

Chapter 4: Automobiles and Transportation

Driver's licenses in Manitoba

In Manitoba, you need a license to drive a car or any other type of vehicle. If you have a license from anywhere else in Canada, the United States, Germany or South Korea, you can exchange it for a Manitoba license.

If you have a current license from another country, you may be able to drive in Manitoba for three months before you must pass a written and oral test to get a Manitoba license.

If you have never had a driver's license, you will have to go through the **Graduated Licensing Program**. It takes two years to become fully licensed. Contact the Driver and Vehicle Licensing Office at 945-6850 for more information.

Merits and Demerits

Manitoba has a system of rewarding good drivers with merits, or points, on their license. As you get more merits, the fees for your license decrease. However, if you have an accident or get a ticket, you may get demerits or points taken off your license.

Never drink alcohol before you drive a car. You might not feel like you are drunk even if you are over the limit. Manitoba has very severe penalties for driving with a blood alcohol level of .05 or more. These include fines, losing your license, losing your car, criminal charges and even jail time.

Buying a car

Graduated Licensing: A three stage program to help all new drivers gain skills and experience to safely a car.

Stage 1: Learner (9 month minimum)

- Pass a written test
- Meet vision and medical standards
- Pay a license fee
- Pass knowledge test
- Always drive with a person who has had a license for three years or more
- Carry only backseat passengers

Stage 2: Intermediate (15 months minimum)

- Pass a driving test
- Limit the number of passengers to the number of seatbelts in the car during the day and one passenger at night

Stage 3: Full license

- May supervise novice drivers after 3 years

***Graduated License learners must have NO alcohol in their blood when driving**

Some examples of car books at the CAC InfoCentre:

- Phil Edmonston's *Lemon Aid*

Buying and driving a car can be very expensive. There are things you can do to lower the cost of owning a car. Instead of buying a new car you could look for a used car. It is always important to look for a safe car that you can afford.

How do I buy a car?

Read a lot of information before you go shopping for a car. Many car books offer information on how well the car drives, safety, and how expensive it is to maintain and repair. Other books tell you the suggested price of different kinds of cars and the cost of extra **options**. You can phone the Consumers' Association InfoCentre at 452-2572 or toll-free outside of Winnipeg 1-888-596-0900. The Public Library and book stores have books on these topics too. If you want to buy a new car, the Automobile Protection Association can give you the **dealer's cost** of the car. They can also suggest a price you might pay.

Make a list of all these things before you begin shopping:

- Calculate the highest price you can afford for a car. Do not go over this limit.
- Calculate how much money you can afford to spend each month for a vehicle.
- Add up the costs of insurance and driver license fees per year.
- Calculate how much money you will have to spend on maintenance and repairs.
- Estimate how much money you will spend on daily costs such as gas and parking fees.

When is the best time to shop?

The best time to shop for a car is at the end of the month. Dealers are trying to sell their cars before the month ends. The best time of year to buy a new car is late September or October. At this time

Guide

- Sanford Evan's *Gold Book*
- Consumer Reports' *Car Buying Guide*

Options: extra features that you can add to your car. They cost extra. They may include air conditioning, a sunroof, CD player and more.

Dealer's cost: what the dealer pays to buy a car.

Dealer: the company that sells cars.

Maintenance: what you have to do to keep your car clean and in good condition. This includes washes, oil changes, filters, batteries, tires, antifreeze, and tune-ups.

Barter: to offer a lower price.

Manufacturer's price: the price the manufacturer suggests the dealer ask for the car. Also known as the sticker price. Consumers usually barter for a lower price.

Dealership: the place where cars are sold. A dealership is also called a car lot.

"Shop around" - Shop at several places and compare products and prices

Unreliable car: a car may look or sound good, but will have many things wrong with it. An unreliable car is sometimes called a "lemon."

Written off: if the car is in a bad accident, it might be "written off" if

dealers try to sell their inventory to make room for the newer models that are coming in.

You can **barter** with the dealer to get a better price when buying a new car. Most dealers will sell you a new car for less money than the **manufacturer's price**. If you do not feel comfortable bartering with the dealer, take someone with you who is good at bartering.

Compare prices at several **dealerships** before you make a final choice. Always ask the dealer questions about how well the car runs, how long it will last, and how easy it is to repair. Do not make your decision too quickly. Take time to look around.

How do I make sure a used car is in good condition?

There are many things you can do to protect yourself from buying an **unreliable car**.

