

GARAGE SALE

GARAGE SALE
30 Lynden Circle
Sat. Sept. 1
9 am - 4 pm
No Early Birds
4 man tent, lamps, sports
equipment, household
items, books.
GREAT VALUE
4211-gt-0901-0901

GARAGE SALE
128 Cobblehill Rd.
Acton, Ont.
Sat. Sept. 1st.
9:00 til 2:00
4208-gt-0901-0901

GIGANTIC GARAGE SALE
Monday, Sept. 3, 190
9:00 a.m.
Georgetown Optimist Hall
Highway 7 west of Georgetown
4150-gt-0829-0901

GARAGE SALE ADS Only \$1000
(Includes FREE Garage Sale Kit)
877-8822

MOTORCYCLES
1986 Honda Shadow 750, like new. Low km's and extras. 873-4643 after 6 p.m. (es)
1980 Honda Custom 650, well maintained. Good condition. New Dunlops. \$650.00 or best offer. Marc, 877-8443. (es)

AUTOS FOR SALE
1955 Dodge Royal Lancer, 4 door, original Hemi motor. Runs good, body redone. Needs paint. \$1,500.00. 873-6459 anytime. (es)
1978 Firebird, V6, auto., p/s, p/b, new carb, coil springs, shocks, brakes, ball joints. Certified 6 months ago. \$750.00 firm. 873-6459 anytime. (es)

AUTOS FOR SALE
1984 CONVERSION VAN. In immaculate condition, 65,000 miles. 4 captain's chairs, convertible couch, cooler and clothes rack. Colour TV. Asking \$15,500.00. Must be seen! Call Dave Hastings at 877-2201 (days), 877-0735 (evenings).

1980 Monte Carlo, 8 cylinder automatic, 2 door, tinted glass, power windows, mechanically sound. New radiator, battery, carburetor, front brakes. \$950.00. 873-4199 after 5 p.m., weekends (416) 792-7101. (es)

1980 Toyota Pick Up. Like new. 43,000 original miles, 4 cylinder, 5-speed, am fm, fibre glass cap. \$2,950.00 certified. 853-2696 or 416-720-7692.

1983 Dodge D50 truck, 4 wheel drive. As is. \$850.00 or best offer. 853-3907, leave message.

1984 Reliant Wagon, navy blue, grey interior, am fm cassette radio, one owner. Great family or second car. Call 877-2972 after 4 p.m. Asking \$4,500.00, O.B.O. (sa)

1985 Dodge Omni, 2.2 L, automatic, P/S, P/B, 5 door, very clean. Certified, \$2,850.00. 416-875-1892. (es)

1983 Ford Mustang GT, 5.0 L, H.O., 5 speed, P.S./P.B., sunroof, many extras. Runs great. \$4,000. 877-7113 anytime. 873-6527 after 6.

1980 Buick Century, 3.8 L, needs some body work, runs good. New exhaust system. \$300.00. 416-875-1892. (es)

1976 Ford LTD station wagon. Runs well. Good for parts. Looks good. Telephone after 5 p.m., 873-6428.

1982 Ford F150 pickup, 6 cylinder, p.s., p.b., automatic, good condition. Asking \$2,000.00 or best offer. 877-0951.

Large block Z-28, fresh 396 400 plus H.P., Muncie M-22, 4 speed, fully restored, body excellent. New tires, brakes and front end. Fully certified. Asking \$6,000.00. Call Joe 877-4830 (evenings).

