



BUYING A SAFE CAR: FORGET HORSEPOWER, GO FOR AIRBAGS

Porsche makes seriously awesome cars – my personal favorite is the Cayenne Turbo. This sports-oriented SUV puts out over 500 horsepower and will literally pin you to your seat when you step on the accelerator. Thrilling, jaw dropping, and inspiring are words that come to mind. It even gets reasonable gas mileage for what it is. Last year I was in the market for a new car and I test-drove a 2012 CPO Cayenne Turbo 4S with low mileage. The sales lady actually knew everything about this car, which is rare because 99% of the time I know much more about a car than the salesperson. We got the car out on the interstate for a test ride and she told me to “punch it.” I floored the pedal and it was like “whooo-hooo!” And that is the problem with this type of car – the whooo-hooo factor can kill you.



HORSEPOWER WILL KILL YOU BUT AIRBAGS WILL SAVE YOU

In that instant, as the car got up to 90 mph in all of what seemed like the time it took me to take a single breath, I realized that this is not the car for me. Car manufacturers know how to market cars – they appeal to the senses. They know that drivers, especially young males, cannot resist the adrenaline rush that comes from a car with a lot of ponies under the hood. Hey, that is part of the American Dream – right? Who doesn't love a hot-rod muscle car? When I realized I was doing 90 mph, which really is not my driving style at all, the fear of death suddenly took over. I actually saw my life flashing before my eyes. Imagining myself laying in a hospital bed hooked up to a ventilator – I was alive but paralyzed and unable to speak, yet was fully aware of my wife discussing the dreaded “Do Not Resuscitate” clause found in my will with the doctor and family. In my mind I was thinking to myself “no, no, no – I'm still here – don't pull the plug!” but I could not speak. Then I heard the flat line. Statistically, you are much more likely to die in a sports car than any other kind of car. Interestingly, it's not the because of the car, since most sports cars are quite safe at normal driving speeds relative to other cars. Sports cars, when driven to take advantage of their amazing acceleration, braking, and handling can actually keep you out of an accident. But that is where it ends since it turns out that the tendency to speed and drive aggressively is what kills you. Don't buy a car that makes you say “whooo-hooo” unless you are prepared to commit yourself to driving it responsibly. If you do buy it, make sure your life insurance is up to date.

Cars are dangerous machines. They can serve you and kill you all at the same time. Being a necessity, it is not reasonable to do without a car if you want to live in the



modern world, but we can make better choices to ensure our safety when we are in them. To be as safe as practical, buy a car based on the number of airbags it has, the extent of safety technology it has, and its crash test ratings. Forget about horsepower! Horsepower will kill you. Balance this against your actual needs in a motor vehicle. Airbags work. Period. My dream car would be one big airbag inside and out – in an accident the interior would literally fill up with airbags and coddle me in cushioned safety while the frame gets tossed about during a collision. This, of course, is not reality. Car accidents are a bloody mess and never end well. Count your blessings if you haven't experienced it. But don't underestimate the nature of an accident – you can't hold on or somehow protect yourself on your own. Physics dictate what happens – the forces involved are far too great for any person to overcome without help – that help is the airbag. You want a car that will give you and your family the greatest chance of survival. Speed is what drives the death rate for most car accidents. The faster you go, the more likely it is you will die if you hit something. Simple.

So what should you look for as far as safety features in a car? Having children and a family to cart around should weigh heavily into your car buying choices if you value their safety and survivability in a crash. Don't buy any family car that does not have at least front airbags and side curtain airbags spanning all the seating positions. Ideally you also want side airbags in both the front seats and the rear seats. Better still are knee airbags for the front passengers. Unfortunately, cars that have a total of 10 airbags or more tend to be on the more expensive side of car options, but that is a price you will need to pay if you want to be safe. Before you scoff at this, consider this choice: You can either A) get broad-sided by dump truck in a car with side airbags or B) get broad-sided by a dump truck without side airbags. Which would you choose? The way you answer this question will let you know if you believe in airbags or not and if it is worth the extra cash. The opportunity cost of severe injuries that could otherwise be prevented by the lifesaving benefits of an airbag in all seating locations is well worth the cost of the upgrade. If you can't afford all the safety features, you can still experience great safety benefits by driving conservatively.

Don't ever buy a car based on horsepower or some other speed-oriented statistic about the car. Manufacturers talk about horsepower numbers as if it really matters in the age where the sustainability of our energy resources is in question. They talk about the 0 – 60 spec as if it really matters that you can do it in 6.9 seconds instead of 7.1 seconds. Blah, blah, blah. Don't buy a car based solely on the fuel efficiency either. Fuel efficiency almost always means lighter and smaller – that is just how it is. Sure, you'll save some money at the pump, but the high odds of injury or death in an accident compared to a safer car will cost you much more in medical bills. Would I buy a tiny car to save a few bucks on gas? No way, never, not ever. This is a prescription for disaster. Don't ever buy a car based on how fun it is to drive. Stunning are the many car commercials on television today that advertise family-oriented sedans where the driver, usually a father, is driving this family sedan like it was a sports car, with a child in the back seat. Not only does this type of commercial lure you into driving irresponsibly, but it also is a really bad example for kids just learning to drive.

Mid-size SUVs are among my favorite safety pick. SUVs take a hit on gas, for sure, but people tend to survive accidents more than even their safest sedan counterparts. Their safety is due mostly greater mass, more heavy-duty design, and a higher beltline. The high beltline means that there is less opportunity for an oncoming vehicle to enter into the cabin and strike passengers. SUVs get some grief for having a high rollover rate, but that statistic is mostly due to situation involving improper operations (speeding and reckless driving). I'm talking about an SUV something along the lines of a Jeep Grand Cherokee, Toyota 4Runner, BMW X5, Acura MDX, or Lexus RX 350, Mercedes GL450/550, or the Lexus GX 460. Both Lexus vehicles have the full complement of 10 airbags to cover most seating positions, but surprisingly the luxury branded RX 350 can be had for about the same costs as a fully loaded Jeep (which does have good crash test ratings but does not have rear side airbags). Some model years of the Lexus RX 350 also have the distinction of having a zero fatality rate. Zero fatality rate means that no one was ever killed in that car. If you want to be safe in your car, skip the horsepower argument and go for the one with zero fatality rate.

My family's ride is an entry-level Lexus RX 350 crossover SUV and it has served our family of three quite well. This is the challenge in buying a safe car – the mass consumer market does not see the value in airbags, so manufacturers do not include them in more mainstream cars. It is not that they are expensive but instead there is no consumer demand for them to pay the extra few hundred dollars to put them in. That demand for airbags and safer cars, therefore, lies with the consumer - the people that buy the cars. There are many, many reasons why the wealthy have more money and live longer – being able to afford to drive safe cars (that happen to be luxury cars) and an increased ability to survive an accident is just one of those reasons. Think about your unrealized lifelong earning power if you survive an accident – that is why car safety is so important to your bottom line. If you are unsure if the higher cost of car with more safety features is worth it, just consider the cost as prepaying a small portion of the huge medical or death bill you would pay if you got into an accident.

With confidence, I can tell you I will never buy a car where my daughter is in the backseat without an airbag – nor would I ever buy a car with lousy crash test results. That just does not make sense no matter how inexpensive the car is or how great the gas mileage is. When it comes to cars and car safety for you and your family, go for a reliable and safe driving experience. If you follow this advice, you'll likely survive an accident and have a greater chance of recovering from an accident if you do happen to have one.

- Mark M. Kowaleski