

Monday, June 22, 1981



High-mileage sedan

The new Jetta diesel, rated at 41 mpg city and 57 highway, is the second most fuel-efficient car in America. The Volkswagen is powered by a 1.6-liter diesel engine equipped with quick-start glow plugs. The

front-wheel-drive car comes standard with a five-speed gearbox, four-wheel independent suspension and rack and pinion steering.

Shop around for loan

With only a 30-minute investment of your time, you could save hundreds of dollars when buying your next car by shopping for a loan.

A recent inquiry of loan interest rates in the Detroit area yielded these results:

The annual percentage rate cited by a bank, credit union, auto dealer and auto club ranged between 16.5 percent and 14 percent on a 35-month \$6,000 new-car loan.

While a difference of 2.5 percentage points doesn't sound like much, taking the loan at the lower rate could produce a savings of \$250 over the loan period.

The inquiry of these lending institutions also helped to point out that some of the old rules of auto financing do not always hold true. Credit unions used to be known for the lowest interest rates on new car loans.

Since THE ceiling on credit union loans was lifted, however, they may not consistently offer the

lowest interest rates. For example, the auto club quoted offered a lower rate than the credit union.

New-car financing through a dealer used to be considered more expensive than borrowing from a bank. But this is not always the case. Rates quoted by the dealer were competitive with the bank.

When shopping for an auto loan, keep these points in mind:

Generally, shop for the lowest annual percentage rate. But keep in mind that the rate is less of a factor than the length of the loan.

The longer the repayment period (commonly 36-48 months), the lower the monthly payment and the lower the loan cost. For example, a auto loan at 14 percent for 48 months and \$6,000 would cost \$1,870 in interest over the loan period.

The same \$6,000 loan for 36 months at 16 percent would cost \$1,594 in interest over the loan term.

Taking the loan for the shorter time period at a higher rate could save more than \$200.

De Lorean list: \$25,000

The suggested list price for the De Lorean sports car with five-speed transmission and standard features such as air conditioning, electric windows, stereo sound system and leather upholstery is \$25,000.

With an automatic transmission, the only extra-cost option, the price is \$25,650.

The manufacturer's suggested list price does not include destination and processing charges. License

and title fees, state and local taxes for the stainless steel car are extra.

Shipments of cars to dealers began June 8. By the end of July, local dealers should have received at least one De Lorean. So far, 1,100 De Loreans have been shipped from the manufacturing plant in Belfast, Northern Ireland.

Among the local dealers are Tamaroff Buick in Southfield and Goliad Datsun in Pontiac.

LTD 1978 2 door, Full power, power disc brakes, tilt steering, \$1,444.

LOVAGLIO'S CHEVROLET Plymouth Rd. Just West of I-94

LTD 1978 4 door, V-6, 4 speed, power steering, air, radio, \$4,427.

MICHIGAN'S #1 FORD Dealer WHY We Sell the Local STARK HICKEY WEST

Mustang II 1978, hatchback, sport, 4 speed, new shocks, radio, \$3,451.

Mustang II 1978, 4 speed, automatic, power steering, air, radio, \$3,451.

Mustang II 1978, 4 speed, new radio, very nice, mint condition, \$3,451.

Mustang II 1978, 4 speed, automatic, power steering, air, radio, \$3,451.

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