- "**Shop around**" before you choose a car.
- Check the condition of the outside of the car. Older cars have more scratches, rust and stains. If some parts look newer than others, they have been replaced or repaired.
- Check for rust on the fender and under the body of the car. If there is new, clean paint on the car, it could mean the car was in an accident. Call Autopac to find out if the car was ever "**written off**."
- Look at the front wheels to make sure they are firm and in line with the back wheels.
- Sit behind the steering wheel and turn on the ignition. Make sure that all the warning lights and gauges are working properly. If you hear any strange noises, there may be a problem.
- Drive the car. Stop by pressing firmly on the brake pedal. If you hold the pedal down

the cost of repairs is more than the value of the car. Autopac may not authorize repairs to the car.

Test drive: to drive a car to find out about the car's performance and reliability.

Accessories: the extra things that you can buy for the car. They can include air conditioning, automatic locks, stereo, etc.

Mechanic: the person who repairs your car.

Safety Certificate: a document that shows that the car has passed the required safety tests.

Unsafe certificate: a document that states that a car has not passed the required safety tests. It needs to be fixed by a mechanic.

Serial Number: a special number that identifies your vehicle. Each vehicle has a different serial number. It is usually located under the front windshield.

Temporary possession: the car is not owned by the person. They have it in their possession for only a limited amount of time.

Lien: gives someone else the legal right to take the car and sell it.

Odometer: the gauge that tells you how many miles or kilometres the car has been driven.

Mileage: the number of miles of

firmly and the pedal sinks even just a bit, the brakes may be unsafe.

- Take the car for a **test drive** on the highway. You may be asked to sign something before you take the car out. The dealer may want to go with you during the test drive. **Make sure you are not signing an offer to buy the car or making a payment on it.** Test the brakes and steering wheel by making quick left and right turns while the car is moving. Listen to the car to check for strange noises or rattling. Also turn on all **accessories** to make sure they work properly. Make a list of all the problems you notice.
- **Take the car to a trusted mechanic to check the car and make sure it is safe.** Ask for the seller's permission before you take the car to a mechanic. If the seller does not allow you to take the car to a mechanic, do not buy it. This could mean there is something wrong with the car. The mechanic will charge you money to check the car for problems, but it may be worth it.

Safety Certificates

You must have a **Safety Certificate** before you can register a car. When you buy a used car from a dealer in Manitoba, the dealer must give you a Safety Certificate.

If you buy a car privately, it is your responsibility to obtain a Safety Certificate and pay for the necessary repairs.

A safety certificate does not mean the car is fully reliable. A safety inspection only checks certain items. It is still important to have a car checked for reliability by a mechanic.

Check the history of the vehicle

kilometres the car has been driven.

Warranty: Repairs will be done for free if problems occur within a certain amount of time after you buy the car.

Deposit: An amount of money you give to the seller to show you will buy the car. This is also known as a "down payment."

Legally Bound: In a contract you must do what the agreement says.

Trade-in: If you own a car, you give your car to the dealer, to reduce the price of a new or used car.

Depreciation: The value of the car decreases as time goes by.

Leasing: An agreement where you pay monthly for a specific number of months. At the end of the lease, you either buy the car, give it back, or start another lease for a new car.

The lease agreement tells you:

- how many months you pay the lease.
- what repairs and maintenance are free. You must pay for any repairs or damage that are not covered in the agreement.
- the mileage you are allowed to put on the car. If your mileage is higher than stated on your lease agreement, you may have to pay an extra price per kilometre at the end of the lease.

It is very important to check the history of a used car. Before you buy a used car, find out this information:

- Phone the RCMP. Give them the serial number. They can tell if the car is stolen or is being sold by a person with **temporary possession**.
- Check for **liens**. When the person who owned the car before still owed money on the car, the person they owe money to can place a lien on the car. If you buy a car with a lien, you must pay the money owing. Otherwise the person who is owed money can take the car from you.

You can check for liens on a car by phoning the Personal Property Registry in Winnipeg 945-3123. If you live outside of Winnipeg you can check with the local Court Office. You will need to know the serial number of the car, the model and the year. You will have to pay to check for liens, but it may save you money in the future.

- Check that the **odometer** has not been changed. Always check the car's past service record if possible to make sure the **mileage** you see on the odometer is reasonable compared to the mileage when the car was serviced.

If you are buying a new car you do not need to check for liens but you should inspect the car and take it for a test drive.

Making an offer to buy a vehicle

Once you decide what car you want to buy and are sure it is safe and in good condition, you are ready to discuss the price. If the dealer promises to do repairs on the car before selling it to you, make

Here are some example of what can affect the cost of renting a car:

- the type and size of car
- how long you want to rent it
- whether or not the cost of gas is included
- charges per mile of kilometre
- insurance
- season of the year
- day of the week

Automatic Braking System (ABS):

Instead of pumping the brakes to stop, you press firmly on the brakes. You can also steer the car while you are braking with ABS.

