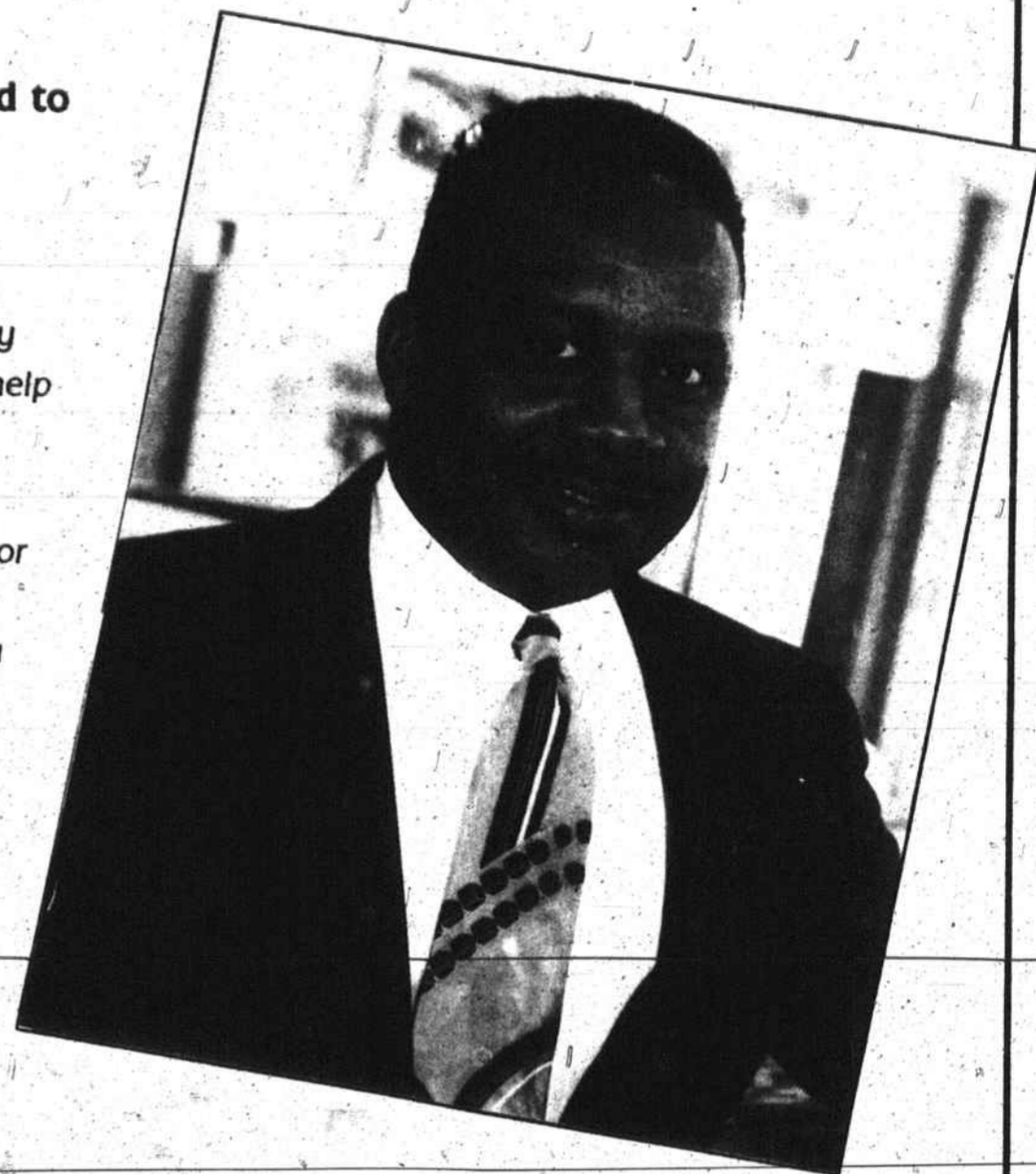


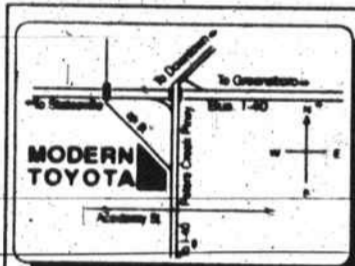
An Interview with Lewis Rogers, Finance and Insurance Manager at Modern Toyota

When Lewis Rogers came to work at Modern three years ago he began as a car salesman at Modern Nissan, then graduated to Finance and Insurance Manager and eventually transferred to Modern Toyota. He has a total of fourteen years' experience in the automobile business.



