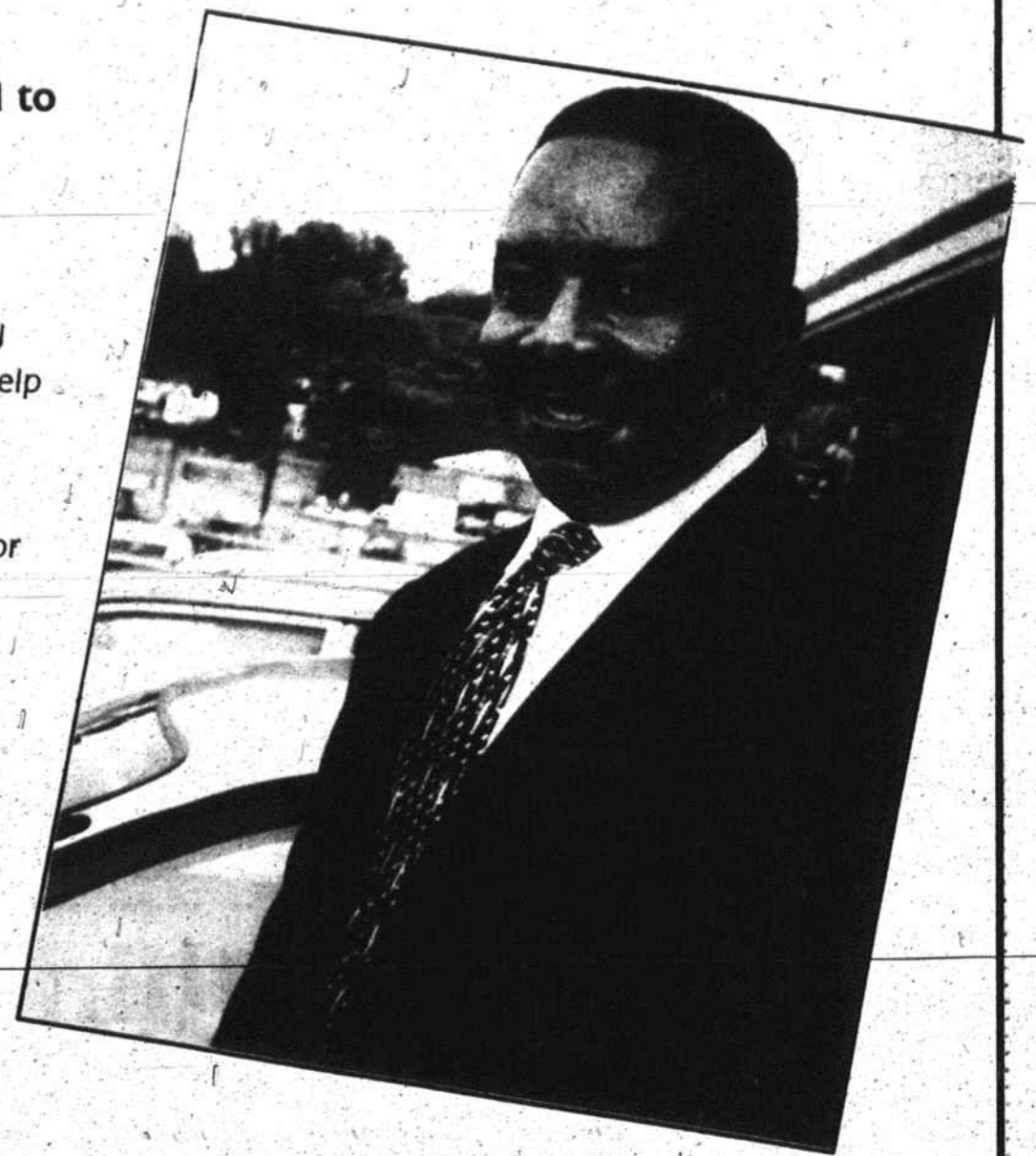


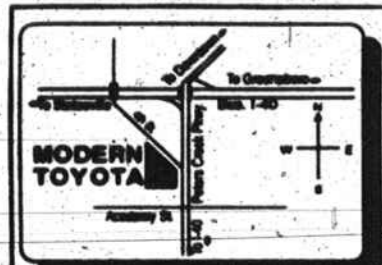
An Interview with Lewis Rogers, Finance and Insurance Manager at Modern Toyota

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!




