

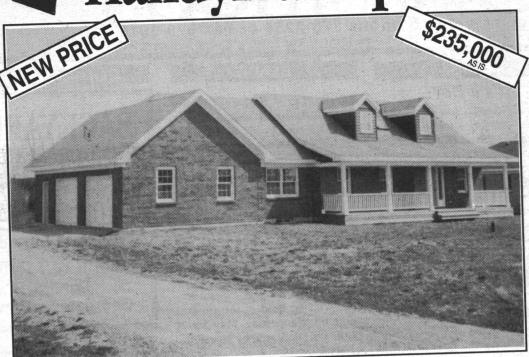
Leolah Allen is just 87-years-young and shows plenty of style while playing in the Golden Agers Bowling League at Georgetown Bowl. The league is now in playoff action.

photo by Simon Wilson/HHTW

SPORTS GROUPS

Wants To Publish Your Team's Results Drop them off at our office, 232 Guelph St. Unit 9, Georgetown, Ontario L7G 4B1 873-2254 or fax us at (416) 873-3918

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- Family room with 3- skylight solarium
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- Forced air gas heating
- ✓ Backs onto Greenbelt ravine.
- ✓ Purchaser to select finishing from builder's sample portfolio.

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BILL'S PICK OF THE WEEK



MUST BE SOLD Employee relocation

makes the sale of this delightful country home a must. Only two years old, it contains all the goodies on two private acres. Asking \$249,900. Can we do business? Call BILL ELLIS** CT92-033



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7:00

8:00

9:00

Halton Community **Television**

Weekly Programme Schedule

for the week of May 1st to May 7th

Saturday	May 1st OPEN HOUSE(Studio)
10:00 a.m.	Live and Taped programs
	to 5p.m.
Monday	
5:30	Cable 4um
6:00	"Live" - Kinsmen TV Auction

Halton Seniors' TV

Prisons - Lock 'em up

Campus Cable Productions

(til 10:30 p.m. approx.) Tuesday 5:30 Optimists TV Bingo 6:00 Wednesday TV Story Time 5:30 Community Calendar 6:00 Money in the Bank 6:30

Thursday Religion Community Calendar Change on Life 7:00 Focus on Europe 8:00 Friday Community Calendar

Check Schedule daily on Cable 4

Sportszone

Region Council

TBA = To Be Announced itly recorded programming) 853-1270

New Car Ownership Can Be Fun Again!

By George Perdue, B. Sc. P. Eng.

Interest rates and slow sales are heating up the blood for making good car deals.

Leasing a car has its advantages. The big difference in this form of financing is ownership. You don't own a leased car - the leasing company does.

The prestige associated with owning the car is unchanged.

Some interesting points surround the concept of leasing.

The purchase price or 'capitalized cost" is different for leases. It is based on a "wholesale" price that can make the starting point several thousand less for leas-

The leased car is a "manufactured used car" and therefore the leasing company will dress the car with the optimum options so that the resale will be highest.



Money Talk with George Perdue



This means you will get added options at the same lease price.

You pay GST and PST as you go instead of on the whole sum up front. So you never pay GST and PST on the resale portion of the car.

For those who can write off vehicle costs the whole lease payment can be writ-

On a \$25,000 car the capitalized cost after tax is \$28,750. Financed at 10.75% the monthly payment is \$740 per month.

Leased the capitalized cost is \$23,000. The lease payments are \$435 for 48 months plus \$65 in taxes.

After 48 months the financed car is owned and worth \$9,000.

After 48 months the leased car is not owned but can be purchased for \$9,000. The cost to purchase would be \$10,350 including

The monthly cash flow is in favour of leasing during the 48 months to the tune of

If the \$240 was invested for 8% the sum would grow to \$13,500 which could be used to buy the car and have \$3,150 left over.

Now remember there are more considerations that can impact your decision so shop carefully and have some fun in the new vehicle.

Our next spring seminar series continues with "Big Money with Equities" on May 19 for people who wish to participate in the huge returns currently being made in the equity market. Call our office to reserve your seat.

George Perdue is a Financial Planner, Business Consultant, and Partner in Money Concepts, Halton Hills. He can be contacted at (416) 873-1877.