

Community

Consumers at risk when buying privately

What's the riskiest major purchase for many consumers? Experts at Ontario's Consumer Ministry say people are most vulnerable when buying a used car from a private owner.

"Buying a used car is a gamble at any time," says Robert Pierce, Registrar of Motor Vehicle Dealers at the Ministry of Consumer and Commercial Relations. "But right now, times are hard, and we're seeing a problem that's been uncommon for years. A lot of vehicles are being sold with liens against them."

That means money may be owing on a car. If the proper precautions aren't taken, the new owner can wake up one morning to find a tow truck removing the vehicle they just purchased.

A vehicle can have a lien for several reasons. The problem can arise if the seller has borrowed money to buy the car but not paid it all back. There could also be a lien against a vehicle if it was used as collateral to obtain a loan, or for unpaid repair or storage costs.

Sometimes, even the vendor might be unaware a vehicle has a lien on it, if money was owing when he or she purchased it.

To avoid losing their car, consumers who buy from private sellers are always advised to check for liens before any cash changes hands.

The consumer ministry's Personal Property Registration Branch will tell you if money is owing on a vehicle. To check, the branch needs the name of the current owner and the Vehicle Information Number (VIN) or serial number.

The number must be right. Buyer should check the VIN on a car's ownership slip against the number on the vehicle.

The VIN is usually found on a

small metal plate on the driver's side dashboard, visible through the windshield. If the numbers differ, both should be checked with the registration branch.

Consumers buying used cars from an Ontario-registered dealer have better protection against lien problems than those who purchase from private sellers. By law, dealers must clear any liens against vehicles before sales are final. If they fail to do so, they are responsible for settling outstanding debts.

"But private vendors sell about three times as many used cars as dealers," says Pierce. "It's important that consumers learn the workings of the private market."

Some consumers prefer buying from a private individual because they think meeting the owner will help them judge how well the car has been maintained. Also, they think they might get a better deal through a private sale.

But many so-called "private" sellers are, in fact, people who sell cars for a living without a licence, in an illegal scheme called "curbsiding." Consumer experts estimate as many as one third of all private car sales in the province involve curbsiders - so named because the vehicles typically sit by the curb near the salespeople's homes.

When buying from a curbside dealer, consumers have no way of knowing the truth about a vehicle's accident history or maintenance.

Consumers who choose to buy privately, but want to avoid curbsiders, can check the ownership history of a vehicle with the Ministry of Transportation. If the car has been traded very recently they may be dealing with a curbsider. On a more positive note,

checking on previous owners can also confirm the seller's honesty.

As with a liens search, the ministry office must have the correct VIN to find information

on the right car.

For more information on buying a car, including contracts and trade-ins, write for a copy of the ministry's free brochure, "Tips

on buying a car and rust inhibition." It is available from the Consumer Information Centre, 555 Yonge St., 1st Floor, Toronto, Ontario M7A 2H8.



