

The Pros and Cons of Buying vs Leasing

Beaverton's Car Guy



Pros of Buying a New/Used Car!

- Eventual ownership
- Freedom from the pain of monthly payments
- After the vehicle is paid off, you're free to sell it at any time.
- You can drive at will
- Never having to worry about mileage limits
- No worries over minor mishaps like spilled coffee stains on carpeting or a dog-chewed seat belt
- You're free to modify and/or accessorize
- Insurance costs are generally lower than leased vehicles

Cons of Buying New/Used Car!

- Monthly payments are higher than those of a leased vehicle
- Dealers may require a hefty down payment if your credit score is low
- Rapid depreciation, diminishing the vehicle's resale

value

- With extended use, you can expect to incur repair bills

Pros of Car Leasing!

- Substantially lower monthly payments!
- Down payments, if at all, are small
- No up front sales tax fees
- No depreciation concerns
- Even with lower credit rating some leasing companies will still be willing to work with you
- If you own a business and use the vehicle only for business purposes, you can claim it as a tax deduction

Cons of Car Leasing

- Higher insurance premiums
- You'll always have car payments
- Penalties for exceeding allotted miles. This generally ranges between 15 to 25 cents per extra mile
- Wear and tear fees, creating heightened concern when traveling with pets or small children

Notes on Leasing

The last 4 vehicles I have purchased were leased. Automobiles are depreciating assets and financial experts say if you are going to replace your vehicle every 3-4 years then leasing is the way to go, provided you

drive less than 15,000 miles per year. At the end of the lease, if you love the car you can purchase the vehicle for the residual value, that is determined at lease inception. If not, there are a few options.

1. Drop it off at the Dealership
2. Trade it in and use your equity, to re-lease or purchase
3. Sell it and retain the difference between the payoff and the selling price

Hope this helps... and let me know if it doesn't.

By Larry Ferguson



Larry has been in the automotive industry for over 25 years and has several degrees in automotive technology. Although currently working for Beaverton Infiniti, Larry prides himself on shooting straight with practical, unbiased information and advice.

For advice or questions about this subject or anything else car related, feel free to contact Larry. Hey, that's me! 503-930-1493
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New Business Spotlight

True Potential Chiropractic, Team Doctor for the Thunder

What's more important than your health?

Having moved from Beverly Hills and West Los Angeles where he took care of numerous celebrities and a variety of professional and college sports teams, Dr. Bryen A. Bell is now located in Beaverton and has been named the official Team Doctor for the Portland Thunder, AFL.



His unique way of practicing and delivering healthcare to his community has enabled him to earn numerous awards. While excelling in sports-related treatments, Dr. Bell also focuses on corrective care for the entire family. In fact, his family-friendly office even has

a dedicated "kids corner" fully equipped with beanbags, a flat screen TV and a cabinet full of toys and fun.

Excellent health is the cornerstone to all things possible, it is the foundation to your True Potential.

Your health enables you to do anything you want - make money, be productive and energetic at work, allowing you to create lasting memories with your kids/grand kids, take vacations with friends and family and, as you get older, go toward golf courses or vacation cruises, not nursing homes.

Fact is, the human ecosystem is self-healing and self-regulating, with the brain and nervous system in charge. Intelligence to regulate health and healing must occur with little to no interference as possible. According to research, the most common site for interference occurs in the spine, caused by spinal misalignments. These misalignments are actually caused by some type of trauma (most common traumatic event in most of our lives is the birth process).

Most of the time, however, the damage is done years before we feel any type of pain.

This is why everybody deserves to be checked!

If you are sick and tired of being sick and tired, diagnosed with a disease or chronic condition that won't go away, in pain occasionally or consistently, missing work due to a health issue, always irritable and grouchy to your family (because you're always uncomfortable), then you are most likely deficient in your requirement to express health and self-heal. This is a good time to get checked! If you feel like you are already healthy, then what's your plan to keep it that way?

By Dr. Bryen Bell



Call now to reserve an appointment with our wonderful Doctors and family-friendly staff. (503) 574-4TPC (4872)

Be sure to mention the "Beaverton Resource Guide" for a very special offer that will expire soon!

Shop Local – Give Local – Stay Local... this is how we build a better Beaverton.

Traffic Q&A: With the Beaverton Police Department

By BPD Staff



Q: I have noticed that more and more cars are equipped with these super bright white headlights, sometimes in different colors. It sure makes driving more difficult when the on-coming vehicles use these lights. Are these headlights legal?

A: Although there is a section in the Oregon statute regarding headlight specifications (ORS 816.050), Oregon has adopted the Federal Department of Transportation's definition which does indeed allow for many of these kinds of headlights. Use of high beams or having misaligned lights that would shine into oncoming traffic is enforceable under ORS811.520 and/or ORS816.300.

Q: When stopped at a red light, I've seen people get out of the car to switch drivers or get something out of the trunk before the light turns green. This must be breaking some law, right?

A: Actually, there is no violation here unless the light turns green.

In January a reader asked "When there is a flashing yellow left-hand-turn arrow at an intersection, is it OK to pull into the middle when waiting for oncoming traffic to clear? The initial answer left out some language in ORS 811.260 (13) which says:

A driver facing a flashing yellow arrow signal, alone or in combination with other signal indications, may cautiously enter the intersection only to make the movement indicated by the flashing yellow arrow signal or the movement permitted by other signals shown at the same time. A driver shall yield the right of way to other vehicles within the intersection at the time the flashing yellow arrow signal is shown. In addition, a driver turning left shall yield the right of way to other vehicles approaching from the opposite direction so closely as to constitute an immediate hazard during the time when the turning vehicle is moving across or within the intersection.

If you have a traffic question that you'd like us to ask the Beaverton Police Department for this column, email us at: BRG@cedarhousemedia.com

For all other traffic questions, call the police non-emergency number: 503-526-2260

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