

Opinion

The true meaning of Christmas?

A couple of weeks ago, when I reported to you about the visit of the Guru to our townhouse, I mentioned, casually, that he held a brightly-wrapped, small package in his hands.

Since that column appeared, I've been asked several times what the package was and what I gave him in return.

I'll answer both questions, but first, a few comments on the whole business of Christmas giving and receiving.

There are a growing number of people who believe the whole thing has got out of hand.

I recently watched an hour-long TV talk show in which the guests, and the majority of the audience, seemed to agree there was a problem.

The topic under discussion was the Christmas-depression many feel. The guest psychiatrist suggested that much of this mental let-down derives from either memories of happy Christmases that can never be re-lived, or tragic experiences, linked to this holiday, that cannot be forgotten.

But to this assessment, another panelist said pressures of, if not the intimidation of, buying gifts you really can't afford, because of the advertising-induced myth that if you really love someone, you have to give the very best — even if you spend the rest of the winter months paying off your inflated credit card balance.

One lady in the audience said she felt slighted when a near relative, to whom she had given an expensive gift, gave her a modest one in return.

What has Christmas come to? Whatever happened to love and compassion, the original ingredients of this time of year?

Well, you won't find much of either feeling in



the crowded shopping malls as the annual ritual clamors to its conclusion. It's a frozen jungle out there, sparkling lights and all.

To me, the whole subject is somewhere between a rock and a hard place. It is fun to give a gift to someone you love, that he or she really appreciates. No doubt about that. And, since we are all exposed to the unrelenting barrage of advertising, we are all susceptible.

So be it.

Oh yeah, about the Guru. I opened the Guru's gift, soon after he left our townhouse to return to his mountain. When I removed the colourful wrapping paper, I found a small piece of rolled-up birch bark. Etched into it were these words:

"To Scribbler — the fond friend I can't live with, and would never want to live without. Merry Christmas."

Inside the small parcel I had slipped into the pocket of his parka, was a folded sheet of writing paper, bearing the same message from me to him.

Have a Merry Christmas!

Watch out for leasing deals

Consumers are being warned not to leap onto the car-leasing bandwagon without detailed knowledge of how the system works.

"Leasing is getting very popular and people could be swept into it without understanding the potential drawbacks and costs involved," says Stephen Moody, of the Ontario Ministry of Consumer and Commercial Relations (MCCR). "It may be a good alternative to buying, but it's certainly not for everybody."

The belief that leases usually offer income-tax benefits is a common fallacy, says Mr. Moody, the ministry's registrar of motor vehicle dealers. Under current tax regulations, car leases provide few savings for individuals.

It's also a mistake to assume you'll save money in the long run.

"Leasing's main attraction is simply that it may give people access to cars for lower monthly payments than they would face when buying."

"If all you are concerned about is monthly payments, not future equity or total cost, you might consider leasing a car. It's for people who don't want to put much money down and want the most car for the lowest monthly bill."

Two types of businesses are involved in the industry — traditional car dealerships and companies which deal strictly with leasing.

Contracts generally range in duration from two to five years, but they can vary in dozens of details. Consumers are wise to shop around for the best deal, reading the fine print at every stop.

Leases are of two basic types — closed and open-ended. In both, monthly payments are based on the estimated residual value of the car at the end of the lease. The difference lies in how the real value is calculated upon return of the car.

At the completion of an open-end lease, the car is sold, leaving the marketplace to establish its true value. If the vehicle sells for more than predicted in the contract, the consumer gets the difference. Likewise, the consumer would be responsible for any shortfall.

In a closed-end deal, the residual value set when the contract is signed, stands firm when the car is returned, regardless of real market prices. The customer might simply hand in the keys or may have the option to buy the car for the residual value.

However, in these deals, consumers are generally required to cover costs of repairs for anything not deemed "normal wear and tear"



and pay set penalties for exceeding mileage limits. Ask for an explanation of the term "normal wear and tear" and get it in writing.

For either kind of lease, it's a good idea to insist on the right to buy the car yourself. That way, if the dealer or the marketplace underestimates the car's value, you can buy it and, hopefully, resell it at a higher price.

"Because it's hard to predict a car's future worth, consumers can end up with unexpected bills at the end of a lease."

"This problem is only aggravated if an unrealistically high residual value is predicted. Make sure the lessor is being realistic and don't try to pare down the monthly fees yourself by underestimating the number of miles you will drive. It will come back to haunt you."

Problems can also arise if consumers want to get out of their contracts. This may happen if financial circumstances unexpectedly change or the car is not suitable. If doubtful about how long you'll want the vehicle, consider the shortest term possible. In most situations, leases cannot be cancelled — at least not without a major penalty.