- Q. At what point in the purchase of a new car does the customer come to see you?
- A. I get to meet the customer at the end of the purchasing decision. After he or she has decided what car they want to buy it's my job to work out a down payment and monthly payment that they can afford, and to help them arrange the most favorable financing.
- Q. What advantages can you offer to your customers as far as financing goes?
- A. At Modern we can often offer financing terms that compare very favorably with a customer's credit union or bank. For instance, a bank will often ask for a 20% or 30% down payment, and very often I can arrange for a lower down payment than that. Another advantage is the length of the loan. Most credit unions require a loan to be paid off in 48 months, whereas I can go up to 60 months on most loans. This makes a significant difference in a customer's monthly payment, which often makes the difference whether the car is bought or not!
- Q. What are most car buyers principally concerned with when they come to arrange financing?
- A. Most of them focus on the interest rate, which of course is an important factor. But when I show them the actual figures, they see that often the interest rate doesn't make much of a difference to their monthly payment. Most of the time they are better off using their loan dollars from their bank or credit union to purchase other things, such as a house. They can't buy a house from us, but I'm sure I can offer them a good deal on financing their car!

When You Get to Know Them You Won't Go Anywhere Else!



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Sat 9am-5:30pm

SERVICE HOURS:
M-F 7:30am-6pm
Sat 8:30am-1pm

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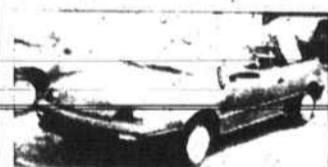
MODERN TOYOTA

Satisfaction Plus+

Modern's "Satisfaction Plus" Promise

- + Everyday discount prices on every car and truck!
- + Tremendous selection of vehicles to choose from!
- + Top dollar for your trade-in!
- + Convenient financing with low rates available!
- + Professional sales counselors trained to help you - not hassle you!
- + Free loaner car coupons!
- + Award-winning after-sales service!

MODERN CHEVY - USED CARS 722-4191



1994 GEO METRO
5 spd., AM/FM, 46 MPG
A.C.

\$7761

1984 CHEV. CAPRICE 4 DR. \$2461

Blue, V-8, air, stereo and more!

1988 FORD MUSTANG LX \$3961

Auto, A.C., AM/FM

1994 CHEV. CAVALIER 4 DR. \$3961

Blue, auto, air, stereo, 55,000 mi., one owner

1988 TOYOTA CELICA \$5961

White, air, AM/FM stereo, sharp!

1992 GEO PRIZM \$8661

Auto, air, stereo, rear defog, 2 to choose

1993 MITSUBISHI MIRAGES \$9661

Auto, A.C., power windows, AM/FM

1992 MAZDA PROTEGE LX 4 DR. \$9661

Auto, auto, sunroof, cassette, rear defog, one owner, 21,000 miles.

1993 SUBARU LEGACY 4 DR. \$10,961

Auto, air, PW, PL, tilt, cruise, cassette and more - two to choose.

1992 CHEVY LUMINA EURO \$10,961

4 dr., maroon, auto, air, PW, PL, tilt, cruise, cassette

1993 CHEVY CAMARO \$13,961

Burgundy, aluminum wheels, cassette, power windows & locks, tilt, cruise and more

1994 MUSTANG GT \$19,961

Leather interior, loaded, low miles, sharp!

SPECIAL OF THE WEEK

1988 LINCOLN CONTINENTAL SIGNATURE \$6961
Leather interior, auto., PW, PL, air, fully powered!

MODERN CHEVY USED TRUCKS 722-4191



1993 CHEV. CAB & CHASSIS
#8429A 12 ft. dump body, 350 V-8, power steering, power brakes

\$17,988

1987 CHEV. S10 PICKUP \$4988

#7911A Auto, PS, PB, A.C., tinted glass, cass., chrome rear step bumper

1993 MAZDA B2200 \$7988

#7566A PB, cass, A.C., tinted glass, bed rails, bed liner, chrome r. step bumper.

1987 GMC SUBURBAN 4X4 \$10,988

#7724B 350 V-8, auto, PS, PB, A.C., tilt, cruise, cass, HD trailering, running boards

1994 CHEV. PICKUP \$10,988

PS, PB, AM/FM rally wheels, tinted glass, gauges

1991 CHEV. S10 BLZ \$11,488

#8364A 4x4, Tahoe, 4.3 V6 auto, PS, PB, cruise, tilt, A.C., vent shades, luggage-rack-air deflector

1994 CHEV. S10 EXT CAB LS \$11,988

#8523A PS, PB, A.C., bed liner, vent shades, cass.

1989 CHEV. 3/4 TON HI TOP CUSTOMIZED VAN \$11,988

350 V8, auto, PS, PB, dual A.C., P. windows, P. locks, 4 capt's seats, rear sofa, running boards, luggage rack, console, TV

1993 CHEVY SILVERADO P/U \$12,988

#8326A A.C., cassette, power windows & locks, bedliner

1991 CHEV. S-10 BLAZER 4X4 4 DR. TAHOE \$14,488

Auto, PS, PB, P. windows, P. locks, A.C., cruise, tilt, cass., luggage rack, console

1994 SUZUKI SIDEKICK 4 DR. 4X4 \$14,488

#8394A A.C., auto trans., cruise & tilt, cassette

1992 ISUZU TILTMASTER \$16,988

#8514A Auto, PS, PB, A.C., dual rear wheels, tinted glass

1993 CHEVY. PICKUP 4X4 \$16,988

#8662A L wheelbase, auto, A.C., gauges, AM/FM, PS, PB.

