

□ **Air quality in hotels is declining**, causing increasing sore throat and allergy problems. *Self-defense:* When booking with a hotel, request a room that is non-smoking...away from kitchens and ventilation chambers...on the exterior of the building...and with windows that open (or at least a well-operating air conditioner). When you get to your room, immediately open the windows or turn on the air conditioner. If the room smells musty or stale, insist you be switched to a new room—the smell typically won't improve even if you open a window. Always carry a non-sedating antihistamine, such as Allegra or Claritin, to suppress allergy symptoms should they arise.

Bradley A. Connor, MD, clinical assistant professor of medicine, Cornell University Medical College, and medical director, Travel Health Services, 50 E. 69 St., New York 10021.

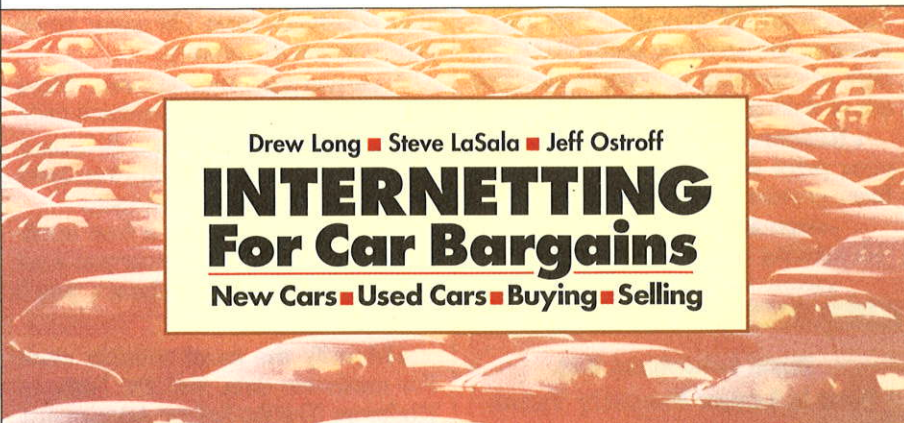
□ **Debit/credit card travel trap:** "Holds" on your card to cover *anticipated costs* of car rentals or hotel accommodations are *immediately* subtracted from your checking account. *Trap:* Insufficient funds to cover both the hold and checks that reach your bank in this time frame. *Self-defense:* Expect the hold—and plan accordingly.

Robert McKinley, president, CardWeb.com, Inc., Frederick, Maryland.

□ **Soaring price of Summer Games tickets:** The price of tickets to the Olympics has increased nearly eightfold in the past 12 years. A set of tickets that cost \$416 for the Seoul Olympics in 1988 will cost more than \$3,200 in Sydney, Australia, next year. Prices are set by organizers in sponsoring countries. Costs will vary widely in Sydney—up to \$1,054 for a good seat at the opening or closing ceremony. Low-cost seats are for preliminary events and those not necessarily in Sydney. *Example:* \$8 seats for soccer preliminaries in Adelaide—700 miles away. *More information:* Cartan Tours, exclusive ticket agent for the Olympics, 800-818-1998...or [www.cartan.com](http://www.cartan.com).

□ **Prevent traveler's stomach trouble** by taking an acidophilus supplement. Start a few days before your trip, and continue following the package instructions until you return home. Acidophilus, which is a healthful bacteria, helps maintain your intestinal environment—making you less susceptible to traveler's diarrhea and similar problems.

Allison Clough, MD, MPH, Travel and Geographic Medicine Clinic, Tucson, Arizona.



Drew Long ■ Steve LaSala ■ Jeff Ostroff

**INTERNETTING  
For Car Bargains**

New Cars ■ Used Cars ■ Buying ■ Selling

**T**he Internet has made it easier to save money when buying a new or used car...and it can help you get the best price when selling your old car. Using the Web also can eliminate that awful haggling with dealers—and save you weeks of shopping time.

Practical step-by-step how-to advice from real buyers and sellers...

**BUYING A NEW CAR**

Drew Long

I bought my 1999 two-door Jeep Cherokee Sport without ever negotiating at a dealership. I financed it through an on-line bank...and negotiated the price by E-mail. *Total cost:* \$20,209—just \$200, or 1%, over the price the dealer paid for it.

The dealer even delivered the car to me. My advice...

• **Find your favorite make and model.** My first move was to visit [www.personalogic.com](http://www.personalogic.com), a consumer buying service that is run by America Online. After you type in answers to a series of questions, you are given a list of cars that meet your criteria. Next, read free reviews of the cars that were suggested.

*My two favorite sites:* [www.auto.com](http://www.auto.com) and [www.caranddriver.com](http://www.caranddriver.com).

Once I narrowed down my list to the Jeep, I visited the carmaker's Web site for details on colors, options and a 360° view of the exterior and interior.

**Important:** Test-drive the car you're interested in at the closest dealership. Wait until the end of the buying process—when you have found the lowest offer.

• **Get dealers to bid for your business.** After you decide on a specific vehicle and options, submit a price request to on-line car-buying services. It's

free to submit price requests, and you are not obligated to buy.

**How they work:** Type in the vehicle, options and price you want to pay. Dealers will then contact you by phone—usually within 48 hours. They will present no-haggle prices—usually 3% to 5% higher than invoice price, including all fine-print charges, such as taxes and destination fees.

**Important:** Use several car-buying services at once. My favorites...

- [www.autobytel.com](http://www.autobytel.com)
- [www.autovantage.com](http://www.autovantage.com)
- [www.carpaint.msn.com](http://www.carpaint.msn.com)

• **Use on-line offers to reduce prices further.** Go to [www.edmunds.com](http://www.edmunds.com) to find out what the dealer paid for the car. Negotiate with dealers by E-mail or phone. It's easier to resist the hard sell when you're not on their turf.

• **Shop for financing on-line.** On-line bank-loan rates are usually 0.5% to 2% below traditional banks' that are chosen by dealers for loans on new cars.

After you apply on-line, the bank E-mails you an answer, usually within 24 hours. Popular on-line auto financing...

- [www.carfinance.com](http://www.carfinance.com)
- [www.giggo.com](http://www.giggo.com)
- [www.peoplefirst.com](http://www.peoplefirst.com)

**If you don't get approved by an auto-financing service:** Try [www.lendingtree.com](http://www.lendingtree.com). The site takes your original loan application information and finds four banks that are more likely to lend to people with your financial profile.

Drew Long is a materials manager for a gas-equipment manufacturer in North Wales, Pennsylvania.

**BUYING A USED CAR**

Steve LaSala

I used the Web to purchase a used 1998 Chrysler Sebring Convertible JXI with 25,522 miles—and under warranty for two more years. *Cost:* \$18,495. Although