1985 Topaz GS, auto, fully loaded, black with red interior. Good condition. \$3,900.00 certified, O.B.O. 877-7920 after 4 p.m. (es)

1979 Ford F150 pickup, \$1,200.00 or best offer. 877-0504 after 5:30. (es)

1984 Mustang GT Turbo, 5-speed, p/b, p/s, pop-out sun roof, am fm cassette, new tires, paint and more. \$4,500.00. (519) 853-1604. (es)

1976 Mercury Comet, excellent engine, body good, low mileage. \$400.00, as is. 877-6332 or 877-2382.

1979 Ford LTD, air, p/s, p/b, auto, 351 cubic inch engine. Very good condition. Asking \$1,200.00. 877-5414. (es)

1976 Nova, excellent condition, new brakes, tires and body. \$600.00 or best offer. 873-6908. (es)

1982 Jeep Wagoneer Limited Edition, V8, 360 cu. in. engine, white with woodgrain effect down sides, leather interior, p/w, p/b, p/s, air, sunroof, tinted windows, am fm cassette, rebuilt transmission, new fuel pump, two new tires, new rad, good condition. Best offer. Call Mike after 4:30 p.m. or anytime on weekends at 877-3491 (leave message). (sa)

1980 Buick Skylark, one owner, AM/FM cassette stereo, P/S, P/B, and A/C. \$1,000.00 or best offer, as is. 877-3927. (es)

1983 Spirit, 2 door, auto, \$1,600.00 certified, O.B.O. 458-8876. (es)

1978 Cordoba, 138,184 km, 360 engine, p/s, p/b, A/C, cruise, needs transmission repair. \$400.00 as is, or best offer. 853-3266. (es)

1980 Monte Carlo, for parts. Best offer. 458-8876. (es)

1981 Ford Escort, 4 speed, certified. \$650.00. 853-4347. (es)

1977 Pontiac LeMans, 2 door, 305 cubic inch, good winter car, \$750.00, O.B.O. 458-8876. (es)

1978 Celica G.T., good engine, needs body work. Call after 7, 853-4635.

1982 Dodge Omni 024, 2 door, hatchback, sunroof, 4 cylinder, standard, am fm stereo, \$1,150.00, certified. 458-8876. (es)

1984 Camaro, V6, auto., p/s, p/b, 67,000 km. Excellent condition, certified. \$4,200.00 or best offer. 873-0323. (es)

1972 Dodge Pick Up, cap, 8 cylinder, standard, A-1 mechanical clean. \$1,000.00, O.B.O. 458-8876. (es)

1982 New Yorker 5th Ave., fully loaded, 4 door, auto., V8, good condition. Leather interior. Certified, must sell. \$3,200.00 or best offer. 873-0323. (es)

AUTOS FOR SALE

1986 Jimmy Sierra Classic, 6 cylinder, auto, p/s, p/b, am fm, air conditioned. Two tone paint. Immaculate condition. Certified. 853-2696 or 416-720-7692.

1980 Mercury Capri, V8, 4.2 L., P/S, P/B, air, sunroof, stereo. Needs 4 tires to certify. \$1,700.00, or B.O. 878-5319. (es)

Sports Coupe, Mazda, RX7, low mileage, beautiful condition. Original owner. Must sell. 877-9458. (es)

1980 Dodge Miranda, auto, 6 cylinder, p/s, p/b, p/windows, sunroof. Good condition, \$500.00, O.B.O. 853-3392. (es)

1987 Jeep Laredo, burg./black, 6 cyl., 5-speed, hard/soft top, trailer hitch, new tires, 75,000 km. \$12,000.00, O.B.O. 519-833-7216. (es)

1984 1/2 ton Chev Short-box 305, 4 barrel. Mint condition. \$6,800.00. Call 877-7500. (es)

1981 Chevette, auto, 4-door, new tires, 40,000 original miles. Excellent condition. Needs brakes, \$1,900.00, O.B.O. 853-0660 after 5:30. (es)

1989 Chevrolet Cavalier Z24 loaded, white with black interior. Owner needs person to take over lease. Two years remaining. 519-853-3489. (es)

Shoppers are often lured into financial problems

Low-interest loans, "free" credit and similar incentives designed to help sell merchandise may lure some shoppers into serious financial trouble. According to consumer experts, many retailers use delayed-payment plans, interest rates below market levels and other financial incentives to attract customers. Although these deals may be offered anytime, they are particularly prevalent when regular lenders' rates are high, says Marilyn Gurevsky of the Ontario Ministry of Consumer and Commercial Relations (MCCR). "Everyone's seen the 'don't-pay-till-next-year' ads at one time or another," says Gurevsky, a chief consumer adviser for the ministry. "And you even get offers of zero-percent financing from some stores.