1992 H.D. 1 TON DUMP \$19,988

#8667A With dump body, 454 V8, 5 spd trans., A.C., cruise control, cassette

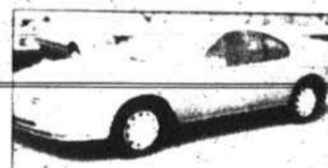
1992 KODIAK \$19,988

#8102B 427 engine, 6 spd., PB, PS, A.C., dual rear wheels, 50 gallon fuel tank

1994 CHEV. SILVERADO 4X4 \$21,488

#8457A 6.5 Diesel, auto, PS, PB, tilt, cruise, A.C., cass., tinted glass, bed liner, chrome rear setp bumper

MODERN NISSAN USED VEHICLES 767-8260



1992 HONDA PRELUDE
Red, auto, PDL, PW, cassette, PW, cond.

SOLD

\$15,995

1987 VW JETTA \$4950

5-speed, air, cassette, low miles 64K

1988 HONDA ACCORD LX \$7850

This car looks and drives like new one with only 61K miles, PW, PDL, cruise, tilt.

1991 TOYOTA COROLLA DX \$7850

5-speed, air, AM/FM cassette, cruise, tilt, low miles.

1991 HONDA CIVIC LX \$7950

5-speed, air, AM/FM cassette, PW, PDL, cruise, tilt, perfect commute car.

1992 SATURN SL \$8850

Auto., air, AM/FM cassette, power sunroof, PW, PDL, low miles.

1990 PONTIAC FIREBIRD \$8850

V8, red, auto., AM/FM cassette, T-top, local trade with 66K miles.

1991 NISSAN 240 SX \$10,850

It's hard to believe someone actually gave it up! This car has only 49K miles. Mint condition so hurry! 155 horses don't stop around for long.

1993 MAZDA PROTEGE LX 4 DR. \$11,850

Auto., air, AM/FM cassette, power moonroof, all other power opt., low miles.

1993 SATURN SC COUPE \$12,650

5-speed, A.C., leather int., power moonroof, PW, PDL, low miles 13K, local trade.

1991 SE-V6 PATHFINDER \$18,550

This 1991 SE-V6 Pathfinder with 44,536 miles has PW, PDL, cruise, tilt, AM/FM cassette, air, and much more.

1991 NISSAN 300 ZX 2+2 \$18,950

A pre-owned Nissan is one of the safest ways to buy a 300 ZX. But hurry, the perfect car won't stay around for long.

1991 ACURA LEGEND 2 DR. LS \$22,450

Black, auto., A.C., cassette, 6-CD changer, leather, all power features, and roof, low miles 28K.

MODERN TOYOTA USED VEHICLES 761-0404

1987 NISSAN MAXIMA \$4994

Blue, AT, A.C., PW, PDL, tilt, cruise, cassette

1991 MIGHTY MAX \$6995

5-spd., A.C., cassette

1993 HYUNDAI ELANTRA \$10,494

Teal, 5 spd., A.C., cassette

1992 TOYOTA CELICA STX \$11,294

Wine, 5 speed, A.C., stereo, electric sunroof.

1993 TOYOTA PASEO \$11,994

Wine, 5 spd., A.C., cassette, spoiler

1991 MAZDA MPV \$12,994

Black, 5 spd., A.C., stereo, local trade in.

1993 TOYOTA 4X4 \$13,794

5-spd., A.C., 23K miles

1991 VOLVO 740 \$13,995

Auto., A.C., sunroof, leather, alloys, p. wind., p. door locks, cruise, tilt, LOADED!

1991 TOYOTA MR2 \$15,494

T-tops, turbo, 5 speed, black, local trade, 1 owner!

1991 NISSAN MAXIMA SE \$15,495

Auto., A.C., cruise, tilt, sunroof, p. wind., p. door locks, security sys., alloys.

1993 TOYOTA PREVIA DX \$18,594

Gray, PW, PDL, tilt, cruise, cassette.

1993 TOYOTA PREVIA DX \$18,794

Silverleaf, auto, A.C., PW, PDL, tilt, cruise, cassette

1994 NISSAN 4x4 SE \$18,794

V-6, king cab, white, loaded.

1993 JEEP LAREDO \$22,494

4 dr., green, loaded, local trade, 1 owner.

1994 TOYOTA 4 RUNNER SR5 4x4 \$24,994

White, AT, A.C., PW, PDL, tilt, cruise, cassette, running boards

SPECIAL OF THE WEEK

LOOK! **\$14,988** LOOK!

1993 CAMRY LE

Auto., A.C., P. wind., P. door locks, cruise, tilt, AM/FM cass, split seats.



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