

ADVERTISING FEATURE
WHEELS

Understand the details of a loan prior to purchasing your new vehicle

(NC) When financing a car, understanding how your loan works is just as important as test driving your potential purchase.

Here are some key points to raise with your lender:

- **Fixed or Variable Interest:** Fixed interest rates won't change for the term of the loan, while variable interest rates fluctuate with the market. With a variable rate loan, if interest rates go down, you can pay your loan faster. However, if interest rates go up, you'll pay more every month or you can extend the term.
- **Total or Partial Financing:** Some lenders insist on a down payment, while others will cover 100 per cent of the vehicle purchase, including taxes. Ask about the pros and cons of down payments so you can make a decision based on your situation.
- **Bargaining Power:**

It may be possible to negotiate a more favourable interest rate, especially if you establish a relationship with a lender or you are able to offer security.

- **Repayment Options:** Find out if you can repay part or all of your loan any time, without penalty. You may also want options like bi-weekly instead of monthly payments.
- **Flexibility:** Find out the consequences if you had to defer a payment. Some institutions will allow you to renegotiate or switch from a variable rate to a fixed rate loan and vice versa.



• **Low Monthly Payment:** Ask about alternatives to traditional car loans, often known as buy-back or residual value programs.

These give the flexibility of ownership, plus the low monthly payments of leasing and provide a guaranteed buy-back option at the end of the term.

Good contact between tires and road is crucial for optimum handling

(NC)—You may think that the main purpose of your car's suspension is to absorb shocks from the road. Think again. The tire/suspension system's main role is to ensure that your tires hug the road. Maintaining good, consistent contact between tires and roads is crucial for optimum handling and safety, not to mention fuel efficiency.

Wheels that are out of balance or misaligned, and suspension components that are worn will lead to wheel wobble or dragging. This costs. Because under these circumstances, different parts of the wheel/suspension system actually work against each other. This makes the wheels harder to turn, which makes the engine work harder and use more fuel.

Your tires help the springs cushion road shocks, while the shock absorbers dampen the remaining vibration in the system. The whole system is designed to keep the four wheels in contact with the road, rolling freely.

Misaligned vehicle can jeopardize occupant's safety

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sional scanner that can detect vehicles that are misaligned.

The three dimension scanner is something Lybron Neblett, the operations consultant for TASC Limited, knows a lot about.

Neblett, with the assistance of the National Research Council, has spent the last seven years developing, building and testing a three dimension scanner—called Cadscan—that detects structural problems in vehicles.

The three dimensional scanner measures specific points on a vehicle to see if its tolerance is within industry specifications. A vehicle that is out of tolerance, or misaligned (more than the three millimetres) can jeopardize the occupants' safety, said Neblett, whose family owns and operates the Canadian company which is housed out of Whitby.

You might believe, mechanically, that a vehicle is safe, but structurally it's not," said Neblett.

Warning signs of a vehicle that may be out of tolerance is poor handling that can lead to mechanical failure.

The dimensional discrepancies could dangerously affect the handling, (of the vehicle) in emergency avoidance maneuvers and could result in a possible accident, said Neblett.

"We recommend that if the vehicle has structural damage, you should have your vehicle scanned."

Neblett said people should have their vehicle scanned after it has been in an accident and again after it has been repaired. That way, the consumer can tell if the shop has repaired the vehicle properly. He also recommends people scan a used vehicle prior to buying it.

THE PROCEDURE

The Cadscan procedure is quick and, in most cases, no parts have to be removed.

The vehicle is brought into the scanning bay, where a technician places an orbital probe on symmetrical points on the vehicle. The readings are transferred electronically to the computer system.

The data compiled by the Cadscan system contains precise dimensions of the areas scanned. The dimensions can be analyzed and compared to the industry specifications.

The consumer gets a printout that shows the intolerances of the vehicle.

(It) costs \$150 to know your car's safe. TASC Limited is located at 2001 Tuckson Rd. S. Unit 17. Four centres carry the scanner including a centre in Markham. For details call TASC Limited at 1-800-916-9838.

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*Plus applicable taxes, license, Admin. Sale cars are not necessarily as shown.

SALES HOURS: MON. - THURS: 9:00 - 9:00, FRI: 9:00 - 5:30, SAT: 9:00 - 5:30



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