anorak No really – buy some books on your classic, read magazines and become a classic-car bore. You can never know too much. Advertisements Classics can turn up anywhere – often because not every seller thinks their car is a classic. Find out as much as possible on the telephone so you don't have a wasted journey. Try these questions: Why are you selling? How often do you use it?/How many miles has it done in the past year? How long have you owned the car? Is there any rust or body damage? What work/repairs have been carried out and do you have receipts? Listen carefully to the answers. Is the seller being vague, evasive or unco-operative? If you like the sound of the answers, make arrangements to view the classic at the seller's home. Auctions Not a place for the novice classic car buyer.

There are undoubtedly some spectacular bargains, but you can't inspect or drive the classic fully and you will be bidding against professionals. Get carried away and you could pay too much for a very poor example. It is worth bearing in mind that the hammer price will be plus commission of 5-15 percent, plus VAT. Dealers Established classic-car dealers don't want to rip buyers off – they have a reputation to think of and are often passionate enthusiasts themselves. In fact, the best examples are often to be found at specialist dealerships. Sure, you pay more than buying privately, but the car must be exactly as described, and if there are any problems you have many more legal options. Classic car dealers want you to go and tell your friends about your good experience whilst purchasing your car. Dealers will consider trade ins, and will also get you special rates on Classic insurance, Breakdown service, and will also put you right on where to get parts and service for the future. Owners clubs can usually recommend a good dealer. How to check a classic Is it real?

Rebuilding ordinary models to look like rare or more sporting versions is easy, as many body shells are shared. This is where your anorak research comes in handy. There are some excellent reference books on sale, and owners clubs and specialist dealers/restorers can also help. Getting expert advice is always wise, but even a novice classic-car buyer can make a common sense evaluation of the vehicle. Bodywork: Look for rust on the sills (below doors), door bottoms, and floors and around the headlamps. From a distance does the paint colour look consistent, or touched-up? Are the panels smooth, or rippled and dented? Chrome that is bubbling may be expensive to repair, or impossible to replace. Sum-up: Poor bodywork is the most expensive area to put right on a classic. If the body is rotten, avoid it unless you are prepared to do the work yourself. Interior: Condition is important because replacement can be expensive.

With popular classics like MGBs and some Jaguars almost everything is available new or reconditioned, but some classics – especially European ones – will be more of a problem. Look for tell-tale stains suggesting water-leaks around sunroofs and windows. Sum-up: Do your homework. A shabby interior can also be a good bargaining point. Engine: If it starts easily, then the battery, starter motor and ignition system are probably fine. Lift the bonnet. The engine should be clean, but not too clean – sometimes that is done to disguise neglect or oil-leaks. Are there oil-leaks on the floor where the classic is usually parked? Look at the dipstick. Does the oil look clean and honey-like, or black, neglected and tar-like? Start the car and listen for clicks, clatters and rumbles. These may need investigation by an expert.

When the engine is hot, turn it off and start it again to see if there are any hot-start problems. Sum-up: Engines can be replaced or overhauled, but some are more expensive and complex than others. If in doubt, consult an expert. Gearbox: Check for wear by changing quickly up and down a manual gearbox. Third to second gear may be difficult to engage, suggesting wear. Accelerate hard in each gear. If the gearlever jumps into neutral then it is seriously worn. Listen out for whines on the higher gears. If fitted, the overdrive must work properly. Automatics should be relatively smooth and silent, and the gearbox oil should look fairly clean and not burnt. Sum-up: Gearbox rebuilds can be expensive, especially automatics. Finally: Make sure you drive the classic for a good half hour, listening out for strange noises and odd behavior. Check that all the electrical switches work, and look carefully at the paperwork for proof of service history and any restoration work. Only then, if you are happy with the classic, sign a contract agreeing to purchase That could save you a fortune.

Inspecting old cars is always a bit tricky. But if you're patient and careful, you can avoid the lemons and find a car that makes you happy for years. Tips on keeping your classic turning heads. Use high-quality cloths to dry your car. Cheap, coarse Cloths with nylon binding around the edges-or exposed labels-will scour the surface and leave scratches. After clearing most of the water with a chamois, cotton cloths with a high thread count are the best to use for drying after a wash. Most valeting experts now recommend that you dry your car's surface with an up-down or side-to-side motion, rather than with circular swirls. Avoid automatic car washes. They can damage your car's finish in several different ways.

