

This column is a regular weekly feature prepared by the Family Financial Counselling Service of the Avco Delta Corporation, P. O. Box 2820, London, Ontario. All questions submitted to the above address will be answered, in print or by return mail. Names will not be used in print. However, all questions should be accompanied by a complete name and address.

DOLLARS AND GOOD SENSE - by William J. Martin

Dear Sir: Three months ago I bought what looked like a pretty good used car. I signed up for payments of \$54 a month for 24 months. Two weeks ago the car practically fell apart at the seams. I raised Cain with the dealer and told him I just wouldn't make any more payments. Now I find that I owe the money to a finance company and not the auto dealer. What happened and what can I do about it?

R.F.M.

Unless the dealer agreed in writing to guarantee your car would operate satisfactorily for a certain period of time, I'm afraid there is not much you can do about it now. You made a purchase that didn't work out well at all, but it was a purchase and you are obligated to pay for it.

You were surprised to find that the dealer had sold your financing contract to a finance company, and yet that is very normal procedure. Most dealers need the full sale price of the car in order to keep operating - pay salaries, buy more cars, etc. So they sell the "loan" contract and get their money right away. From then on, re-payment of the money "borrowed" to buy the car is a matter between the customer and the finance company.

Needless to say, you should have looked more closely at what you were signing when you bought the car. If you had, you would have known you were agreeing to two separate things:

One, you agreed to purchase a certain car at a certain price. The dealer agreed to certain things, too, and this is the document in which his responsibility with regard to service and guarantees should have been spelled out.

Two, you arranged to borrow the money to pay for the car and agreed to re-pay your loan in monthly installments.

Unfortunately, you have reasons now to think that you didn't get a very good bargain. Maybe it's your fault for not being a more careful buyer; maybe the dealer put one over on you. Either way, you made a deal and you have to stick with it.

Next time have the dealer spell out the extent of his obligation in case the car doesn't operate properly or breaks down within a certain specified period. And make sure you have it in writing. Then you make sure he does what he agreed to do - and you live up to your agreement, too.

THUNDER BAY FLYING CLUB ADDS TWO NEW CHEROKEE 140'S

Thunder Bay Flying Club of Ft. William has received delivery of a new four passenger Cherokee 140 and delivery of a second machine is expected about March 10th. This will be a total of four Cherokees out of a total of seven aircraft.

The Thunder Bay Flying Club is a member of the Northwestern Ontario Air Carriers Assoc. as well as a member of the Royal Canadian Flying Clubs Assoc. which has a total of forty members across Canada. It will be of interest to residents of this area that the formation of the first Flying Club in Canada was formed in 1927 in Fort William and in 1929 the F1 Flying Club Association was formed across Canada. Thunder Bay Flying Club will be Host Club on the 40th anniversary for the annual meeting of the R.C.F.C.A. in 1969.

Residents of the Thunder Bay District as well as surrounding areas are most fortunate to have the most modern, up to date facilities as those found at the Thunder Bay Flying Club. Members have available to them (Continued next col.)

(for private or commercial courses) excellent instructors, not only for learning to fly, but for advanced knowledge of flying. Aircraft are available for instruction, for pleasure as well as commercial flying. Pilots who wish to obtain commercial ratings have available to them the necessary equipment such as multi-engine training, instrument rating, night endorsement, Link flight simulator training. A pilot desiring to obtain his commercial license, the way to commercial or airline carrier, can obtain this all at Thunder Bay Flying Club.

The Thunder Bay Flying Club is a non profit organization and is dedicated to the advancement of aviation and the promotion of the highest standards of flying training and recreational flying. Every member has the full use of the Club's facilities and various functions. Numerous social events are held in the lounge each year, as well as fly-ins, which are visitations to other flying clubs, or hosts to other clubs fly-ins. Overnight flights can be arranged and "hangar" flying can be heard at all times in the comfortable lounge area for all members.

Thunder Bay Flying Club's service extends beyond the community and such functions as satellite training centers have been established periodically as required by other areas for training of pilots in locations not able to support a flying club on its own.

Flying has become one of the major recreational activities in Canada. One finds men and women from all walks of life and all age groups, drawn together by their common interest in aviation. Anyone will be most welcome to visit the Club at any time and you will be made to feel at home by any member of our staff or club member. If you have been thinking of flying, don't put it off - DO IT NOW.

LETTER TO A TEEN-AGER

DEAR KID: Today you asked me for a job. From the look of your shoulders as you walked out, I suspect you've been turned down before, and maybe believe by now that kids out of high school can't find work.

But, I hired a teen-ager today. You saw him. He was the one with polished shoes and a necktie. What was so special about him? No experience - neither of you had any. It was his attitude that put him on the payroll instead of you: Attitude, Son. A T T I T U D E. He wanted that job bad enough to shuck the leather jacket, get a haircut, and look in the phone book to find out what this company makes. He did his best to impress me. That's where he edged you out.

You see, Kid, people who hire people aren't "with" a lot of things. We know more about Bing than about Ringo, and we have some Stone-Age ideas about who owes whom a living. Maybe that makes us prehistoric, but there's nothing wrong about the way we sign our checks, and if you want one you'd better tune to our wavelength.

Ever hear of "empathy"? It's the trick of seeing the other fellow's side of things. I couldn't have cared less that you're behind in your car payments. That's your problem. What I needed was someone who'd go out in the plant, keep his eyes open, and work for me as he'd work for himself. If you have even the vaguest idea of what I'm trying to say, let it show the next time you ask for a job. You'll be head and shoulders over the rest.

Look, Kid. The only time jobs grew on trees was while most of the manpower was wearing uniforms. For all the rest of history you've had to get a job like you get a girl. "Case" the situation, wear a clean shirt, and try to appear reasonably willing.

Maybe jobs aren't as plentiful right now, but a lot of us can remember when master craftsmen walked the streets. By comparison, you don't know the meaning of "scarce".

You may not believe it, but all around you employers are looking for young men smart enough to go after a job in the old-fashioned way. When they find one, they can't wait to unload some of their worries. For both our sakes, get eager.