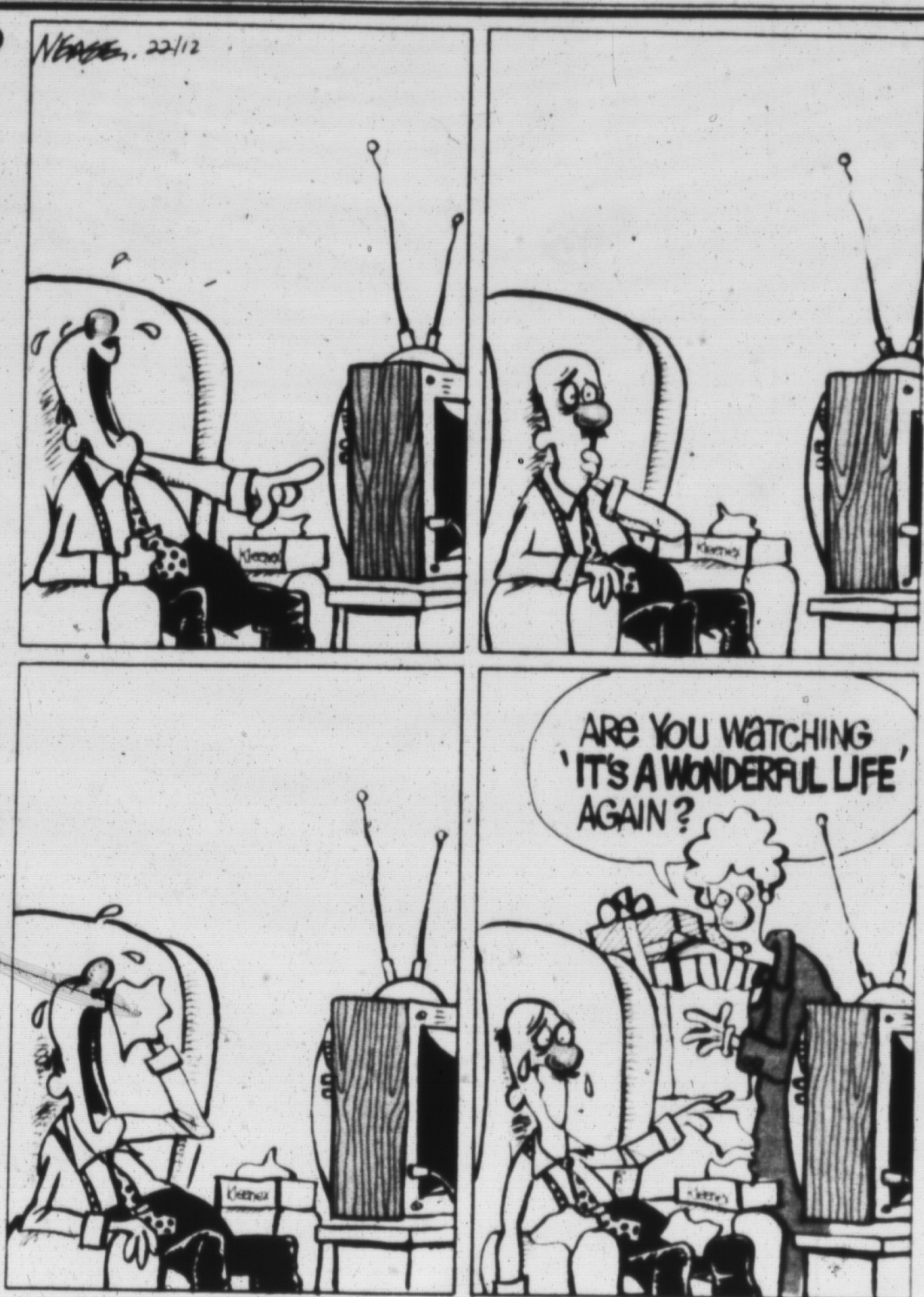
If you owned the car, it could simply be sold. Car loans can generally be paid off anytime at no extra cost.

Check vehicle maintenance requirements. Ask what happens if the car is a lemon. Get all promises and claims in writing.

Discuss insurance requirements and costs with your broker.

Before signing, do a final check to be sure you wouldn't be better off buying. The lease may cost considerably more than financing a purchase once all charges are totalled. The difference in monthly payments can be minimal.

Anyone who feels they have been misled in a leasing agreement should contact the nearest Consumers Services Bureau of the ministry.



Bad guy ruins Santa Claus

Santa Claus, the Movie is a story about caring, misunderstanding, greed and forgiveness. It is also a fantasy.

I asked the woman at the local video store which movies were popular with families and she mentioned this one. Since 'tis the season to be jolly, I decided to take it home watch it. Rated Parental Guidance, *Santa Claus, the Movie*, dates back to 1985.

The story begins in the 14th century. An old man and his wife traditionally take gifts to the village children. One Christmas, the couple and their two reindeer perish in a blizzard only to be transported to the immortal land of elves.

The community designates the man as Santa Claus and thus begins centuries of Christmas Eve deliveries of elf-made toys by the bearded man and his reindeer. David Huddleston ably played the part of Santa Claus. He certainly matched my idea of the jovial, rotund fellow.

We finally arrive at the 20th century. Santa has chosen Patch (Dudley Moore), one of the elves, to be his assistant. It took some time for me to get accustomed to seeing Moore dressed as an elf. Patch is a brilliant, fast-talking ideas man who invents an assembly line to mass-produce the Christmas toys, but he hasn't quite perfected the mechanism, which results in defective toys.

Despondent Patch, believing that Santa does not like him, travels to Earth (New York City), hoping to prove his talents. He teams with a greedy, unscrupulous toy manufacturer, B.Z. (John Lithgow), who needs an effective publicity campaign to polish a tarnish image.

Patch produces enough Puce Pops (lollipops), made with magical stardust, for every child in the world. The candy is a big hit and B.Z. is ecstatic.



In a bid to take over Christmas, B.Z. eagerly organizes a follow-up campaign by talking Patch into making candy canes overloaded with stardust. The new candies prove to be their undoing as the concoction becomes extremely volatile.

B.Z. gets his just desserts when he gobbles up some candy and is propelled into orbit. The last scene in the movie shows a frantic B.Z. circling the Earth.

I would have preferred the movie to end on a more peaceful note instead of this disconcerting image of a lost soul.

Patch is reconciled with Santa Claus and returns to the elfin community. Hopefully, his experience will have taught him "elf-control".

I feel that 104 minutes was a bit long to sustain the attention of the children. The slow pace of the film only really speeded up in the last 10 minutes.

My junior reviewer, the 10-year-old, felt the film went downhill from the time the sinister B.Z. came into the picture. My son wanted the movie to stay happy throughout.

Only one question remains in my mind; were those reindeer real?