It's obvious these deals can be great bargains for some people. What's not so obvious is that they can land you in financial hot water if you aren't careful." The most important thing to consider if your own ability to pay, she says. Although payments may not be required until next year, if you can't afford them now, how will you pay them later, she asks. Gurevsky advises strongly against counting on salary increases, windfalls or any change in financial circumstances that's not a sure thing. "That kind of wishful thinking lands people in debt over their heads. When they call us for help, there's not much we can do but explain credit laws and refer the really serious cases to credit counselling for help. So, be sure you can afford to buy." It's also vital to comparison shop and do the necessary math to find the best deal.

Don't just look at price stickers if a loan is being considered, Gurevsky warns. Add up all financing charges. Take into account any bonuses offered for paying in cash. Compare real prices, not apparent ones, she says. For many people, paying a slightly higher price in cash up front may still be cheaper than buying a less-expensive product with a low-interest loan. "Sure, if you took the cash and invested it at a higher rate than the loan was costing, you'd be ahead of the game, assuming you also considered any tax implications," Gurevsky says. "But you have to ask yourself if you're really that disciplined or are you going to

spend the money on something else, then come up short when payments are due?" The ministry representative also warns against impulse buying sparked by cheap payment plans. Consumers shouldn't jump into an unintended purchase just to grab a good deal, she says. Once a decision is made to buy, be sure to read the contract carefully. When do payments start and end? All contracts must list the total cost of borrowing. Add that to the actual price of the merchandise, along with tax and any delivery charges or other fees. That will give the total actual cost of the item. Unless otherwise stated in writing, most contracts cannot be cancelled once signed.

The ministry has produced a brochure called Credit and You, providing more details about borrowing money. For copies, contact MCCR's Consumer Information Centre at 555 Yonge St., Toronto, Ontario M7A 2H6 - (416) 326-8555 or (toll free) 1-800-268-1142. Ontario residents with an (807) area code may call the (416) line collect. The TDD line for the hearing impaired is (416) 326-8566.

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Enter The Herald's \$4,000 SHOPPING SPREE CONTEST



You Could Be 1 of 8 Winners Of A \$500 Shopping Spree At Any One Of The Participating Merchants

HERE'S HOW TO ENTER:

- Simply visit one of the 8 Participating Shopping Spree Value Stores fill in an entry coupon. No purchase is necessary.
- Contest ends Saturday, November 17/90. Each store will be making 1 Random Draw for a \$500.00 SHOPPING SPREE from all the coupons deposited at their store, on Monday, November 19/90. The person whose name is randomly drawn at each of the participating Shopping Spree Value Stores will be eligible to win one of the eight \$500.00 Shopping Spree prizes by answering a mathematical, skill-testing question.
- The prize is a \$500.00 voucher only. The voucher can be used as cash towards your purchases at the pre-selected SHOPPING SPREE VALUE STORE. The winner may elect to make purchases which exceed the value of the voucher by adding personal funding. Provincial taxes are extra. Check individual store for Sale Item exclusions.
- Prizes must be accepted as awarded. No cash value. No substitution. Decision of the judges is final.
- You may enter as often as you like by visiting one, or all of the participating Shopping Spree Value Stores.
- No responsibility will be assumed for lost or misdirected entries.
- Employees and immediate relatives of The Herald or participating advertisers are not eligible.
- Winners must be 18 years or older.
- By entering the contest you agree to accept these rules.

Look For The Specially Marked Shopping Spree Value Stores Every Week, Only IN the HERALD

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