SALES HOURS:
M-F 8:30am-8:30pm
Sat 9am-5:30pm

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

**550 PETERS CREEK PKWY.
WINSTON-SALEM
761-0404 1-800-642-0808**

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	MODERN CHEVY USED TRUCKS 722-4191	MODERN NISSAN USED VEHICLES 767-8260	MODERN TOYOTA USED VEHICLES 761-0404
<p>1991 PLYMOUTH LASER RS Red, Twin Cam-16 valve, cassette, air, rear defog and more. (Sharp!) \$8561</p> <p>1984 BUICK RIVIERA Blue, auto., PW, PL, tilt, cruise, wire wheels, cassette, best buy! \$3461</p> <p>1989 FORD ESCORT GT Blue, sunroof, air, cassette, alum wheels and more! \$3961</p> <p>1984 CADILLAC DEVILLE 4 DR. Beige/brown vinyl top, wire wheels, 70,000 miles, extra sharp! \$4961</p> <p>1991 CHEVY CORSICA LT #7437A A/C, CC, AM/FM, 4 cyl. \$6661</p> <p>1992 GEO PRIZM Auto., a/r, stereo, rear defog., 2 to choose! \$8661</p> <p>1993 MITSUBISHI MIRAGES Auto., A/C, power windows, AM/FM \$9661</p> <p>1992 GEO STORM LSI White, air, cassette, rear defog, alum wheels, rear wiper and more! \$9961</p> <p>1993 SUBARU LEGACY 4-DR. Auto., air, PW, PL, tilt, cruise, cassette and more, two to choose \$10,961</p> <p>1992 BUICK LESABRE Loaded, PW, CC, cassette \$12,961</p> <p>1994 NISSAN MAXIMA GXE PW, CC, cassette, A/C, PDL, 8600 miles \$17,961</p> <p>1994 MUSTANG GT Leather interior, loaded, low miles, sharp! \$19,961</p> <p>SPECIAL OF THE WEEK 1989 CADILLAC FLEETWOOD 4-DR. White, V-8, leather interior, fully loaded, very nice! \$11,961</p>	<p>1989 ISUZU SIDEKICK #8062A, Hard top, auto., 4x4, A/C, PB, tinted glass. \$6888</p> <p>1993 MITSUBISHI MIGHTY MAX #9900A, Auto., PS, PB, A/C, cass. vent shades, sliding rear window. \$9888</p> <p>1991 CHEVY. S10 BLZ #8364A, 4x4, Tahoe, 4.3 V6 auto., PS, PB, cruise, tilt, A/C, vent shades, luggage rack, air deflector. \$9988</p> <p>1994 CHEVY. S10 EXT CAB LS #9523A, PS, PB, A/C, bed liner, vent shades, cass. \$10,988</p> <p>1991 CHEVY. ASTRO 8 PASSENGER EXT VAN #8958A, 4.3 V6, auto., PS, PB, cruise, tilt, A/C, tinted glass, AM/FM. \$10,988</p> <p>1992 GEO TRACKER #8867A, 2 dr., 4x4, auto., PS, PB, A/C, alum wheels, cass., console. \$11,961</p> <p>1993 CHEVY SILVERADO P/U #8328, A/C, cassette, power windows & locks, bedliner. \$12,988</p> <p>1993 CHEVY. ASTRO 8 PASSENGER EXT VAN #8968A, 4.3 V6, auto., PS, PB, cruise, tilt, cass., A/C, tinted glass. \$13,968</p> <p>1993 CHEVY. S10 PICKUP 4x4 #9015A, 4.3 V6, auto., PS, PB, A/C, cass., tilt, cruise, alum wheels. \$13,988</p> <p>1993 CHEVY. SILVERADO #8776A, Auto., PS, PB, A/C, cruise, tilt, cass., vent shades. \$14,988</p> <p>1991 GMC DOOLEE #9052B, 454, auto., PS, PB, cruise, tilt, A/C, dual f. wheels, p. windows, p. locks. \$14,988</p> <p>1994 CHEVY. ASTRO 8 PASSENGER EXT VAN #8968A, Auto., PS, PB, A/C, cruise, tilt, p. locks, p. windows, AM/FM. \$15,988</p> <p>1992 ISUZU TILTMASTER #8514A, Auto., PS, PB, A/C, dual rear wheels, tinted glass. \$16,988</p> <p>1993 CHEVY. PICKUP 4X4 #8662A, L