

Tips for new vehicle buyers and owners

CHRYSLER MOTORS' AutoInfo, a source for information on buying, financing, leasing, maintaining, and servicing a car or truck, offers hints for buyers and owners of new vehicles.

Here's what they advise to make a decision:

- Ask for help, if necessary, from a neighbor, relative or friend who knows a lot about cars.

- Read newspapers and car buff, sports and women's magazines for car-buying information.

- Get answers from the salesperson. If, for some reason, you are dissatisfied with the salesperson, ask to see the manager or owner of the dealership and request someone else. Walking out of a dealership is not the answer, unless you call or write to the dealer so that he/she understands you had a problem, which might be prevented in the future.

- Understand thoroughly warranty

Do not pay any money until you have made up your mind. Leave nothing to chance or unspoken agreement between you and the salesperson.

or service contracts, deductibles, maintenance schedule, delivery date, trim, color, finish and price. Leave nothing to chance or unspoken agreement between you and the salesperson.

- Do not pay until you have made up your mind. There is no charge for catalogues, for looking at vehicles in the showroom or test driving vehicles, for a detailed discussion with a salesperson about the vehicle you want, or for a quote from the salesperson.

SERVICE DEPARTMENT:

- Ask to see the dealership's service department and to meet the service manager before you make your decision. This should have a big influence in your decision to buy. A dealership hopes you will return for your service needs. If you are not satisfied with the dealership's service department before you buy, consider going to a different dealership.

THE TEST DRIVE:

- Test drive a vehicle as similar to your choice as possible. If you plan to buy a stripped-down model, don't test drive a vehicle loaded with options. Suspension and weight could vary between such models and give you a totally different driving impression.

- Test drive vehicles back to back so that you can make solid comparisons. If you let even a few days inter-

vene, you might forget some of the features that could help you make a well-founded decision.

- Test drive a vehicle under conditions similar to where you usually drive. If you make frequent use of expressways, test drive on an expressway.

FINANCING:

- The traditional retail finance plan bases payments on the purchase price less the down payment. It has a constant predetermined interest rate for a fixed period, and equal installment payments can be arranged for terms from 12-60 months.

- A balloon note financing plan combines advantages of traditional financing and leasing in a flexible plan for 24 to 48 months. Its significantly lower monthly payments based on a lower financed principle balance enable a buyer to buy a more expensive vehicle and more options.

The balloon note offers several final payment choices such as returning the vehicle, refinancing the vehicle or paying off the note. Unlike lease regulation, a vehicle financed with a balloon note can be titled in the customer's name.

- A farm payment plan is tailored to correspond to seasonal farm income.

- A college graduate finance plan enables recent graduates with no credit to buy or lease a new vehicle. Elig-

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bility usually requires a degree from any four-year college, verifiable permanent employment, and personal references.

LEASING:

- A retail lease finance plan makes monthly payments more affordable than those of conventional finance plans. The monthly payments are calculated on the difference between the predetermined future trade-in value of the vehicle and its original selling price.

PICKING UP THE NEW VEHICLE:

- Test drive your new vehicle before you sign the final papers. Note any squeak, buzz, rattle or other problems before leaving the dealership.

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