Air bags: If your car is in an accident, a pillow inflates from the steering wheel, so that you will not be thrown from the car. Sometimes air bags are dangerous for smaller people.

Child car restraint: A special seat to use for babies or young children in the car.

Theft: When your car is stolen.

Vandalism: When someone damages your car on purpose.

Immobilizer: a device that is installed in your car that makes it impossible to start the car without the key.

What to put in an Emergency kit:

- flashlight with extra batteries
- small shovel
- first aid kit

sure you obtain this promise in writing.

It is very important to learn about the **warranty**. If there isn't a manufacturer's warranty on the car, ask the dealer if they offer a warranty. Make sure you understand the warranty before you sign it.

Do not make a **deposit** or sign a contract until you are completely satisfied with the car and the price. Once you sign or give a deposit, you are **legally bound** to the contract. Read the contract carefully. Be sure you understand everything it says before signing it. If you must make changes to the contract after it has been signed, write your initials next to all the changes. If you do not understand the contract, ask a friend you trust to read it for you and explain what it means. If this takes a long time, do not worry! The dealer must give you enough time to read and understand the contract before you sign it.

Trade-ins

You may want to trade your existing vehicle in to buy another one.

On a **trade-in**, instead of selling your old car, you give the car to a dealer, who gives you a lower price for a new car. Car dealers have special books that show a suggested price for your trade-in. You can check how much money your car is worth in the Gold Books at CAC Manitoba or the Red Books at the Public Library.

Your car begins to **depreciate** from the time you buy it. If you decide to trade in your old car it will not be worth as much as you paid for it.

Leasing a car

Leasing is a good option if you do not want to pay a lot of money all at once for a car. If you lease a

- extra mittens and hats
- blanket
- booster cables (to help restart your car)
- matches
- window scraper and brush

Premium: an extra cost added to your insurance.

Insurance agent: a person who sells insurance

Financing: a bank, credit union or trust company will lend you money to buy a car. You have to pay back the money, plus interest for borrowing the money.

Repossessed: if you do not repay your car loan, the lender can take your car.

Default: if you do not make all the payments on your loan or you are often late in making payments.

Gold Book or Red Book: These books show suggested prices for used vehicles. Call the Consumers' Association or the Winnipeg Library to use these books.

Privately: you sell your car yourself, rather than selling it to a car dealership.

Certified cheque: a special type of cheque that the bank guarantees. The cheque will not bounce. You pay extra for this type of cheque.

car for a long time, you might pay more that you would if you bought it. Also, after several years of leasing a car, you still do not own it. You will have nothing to trade in if you want to buy a car. However, you can trade in a leased vehicle for a new one.

It is very important to follow the leasing agreement carefully and understand it very well before you sign it. Do not sign the agreement if the length of the lease is too long. You will have to pay for the entire length of the lease even if you do not want the vehicle.

Is leasing better than buying?

Leasing costs less money that buying a car at the beginning. If you decide that you like the car after driving for the number of months in the agreement, you have the option to buy it.

Find out how much you have to pay to buy the car. Include the interest and the monthly payments you have already made. Compare it to the value of the car.

If you plan to drive the car for a long time, you may prefer to buy it rather than lease it.

Renting a car

If you need a car for a short time, such as a few days or weeks, you can rent a car. Many car rental companies charge a daily rental rate plus a rate for the number of kilometres you drive. They give you the car with a full tank of gas and you must fill up the tank before returning it. Rental prices vary between different rental companies. You must be at least 25 years old to rent a car.

Read the contract carefully before signing it. Be sure to return the car on the date outlined in the

Arbitration: a decision that solves a problem between a consumer and a car manufacturer.

Dispute: a problem which neither the consumer nor the car manufacturer can solve.

Arbitrator: the person who hears the problem and decides on a binding solution.

Binding: a final decision.

Tips for choosing a mechanic:

- Ask friends and family if they can recommend a good mechanic to you.
- Make a list of mechanics you are considering.
- Check the mechanic's certification. The Canadian Automobile Association (CAA) recommends a number of mechanics. A list is available at CAA locations. Check with the Better Business Bureau, 989-9010, for any complaints against a mechanic.

Estimate: a guess of how much something will cost.

Lien: gives someone else the legal right to take the car and sell it.

