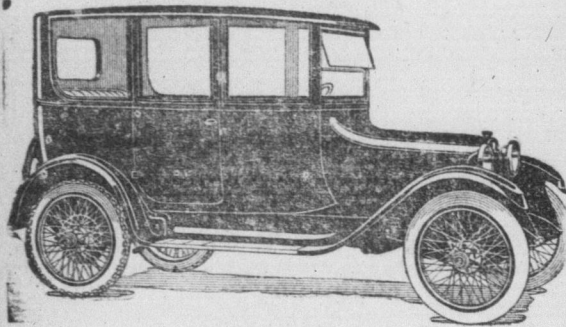


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Strength that means faithful service, free from trouble, yet sacrificing nothing of the lightness so essential to economy.

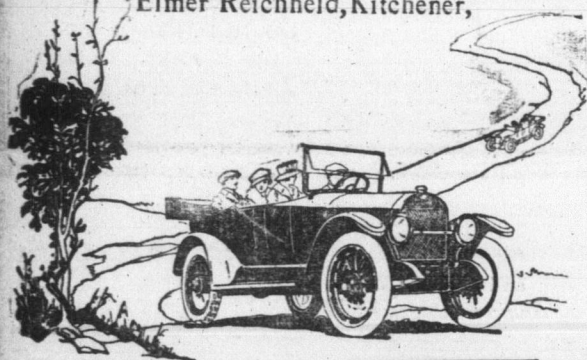
Beauty unquestionable, that yet allows for every essential of good engineering. Comfort, too, both in riding and driving.

And then a price kept surprisingly low by factory efficiency and big production.

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GRAY DORT

Some Methods Dealers Use To Help You Pay For Car

Assistance of Guaranty Corporation Is Employed
by Many Companies and Buyer Not Burdened With Providing Security

By Glad
The question of financing the purchase of an automobile has become greatly simplified during the past year so that the purchase of a car by the average citizen is almost as easy as the proverbial roll from a log.

Many dealers in Ottawa now employ the assistance of a guaranty corporation to facilitate motorcar transactions. This helps both the buyer and the dealer. A commendable feature of the plan is that the new car owner is not burdened with the necessity of providing security in case of a "time sale" and of securing insurance on his car for the first season—up until the time that the automobile becomes his absolute property.

Schedule Worked Out.
A schedule of fixed charges has been worked out so that the customer is required to pay only a small percentage for the "service". There is no interest on deferred payments and there is no charge for collection, brokerage fees, investigation fees or legal expense. The one charge under the guaranty plan cover all of these former annoyances and, in addition, insurance against fire and theft is bought and paid for by the guaranty corporation to cover the motor vehicle for one full year.

A customer may choose to pay, for example, forty per cent. of the value of a car in the first cash payment. If he is buying a Chevrolet, he can arrange to pay one third down and the balance in four, six, eight or ten months. If he chooses to take advantage of the limit of time, ten months, then the guaranty charge, which he must pay in lieu of interest, insurance and the usual fees for the transaction, will amount to \$38.10.

If the man who buys a Chevrolet pays down fifty per cent. of the cash price of the car and chooses to pay off the balance in four months the one and only charge is only \$60.38. In buying a Ford car, is the purchaser pays down one half of the cash price and arranges to pay the balance in four months, the one charge amounts to only \$37.39. If he takes the ten months, the charge becomes \$43.23.

Makes Cash Sale.
The dealer who sells under the guaranty plan enjoys the benefit of receiving a payment from the corporation amounting to the total cash price of the car, thus he is practically making a cash sale. The customer gets time and pays the one charge for the time and other details. The customer of course, is required to buy his own Provincial license.

and it is also invariably the rule that the customer must pay the freight on the car from point of manufacture or main point of distribution in Canada. Cars which sell from \$350 up to \$4,499 may be bought with the assistance of the guaranty corporation's plan.

Commercial motor vehicles are sold under the same arrangements as passenger cars with the exception that the insurance for trucks covers liability for collisions in addition to protection against fire and theft. In the case of both passenger cars and motor vehicles eighty per cent. of the total value of the investment is covered in the protection against fire.

Payment in Ten Months.
In all cases full payment of the price of a car is required in at least ten months and the balance must be paid off in equal monthly instalments. This is a practice that is followed by nearly all dealers whether use is made of a guaranty company plan or not. Nearly all dealers want their money in less than one year and they invariably ask that it be paid in equal monthly instalments after the first cash is paid down. The average monthly payment is generally about \$50 when a medium priced car has been bought. If a man buys a Ford or a Chevrolet, he will be able to pay the balance in monthly instalments of about \$33 if he takes the ten months to provide the balance.

A number of financing companies are able to finance their own transactions but they follow a plan which is quite similar to the one provided by a guaranty company. The buyer pays from a third to one-half down and the balance is monthly instalments, the whole to be paid inside of a year. The company not using the guaranty plan will charge interest at the current rate on the balance. The buyer signs a note for the whole balance and as he makes a monthly payment a new note for the less amount will be made out to be signed. He pays the interest as he goes along.

