CHAPTER 1

Chapter 1: 'That's Just the Way These Are' Is Not an Answer

The four words that cost older owners the most money at the service counter

Picture a counter you have stood at a hundred times. *(This is an illustrative scene, not a documented case.)* Your truck has a knock when you start it on a cold morning. The service advisor listens for about ten seconds. He nods, types something, and says, "That's just the way these are."

Then he slides an estimate across the counter.

Those four words end the conversation without answering your question. They sound like experience, and they sound friendly. But they do quiet, expensive work. They take a problem the manufacturer may already know about and turn it into your personal bill for "normal wear."

Here is how that plays out for real owners. On Hyundai Forums, owners of 2.0T and 2.4 Theta engines ask the same question again and again: how do I use the lifetime warranty after my engine fails? That warranty is real. A 2022 class-action settlement worth about $1.3 billion gave eligible owners of about 4.1 million vehicles lifetime coverage on the short block for connecting-rod failure[22]. The short block is the heavy lower half of the engine: the block, crankshaft, rods and pistons.

The coverage was already on paper, and still the owners were stuck. The most common complaint on that forum is getting the dealer to confirm that the failure counts as a covered connecting-rod failure. The promise existed. The fight happened at the counter, in the space between what the advisor said and what the documents said.

> **Case:** A Tundra owner reviewing the 2022 model for Consumer Reports described the other ending: "Factory recall due to metal fragments being left in engine. Was replaced very efficiently at dealership. Had loaner for two days. No cost to me." The difference was a recall with a number on it, not a mechanic's hunch.

Why fifty years of driving experience no longer protects you on its own

I want to be clear about something first. Your experience is worth a great deal. IIHS research shows that crash rates for drivers in their 70s have dropped below those of middle-aged drivers (IIHS). There are about 36 million licensed drivers aged 70 or older in this country, more than double the number in 1997[24]. On the road, many of you are among the steadiest drivers out there.

The trouble is where that experience was built. For most of your driving life, a problem announced itself. You heard it, smelled it or felt it through the pedal. A good ear and a good mechanic could usually find it and fix it.

In my family, my father could name a failing water pump from the kitchen table just by listening to the idle. He kept every receipt in a coffee can on the garage shelf. He never read a factory bulletin in his life, and in his day he rarely needed one.

Today, the defects that end engines often live where no ear can reach. They start as a sliver of metal left inside during machining, or a crankshaft ground slightly out of spec. By the time you hear them, the damage is done. Your ear still works. It just hears the problem last, after the manufacturer, the regulators and the paperwork.

What changed: engines, warranties and dealers are not what your father trusted

Three things shifted at once.

First, vehicles are giving owners more trouble, not less. In J.D. Power's 2026 Vehicle Dependability Study, the industry average rose to 204 problems per 100 vehicles, the worst since the study was redesigned in 2022[26].

> **153 recalls** from one automaker in a single year: Ford's record in 2025. By mid-2026 it had added about 50 more, covering about 11.27 million vehicles[29].

Second, the costs landing on owners have climbed. AAA estimated maintenance and repair at 11.04 cents per mile in 2025, roughly 23.5% higher than the 8.94 cents it estimated in 2019[1]. At 15,000 miles a year, that works out to about $1,656[1].



AAA maintenance and repair cost per mile

Third, the badges your father trusted now carry serious engine campaigns. Chapters 2 and 3 walk through each one in detail. For now, look at how much of the story is still moving. Every identifier below comes from the manufacturer's own filing with NHTSA, the federal safety agency, or from NHTSA's own investigation records.

Check First: run your VIN before you accept any engine diagnosis on these vehicles.

CAMPAIGN (PRIMARY SOURCE)	VEHICLES	WHAT IT COVERS	STATUS TODAY (SEPT. 23, 2026)
Toyota V35A debris recall, first filed as NHTSA `24V-381`	Tundra and Lexus with the 3.4L twin-turbo V6; about 250,000–270,000 after 2026 expansion (HotCars, 2026-06)	Machining debris that can wear the #1 main bearing	Remedy changed June 15, 2026. Dealers now run inspection software and replace the engine only if it cannot confirm the bearing is free of abnormal wear[4]. A September 2026 teardown raised doubts that debris is the only cause (Pickup Truck Talk, 2026-09).
GM 6.2L V8, NHTSA `25V-274`	About 600,000 2021–2024 full-size trucks and SUVs[32]	Connecting rod and crankshaft defects	Under federal review. On August 20, 2026, NHTSA escalated to Engineering Analysis EA26005, covering 997,743 vehicles[17].
Honda 3.5L V6, NHTSA `23V-751`	About 249,000, mainly 2016–2019 Pilot, Odyssey, Ridgeline (autoevolution, 2023-11)	Improperly ground crankshaft pins	Recall filed November 2023. A separate NHTSA probe opened in August 2025 into about 1.4 million vehicles[28]. Confirm its current stage before you rely on it.

Look at that last column closely. On two of the three, the official answer changed or came under review in 2026. A fix promised in one year can be narrowed, questioned or expanded the next. A service advisor repeating what he heard last spring may be working from an answer that has since expired.