wheelbase, auto., A/C, gages, AM/FM, PS, PB. \$16,988</p> <p>1992 H.D. 1 TON DUMP #8867A, With dump body, 454 V8, 5 spd. Trans., A/C, cruise control, cassette. \$19,988</p> <p>1992 KODIAK #8102B, 427 engine, 6 spd., PB, PS, A/C, dual rear wheels, 50 gallon fuel tank. \$19,988</p> <p>1993 CHEVY. SILVERADO EXT CAB 4X4 #9144A, 350 V8, auto., PS, PB, p. window, p. d. locks, A/C, tinted glass, cruise, tilt, bed liner, vent shades, cass. \$20,688</p>	<p>1984 CHEVROLET CORVETTE Black, 5.7 V8, auto., air, AM/FM cassette, PW, PDL, cruise, tilt, leather, loaded, low miles, 80K Was \$9950 Sale \$8950</p> <p>1989 MAZDA 626 4 DR HATCH 52K miles, 5 speed, air, AM/FM cassette, PW, PDL, power moonroof, loaded. Was \$8995 Sale \$7950</p> <p>1990 PONTIAC FIREBIRD V8, auto., air, AM/FM cassette, T-top, 66K miles, local trade. Was \$8850 Sale \$7995</p> <p>1991 FORD AEROSTAR LX 7 Pass, auto., air, AM/FM cassette, cruise, tilt, PS, PB, great van. Was \$8950 Sale \$7650</p> <p>1993 NISSAN 240 SX 5 speed, air, AM/FM cassette, moonroof, local trade. Was \$13,850 Sale \$13,150</p> <p>1994 MITSUBISHI GALANT LS Auto., air, AM/FM cassette, PW, PDL, tilt, p. moonroof, local trade. Was \$16,995 Sale \$15,880</p> <p>1993 JEEP CHEROKEE LAREDO V8 4X4 Auto., air, AM/FM cassette, PW, PDL, cruise, tilt, low miles-7K, local trade. Was \$24,950 Sale \$23,450</p> <p>1992 TOYOTA CELICA 5 speed, air, AM/FM cassette, PS, PB, alloy wheels, rear spoiler, mint cond. Was \$11,850 Sale \$10,950</p> <p>1992 PONTIAC TRANSPORT SE 8 Passenger, auto., air, AM/FM cassette, ABS, PW, PDL, loaded, local trade. Was \$13,950 Sale \$12,650</p> <p>1991 GEO STORM 5 speed, air, AM/FM cassette stereo, mint cond. Was \$7950 Sale \$6850</p> <p>SPECIALS OF THE WEEK 1993 NISSAN 240 SX SE auto., air, AM/FM cassette, PW, PDL, moonroof, low miles, Loaded. Was \$16,950 Sale \$15,450</p> <p>1993 NISSAN ALTIMA GXE Auto., air, AM/FM cassette, PW, PDL, cruise, tilt, woodgrain dash, low miles, 4 in stock. Was \$14,950 Sale \$13,750</p>	<p>1991 GEO STORM HATCHBACK Red, AT, A/C, cassette. \$7294</p> <p>1991 CHEVROLET CORSICA LT 4 DR. AT, A/C, cassette, 52K miles. \$7994</p> <p>1989 NISSAN 4X4 5-spd., A/C, cassette, V/6. \$7994</p> <p>1993 TOYOTA 1/2 TON 5 spd., A/C. \$8494</p> <p>1991 MAZDA 626 AT, A/C, cruise. \$8994</p> <p>1992 TOYOTA COROLLA 4 DR. 5 speed, A/C, cassette. \$9694</p> <p>1994 TOYOTA 1/2 TON 5 spd., A/C, only 1000 miles. \$9994</p> <p>1992 JEEP WRANGLER Black, hardtop, 5-spd., cassette, alloys. \$10,294</p> <p>1992 TOYOTA CAMRY XLE V6 Dk. blue, PW, PDL, tilt, cruise, cassette, moonroof. \$14,994</p> <p>SPECIAL OF THE WEEK 1991 VOLVO 740 4 DR. SEDAN Dark blue, loaded, tan leather, local trade-in. Was \$13,995 NOW \$11,790</p>

MODERN
CHEVROLET GEO

JUST OFF BUSINESS I-40 AT 4TH & BROAD
WINSTON SALEM
722-4191 • 1-800-842-9242

MODERN
NISSAN

NEXT TO WAL-MART @
UNIVERSITY PARKWAY & 52 NORTH • WINSTON SALEM
767-8260 • 1-800-722-9386

MODERN
TOYOTA

JUST OFF BUSINESS I-40 AT 4TH & BROAD
WINSTON SALEM
761-0404 • 1-800-642-0808