Easy For Steady Income.
It is comparatively easy for a man with a steady income or who can show reliable security to buy an automobile on time. Buying a car to fit the pocketbook is the most important detail to be watched by prospective owner himself. The prospective purchaser must also remember that he will have gasoline and oil to buy during the time that he is paying off the balance on his car, but this is not an expensive item. Money that he would pay for street car fares or train tickets will probably cover the cost for gasoline and oil and more besides. The new owner gets all the important advantages to be gained through the use of a car in the mean time as well. If he is a business man, he probably finds that his work capacity is increased easily 50 per cent. If he uses the car for family transportation, he will find that the car will bring contentment to the wife and kiddies increase health to the whole family, and a far more enjoyable existence. An automobile has become a great utility—it is adaptable to all purposes and is always ready, day and night for any transportation need. No exact valuation can be placed on the usefulness of the modern automobile.

Companies Help Greenhorns.
Practically all automobile companies will look after the early mechanical needs of a motorist providing assistance is required. Slight adjustments, correction of mechanical details, instruction in driving and the maintenance of a car are all made or given by the dealer or the automobile company without fuss or quibble during the first few months that man is driving a new car. Some companies have worked out a service plan whereby they promise to give without charge, so many hours of mechanical assistance to a new car owner. There are many new drivers, however who are seldom seen in a salesroom except when they want to fill up with gasoline or to make their monthly payments.

The automobile owner who really takes care of his car seldom has any difficulties even at the start. New cars should not be driven faster than 20 miles per hour for the first 50 miles and plenty of grease and oil during the first 500 miles will also save a lot of trouble.

Superdrednought Tennessee, 32,000 tons was launched at the New York navy yard. When completed it will cost \$15,000,000.

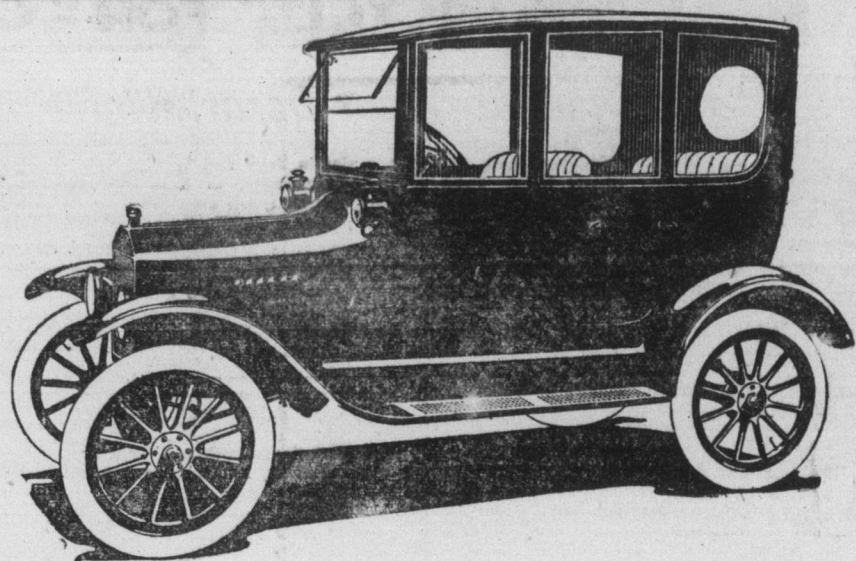
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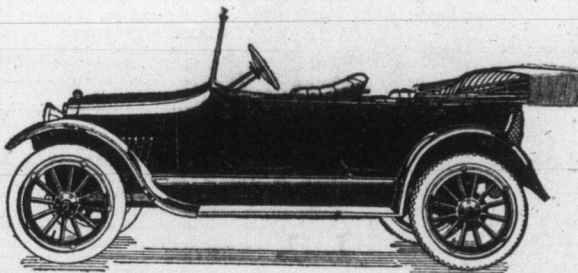
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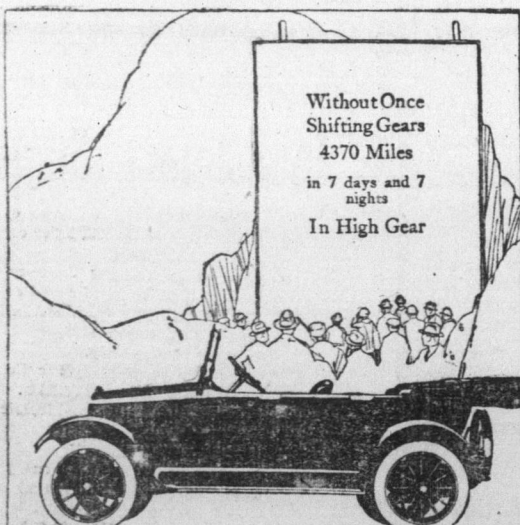
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