In trust: you pay the money you owe to the courts instead of the repair shop. The court holds the money until the dispute is settled.

agreement. You must give a credit card number or a deposit to rent a car. When you return the car, the deposit will be returned to you. For your protection, check the rental company's reputation with the Better Business Bureau at 989-9010. **Ask them if anyone has made a complaint against the company.**

Safety

There are extra items you can buy now to improve the safety of your car. Some new cars offer you an **Automatic Braking System (ABS)**.

You can also get air bags. **Air bags** do not always make a car safer but they could prevent injury in the case of an accident.

Check the seatbelts. Ensure that they are working properly. In Manitoba, the law states that all passengers must wear their seat belts at all times. Children under twelve years of age should never sit in the front seat. In the case of an accident their head will hit the dashboard. In Manitoba, small children and babies must always be buckled into a **child's car restraint** in the back seat. You can ensure that your car seat is safe by checking for a sticker that says it is approved by the Canadian Motor Vehicle Safety Standard (CMVSS).

There are things you can do to avoid **theft** or **vandalism** to your vehicle.

- Buy devices which will lock your steering wheel. It is impossible to drive the car unless the device is unlocked with a key.
- Always lock your car when you leave it.
- Never leave your keys inside the car.
- Do not keep valuables in your car.
- Put any bags or packages in the trunk.
- Buy a car alarm that makes noise if

Winnipeg Bus routes: Find out which bus you should take by using the Winnipeg Transit website at www.winnipegtransit.com or by calling 986-5700.

Winnipeg Bus schedules: You can find out what time your bus will arrive at a certain bus stop by using the Transit Guide in the Winnipeg Yellow Pages telephone directory, on the Winnipeg transit website (above) or by calling 986-5700.

Winnipeg Downtown Shuttle: If you are taking a bus in the downtown Winnipeg area, there are four free bus routes.

Hail: Wave to get the attention of the taxi driver.

someone tries to break into your car.

- Buy an immobilizer. If you have an immobilizer, you will also get a discount on your vehicle insurance.

Winter Driving

Driving in the winter in Manitoba is challenging. Here are a few tips for winter driving in Manitoba:

- Keep your headlights on, even during the day.
- Follow other cars at a safe distance - for example, one car length.
- Drive more slowly than you normally would, especially when roads are snowy or icy.
- Drive slowly in icy conditions - sometimes it is hard to tell when the road is icy.
- Press the brake and gas pedals gently.
- Dress warmly in case your car breaks down and you have to walk or wait outside.

It is important to prepare your car for winter. Be sure you have winter or "all season" tires in your car. They should have good grip on the road. This will help you to steer and stop in icy conditions. Keep a scraper and a brush in the car to remove snow and ice from the windshield. Keep an emergency kit in your car in case you have trouble with your car.

Vehicle Insurance & Autopac

Sometimes cars that are similar in price may have very different insurance rates. Cars that have a high theft rate or accident rate will cost more to insure.

Before you buy your vehicle, ask your **insurance agent** to tell you the cost of insurance. They will give you this information for free.

Your vehicle must be insured and registered before you drive it. In Manitoba you must buy basic insurance from Manitoba Public Insurance (MPI or Autopac). You can also buy extra insurance coverage from Autopac or other insurance companies, if you wish. For example, you will have to pay more for a lower deductible. To register your car, you must have a valid Manitoba driver's license. If you buy a used car, you must also show a Safety Certificate, Bill of Sale and a letter from the previous owner proving that the car was sold to you. Call MPI for more information.

Financing

You can borrow money from a bank, credit union or trust company to buy a car. Some car dealerships also offer financing. It is important to compare the interest rates of different lenders. You will need a good credit rating to get financing. (See **Chapter 2: Credit**).

You must make a down payment when you buy a car. Once you make a down payment, you enter into a contract. The down payment is non-refundable. You will not get this money back if you change your mind.

Your car may be repossessed if you default on your payment. Your car will be taken away from you.

Selling a car

If you sell your car, it will be worth less than when you bought it. You can find out how much your car is worth by looking in books such as the Gold or Red Books. You can often sell your car **privately** for more money than if you trade it in.

There are some risks you should know about

before you sell your car. A person who wants to buy your car may steal it when they take it for a test drive. Ask them for information, such as their name, address, and phone number before you give them the keys. Ask the person to give you their car keys or another valuable item until they return. If the person makes you feel uncomfortable, don't let them take your car for a test drive.

Another problem with selling your car privately is that when the future buyer takes the car to their mechanic, the mechanic may claim that there are problems with your car even if you know that there aren't. The buyer may then ask you to lower your price. The best way to avoid this problem is to know exactly what is wrong with your car before you try to sell it. You can also meet the buyer at the mechanic's place of business so you can witness the inspection.

Only accept a **certified cheque** from the person who buys the car. The cheque will be stamped with the word "Certified" on it.