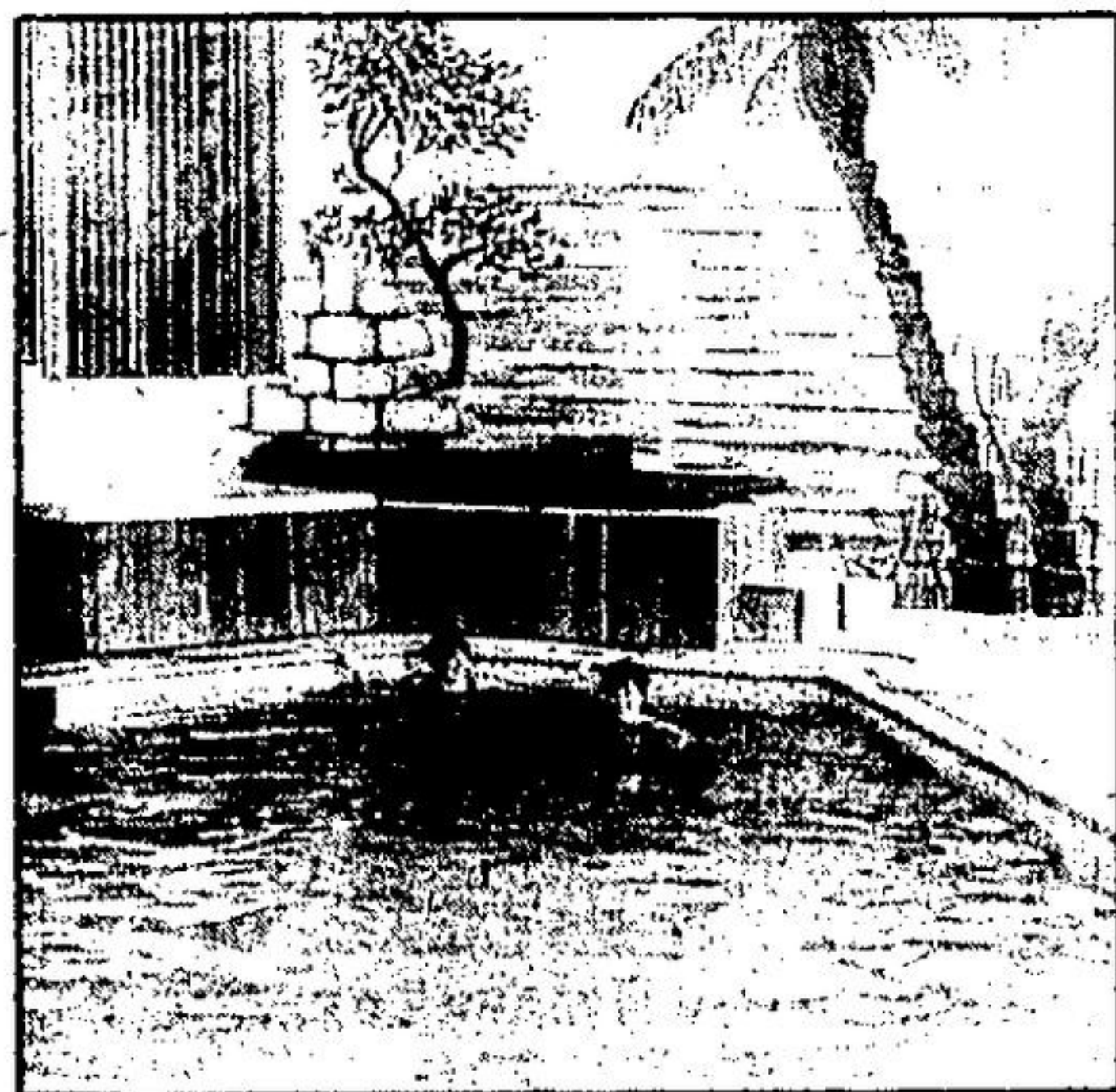
Don't even blink an eye

It's a tense moment for the Boyko family as Bryan tries to get a good shot on the crokinole board. Bryan, his sister Sarah and mom Donna had a good time playing games, eating food and watching acts during a Fun Fair held at McKenzie-Smith Public School in Acton Thursday night. (Herald photo by Lisa Boonstoppel-Pot)