The difference between an opinion and a document

This brings us to the one idea the rest of this book is built on. I call it **the Paper-Over-Opinion Rule.**

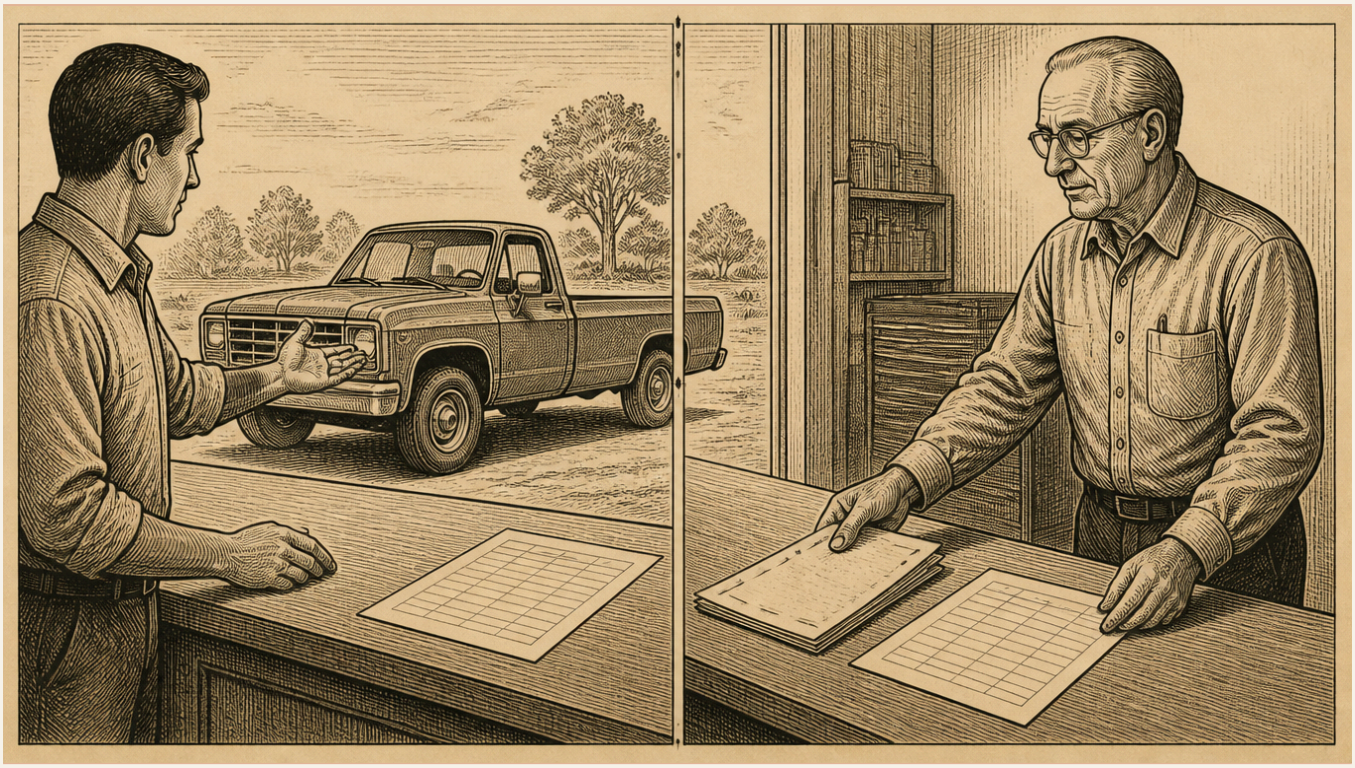
> At the service counter, a document outranks an opinion every time, including the advisor's opinion and your own. Whoever brings the paper sets the terms.

An opinion is what someone believes about your vehicle. It can be honest and still be wrong. It carries no number, no date and no signature, and it vanishes the moment you leave the building.

A document is different in four ways you can check with your own eyes:

- **It has an identifier,** such as a recall or campaign number.
- **It has a date,** so you can tell whether it is current.
- **It names which vehicles it covers,** usually by model year and VIN range. The VIN is the 17-character vehicle identification number on your dashboard, covered in Chapter 7.
- **It names who pays.**

"That's just the way these are" has none of those four features. A recall filing has all of them. When the two disagree, the recall wins, because the manufacturer wrote it and the federal government holds a copy.



So here is your first tool, and it is only one sentence. When you hear the four words, answer calmly: "**Is that written down anywhere for my VIN?**" You are not accusing anyone. You are asking the advisor to trade his opinion for a document. If a document exists, you both benefit. If it doesn't, you have learned something important before you signed.

Try this tonight. It takes fifteen minutes at the kitchen table.

- ✓ Pull your last three repair invoices from the glovebox, the drawer or the coffee can.
- ✓ Circle every line where the only reason given was a spoken explanation, such as "normal wear" or "common on these."
- ✓ Write the date and mileage beside each circled line.
- ✓ Set those invoices aside. In Chapter 24, you will check them against recalls and extensions issued later.

KEY TAKEAWAYS

Bottom Line

- Treat "That's just the way these are" as a request for a document, never as a final answer.
- Reply with one calm sentence: "Is that written down anywhere for my VIN?"
- Trust your ear to notice a problem, then trust paper to decide who pays for it.
- Check the date on any recall answer, because Toyota and GM remedies both changed or came under review in 2026.
- Keep your old invoices, since a repair you paid for years ago may later match a written campaign.

That leaves an uncomfortable question. If the paper outranks the opinion, what happens when the paper comes from the very brand you trusted most? The next chapter starts with a Toyota engine your father would have bought without a second thought, and the day its maker admitted what was left inside it.