



Dude, Where's Your Car?

The Motley Fool

By *Dayana Yochim*

The National Insurance Crime Bureau's list of most-stolen cars in 2004 was released this week, and I feel robbed.

According to the top 10 list of most desirable rides for car-filching thugs, my 1994 teal-blue automatic four-door Honda (NYSE: HMC) Accord with power locks and steering and a Lyle Lovett CD leaning on the cup holder was probably just a consolation prize.

Evidently, they would have preferred the following year's smaller, zippier model. Or so says the NICB, which based its findings on the 1,237,114 vehicles reported stolen last year.

Racing hearts

According to NICB's findings, if you drive a 1995 Honda Civic, you should probably bookmark this page. Your ride is No. 1 on the 2004 most-stolen list. Don't worry, you'll have company at the police station. As you fill out the report, you'll be sitting next to owners of:

2. 1989 Toyota Camrys
3. 1991 Honda Accords
4. 1994 Dodge Caravans
5. 1994 Chevrolet Full-Size C/K 1500 Pickups
6. 1997 Ford F150 Series Fs
7. 2003 Dodge Ram Pickups
8. 1990 Acura Integras
9. 1988 Toyota
10. 1991 Nissan Sentras

Why are these cars so attractive to crooks? They're popular, and they've got longevity. How many times have you put your Camry key into someone else's car? There are a lot of them out there, making them an easy mark that blends into traffic when a crook is on the lam. For the enterprising thief, these cars can make a killing on the secondhand-parts circuit.

Bad car-ma

A car gets stolen in the U.S. every 25 seconds. As a Car Theft Casualty facing a tight writing deadline, I have a duty to prepare future grand theft auto victims for the day you encounter the space formerly occupied by your vehicle.

Based on FBI statistics and women's intuition — not to mention firsthand experience — here's how it will go down



On a Friday or Saturday during the latter part of the year (my perp picked mid-October), 35% of you will walk out of your home to a space formerly occupied by your 1990s-vintage vehicle. Another 22% will wander around a parking lot or garage swearing that you parked by that pole in the purple zone, while about 18% will curse someone who just had to order a Big Gulp and then couldn't hold it until you got to the party, and insisted that the car would be fine just for a sec on that highway/road/alley by the Kwik 'n' Friendly Mart. (FYI: Adding insult to grand larceny, you will never recoup that 75 cents she borrowed for the pack of gum.)

You'll go through the 13 Steps of Grieving like I did (don't worry, one step involves buying cute, comfortable walking shoes) and then you'll trudge through the mundane but important questions about alerting the proper authorities and dealing with insurance and potential identity theft (as if being robbed of your car wasn't enough).

A few weeks later, you'll start to hear stories about friends of friends whose cars were recovered a few weeks after the heist. You'll become hopeful. Don't bother.

According to the National Incident-Based Reporting System, 57.08% of stolen motor vehicles are recovered in the first day after the theft, and 79.43% are recovered during the first six days. (After that, feel free to cling to a whisker-thin thread of hope, given that most recovered stolen vehicles are found in the same month in which they were taken.)

Cash collision

Forget recovery or revenge. Only about 65% of stolen cars are ever recovered, and fewer than 20% of cases end in arrest. (For any law enforcement official who's interested, I still have the empty beer and Bacardi bottles and the screwdriver — the one that was left in the ignition when the cops found the car running and called me. I mean, only if you're interested in solving this crime, of course.)

When you are ready to face the facts, go to the restroom and flush \$7,846.22 down the toilet. (You might have to jiggle the handle a little to get the job done.) That's the average loss that car theft victims experience. Each year, about \$8.4 billion ends up in our nation's sewage system.

I was lucky — the tab to repair my Honda amounted to \$1,366.27. It would have stopped there, except I replaced the car with a \$2,000 1991 Toyota Camry 36 hours before my stolen car was recovered. Bad timing, eh?

Grand larceny: Grand lessons

Next to your home, your car is probably the most expensive item you own (unless you happen to be on the cutting edge with other plasma-TV consumers). But your car is worth more than what you'll get paid for the parts. It is your transportation, your freedom — an investment (though not one that appreciates in value). Your level of insurance should reflect your vehicle's worth to *you*.



In addition to covering yourself for the “what if” scenario, you can protect yourself with a few “don’t even think about it” car theft deterrents. Here’s what the NICB says to do to make your ride less attractive to thieves:

Lock the doors and take your keys: Common sense is the cheapest defense. If your car comes with an anti-theft device, remember to engage it each time.

Be obvious: A visible (The Club) or audible warning device might make a crook think twice about taking your wheels — or at least look elsewhere for a mark.

Stop them in their tracks: A LoJack (Nasdaq: LOJN), kill switch, fuel cut-off, smart key, and poison needles embedded into the driver’s seat (I need to trademark that idea) prevent your car from even starting.

Follow them home: The NICB mentions newer devices that let you and law enforcement know when an unauthorized user moves your vehicle. Valet parking attendants, take note.

Or you could just get a 1994 teal blue four-door Honda Accord — and hope that someone’s ‘95 Civic is parked next to it when someone wants to steal a car.

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