Riverside Fitness

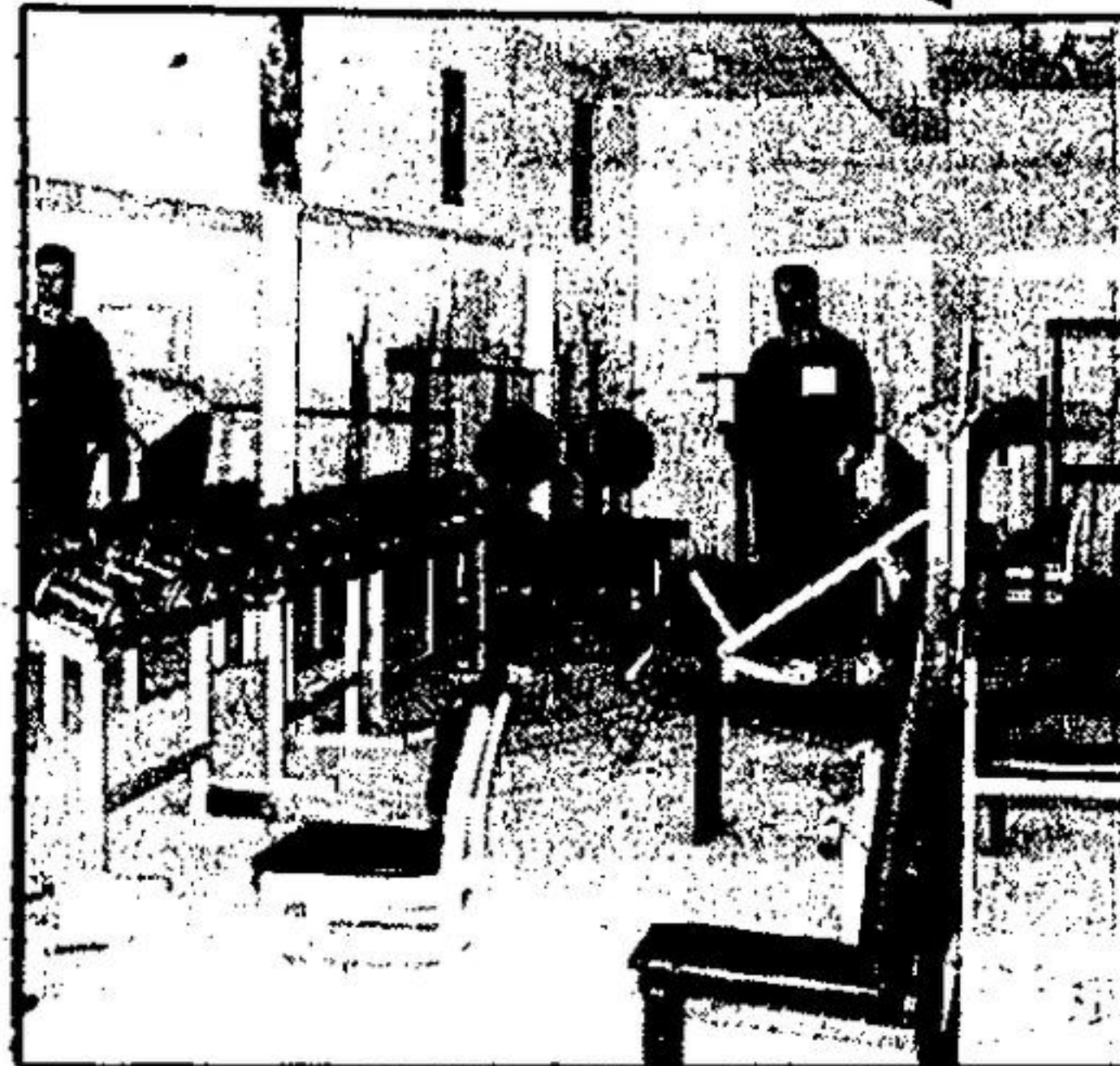


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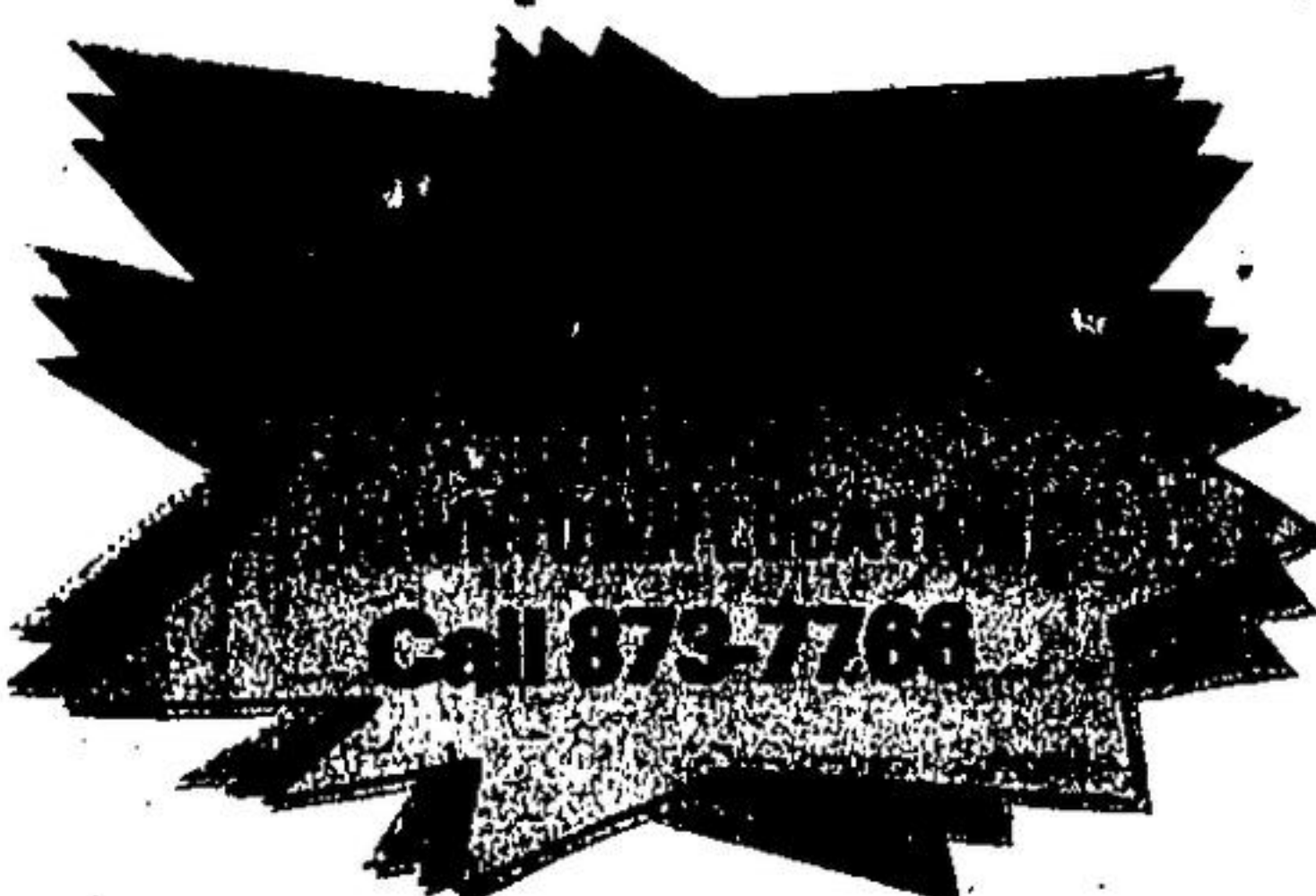


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