Complaints and Car Problems

If you are having problems with a car you purchased within the last four years, and you think it may be the manufacturer's fault, you have several options for solving your problem.

- Try to solve the problem with the dealer.
- If that doesn't work, contact the manufacturer directly.
- Failing that, call the Manitoba Consumers' Bureau at 945-3800.
- If you still have a problem, call CAMVAP.

CAMVAP is the Canadian Motor Vehicle **Arbitration** Plan. It is a national, nonprofit organization that handles **disputes** between

consumers and car manufacturers. They will help you solve a problem you have with the car manufacturer.

CAMVAP can't help you if your vehicle is more than four years old. If you and the manufacturer agree to have an **arbitrator**, you can choose the arbitrator from a list of three. The decision of the arbitrator is final. CAMVAP's phone number is 947-0367 or (toll-free) 1-800-207-0685.

You cannot go to the Consumers' Bureau or Small Claims Court with this problem after the final decision is made by CAMVAP. You have to do what they say even if you do not like the decision.

Fixing your car

All cars need regular maintenance, even if they are reliable. Read your car's Owner Manual to find out when maintenance should be done. Your warranty may say that you must do repairs at the dealership where you bought the car. If not, keep all your receipts to prove you did the regular maintenance. Follow the maintenance schedule or your warranty will not be valid.

Get an estimate

Never leave your car at a repair shop without knowing what will be done to it, and how much the repairs will cost. Tell the mechanic to phone you if he believes the work will cost more than expected.

When you take you car for repairs, try to clearly tell the mechanic what is wrong with your car. Do not guess the cause of the problem. For example, does the problem only happen at certain times? Does it happen when the car is idling or running? Does it happen when it is cold or hot outside? Does it make a certain sound or have a certain smell?

Ask the mechanic for a detailed, written **estimate**. The estimate should show the cost of each part and the cost of labour. A signed estimate is a legal contract between you and the repair shop. Make sure you get a copy of the estimate you sign. If your car requires more work, ask how much it will cost and whether the repairs are necessary.

If you are unsure whether the estimate is a fair price, go to another mechanic for a second opinion. Ask if the repair shop offers a warranty on repairs.

Before the mechanic does the repair, tell him/her you want any old parts they remove from your car. This allows you to inspect the part. It also ensures they actually replace the parts they say they will replace. Mark the individual parts which you think are the problem with a permanent marker.

Compare how long you plan to own the car against how much the repair bill will cost. Then you can decide whether or not you want the repairs.

Keep detailed records and receipts of all repairs.

What should I do if I have a problem?

If you are not satisfied with your car repairs, and do not pay the bill, the repair shop can keep your car and register a **lien** against it. However, if you are unhappy with the shop's work:

- leave the car there and phone the Consumers' Bureau at 945-3800.
- If you are a member of the Canadian Automobile Association, you also may get help from them.
- The Automotive Trades Association (ATA) may help you, if the repair shop is a

member of ATA. To find out if the repair shop is a member, phone 475-3235.

- If you need your car immediately you can pay the bill to the Court of Queen's Bench **in trust**. For more information, call the Winnipeg Courts at 945-0344.

Taking the bus

If you do not have a car, you can take a bus to most places in Winnipeg and Brandon. There are several ways to pay your fare. You can pay with cash as you get on the bus. You must have exact change because bus drivers do not carry change.

You can also buy bus tickets in packages of 10 at most stores. Tickets are a good option because they cost less than cash and you don't have to worry about exact change.

Another option in Winnipeg is to buy a weekly or monthly bus pass. You can buy these passes at some stores, such as drug stores and grocery stores. While a monthly bus pass is expensive, it lasts all month and you can use it as many times as you want. If you take the bus two times everyday, a bus pass will be less expensive than cash.

Travel between towns and cities in Manitoba

You can take a bus to travel between towns or cities in Manitoba. The company that runs buses is called *Grey Goose*. Call them for bus schedules, fares, and information at 982-8747.

Taxis

If you know when you want the taxi to pick you up, you can call the taxi company and ask them to pick you up at a certain time. You can find the phone numbers for taxis in the Yellow Pages

under "Taxicabs."

You can also **hail** a taxi near hotels, at the airport, downtown, or on major routes in Winnipeg, as long as they don't already have a passenger.

When you get in the taxi you will be charged a starting fee immediately for your trip. More charges are added for time and distance.

Taxis don't take debit cards, but will take cash and usually credit cards. It's a good idea to ask before you get into the taxi.

Remember, once the taxi has taken you to your destination, you must pay the cost of the ride immediately. You cannot travel now and pay later.