Harsh, heavy scrubbers can dent panels, and brushes can scour the finish by grinding in grit and grime. So-called "touchless" car washes don't damage the finish, but they likely won't get all of the deposits off, leaving them to be baked on by the sun. Wax occasionally. At least twice a year-or more often for unusually harsh conditions-give your car a good wax coat. It not only adds some shine, but it also helps supplement your car's finish with added protection from sunlight, acid rain, small stone chips, and bird droppings. Fix damage or rust promptly. Chips or scrapes, no matter how minor, make your finish much more susceptible to rust. Inspect your entire vehicle each season for new corrosion and fix it. Popularity helps. Check for clubs that take special interest in the model.

This will provide some assurance of the car's status and collectibility, and it will also give you contacts for procuring hard-to-find replacement parts. Rarity of a particular model is not necessarily an indication that the car will have a loyal following. Have a place to properly store your car. Make sure you have a secure place that's warm and dry. Ordinary home garages often suffer from moisture buildup so make sure you have adequate

ventilation. Sometimes, dealers arrange for group car storage in dust-free, dry environments at reasonable rates. Insure your investment. Remember that you need to arrange for full-coverage insurance, valued for what the car is currently worth.

Some major insurance companies, such as the offer classic car insurance Be prepared for repair bills and maintenance. Routine repairs can be costly, especially on some older American cars. Ask the experts or your local car club what the weak design points are on your car, and also which parts are especially hard to find, and pay special attention to them. Are you ready for it? This is probably the most important question of all. Restoring, or just keeping, an old car can be taxing on personal time and the wallet. If you find yourself not having enough time in your schedule for family time and social obligations, don't buy it. If you have enough spare time and money, having an old car can be a relaxing and fulfilling hobby.

If you don't think you're ready for a big investment but have the garage space, start with something less risky but fun, like an affordable 60s- or 70s-era MGB, Rover, or Jaguar. And one final point: Buy a car you like-better yet, one you're passionate about-and have fun with it! Winter Car Storage The best way to store any car for the winter is to do the following: Change the oil just prior to storage. Oil absorbs moisture (a natural byproduct of combustion) and if old oil is left in the motor, moisture will evaporate out of the oil and condense on the engine internals causing corrosion. Also, oil becomes acidic with use and should be changed for this reason also. Change oil, start engine and run just long enough for the oil to circulate, and then shut off for the season to prevent a buildup of moisture. If planning to change the transmission fluid in the coming season, it's also a good idea to do this now for basically the same reason.

Loosen the spark plugs and shoot a squirt of motor oil from a can into the sparkplug holes – about 1 tsp. This will prevent the rings from corroding and seizing to the cylinder walls over the winter. Upon initial startup in spring, oil will burn off in the 1st few minutes. Increase tire pressures to 40PSI. This will prevent flat spotting and leaks. The tire pressure will drop with ambient temp. Some will say to put the car on blocks, but with modern independent suspension, it's not good to leave it 'unsprung' for long periods. If you want to get really anal, fill the tires with Nitrogen. This is a Dry Gas and will prevent Dry Rot. Nitrogen can be obtained from any welding supply. Store desiccants in the car. These can be purchased and laid on the floor front/back. This prevents mildew from growing and keeps leather from deteriorating due to accumulated moisture. Common Salt in a bowl works very well in absorbing moisture from your interior.

Also, the best way to avoid scratches and dings is to cover the car with a quality car cover. See () Wash the car – don't allow pollution, Tree Sap etc. to work on the paint through the winter. Remove battery from the car and put on a charger, preferably inside where it's warm. Be sure to allow plenty of ventilation to prevent Hydrogen Gas buildup. Place the car on a sheet of Lino laid out on the garage floor. Make sure the lino extends 2 feet from any edge of the car. Garage floors seep moisture through the winter which can condense on the underside of the car, suspension, etc. causing corrosion. Fill Petrol Tank. A partial tank will corrode from moist air. Plus, it'll probably be cheaper than filling it next season. Check Anti-freeze to be sure sufficient for temps anticipated.

If you require assistance or just like to have a chat about Classics Cars and see how we can help you , feel free to drop in and have a look around or send a email to enda@mrdacysclassics.com