

STANDARD OF THE WORLD



Cadillac LaSalle Club North Texas Region

November 2020



Awarded Best CLC Regional Newsletter 2007, 2020

A Look At Buying A Car

Story and illustrations by Alex Beloff III

Some of the best years of your life behind the wheel of your dream vehicles could be just ahead. You could be in complete control of an exciting buyers and owners experience . . . protect yourself and your family. Remember, the greatest hemorrhage of cash in history is vehicles . . . not your homes!

Mastering proper acquisition and disposition of vehicles requires careful study, following an outline to help avoid crippling vehicle design flaws, recalls, flawed engineering, spectacular flops, companies facing collapse, resale values and sound money practices. Discipline and practical application leads to sensible, proper conclusions.

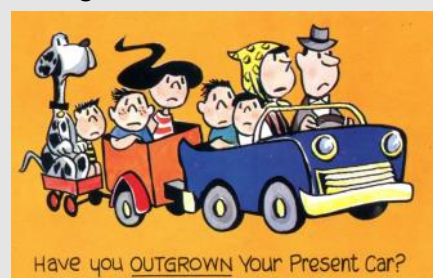


Like at the grocery store, we need a shopping list and a budget! You must establish a budget for transportation. Mathematics . . . example: excerpts from *cars.com* complements of Senior Sales Associate of 13 years Ken Davis, Grubbs Infiniti, Volvo, Acura and special interest car owner. *A monthly budget of \$491.00 funds a \$28,000.00 sale price, \$3,000.00 down, no trade, including state sales tax @6.25% at 3.9% APR term 60 months. A monthly budget of \$616.00 funds a \$40,000.00 sales price, same perimeters for 72 months. If your budget is \$616 monthly which funds a \$40,000.00, WHY are you looking at higher priced rides?*

Acquire a credit report with score. Do not let a dealer pull a credit bureau report until final sale. Never give out your social security number to anyone but the F & I manager.

Decision makers. With all decision makers present, establish what will the new vehicle be used for. What features are important. *Motor Trend* October 2020 issue features *2021 cars, SUV and trucks buying guide*. Take your time. Also consider *Automotive News, Wall Street Journal, Car & Driver* soon to be *SUV & Driver, Consumers Report*, and other respected publications for viewing at your local library.

Vehicle selections made. Go on Sunday when dealerships are closed and intensely study their inventory of vehicles you prefer. Observe colors, trim and equipment levels. Most important—photograph the window sticker. The manufactures 1959 Monroney Act window sticker is to protect you. Note stock number and vehicle ID, number and total price plus supplemental window sticker for window tint, etc. Is it a 4 x 4 with central locking differential? Is it column or console shift? Does it have overhead cam shafts or push rods? Car mags and knowledgeable sales people can explain.



web site: www.clcntx.com



**Winner CLC Web
Site Merit Award
2013, 2014, 2015
2016, 2017, 2018**



**Winner Old Cars Weekly
Golden Quill
Award
2012, 2013, 2014, 2015,
2016, 2017, 2018, 2019**

Dealership visit. Meet the new vehicle sales manager. Ask for the senior sales associate who should be capable of a competitive “product presentation”, memorable demonstration drive, a tour of the facility highlighting service hours, free loaners, and complementary car washes. This senior sales associate will have great influence with the staff and owners all to benefit your experience. You should have no children during negotiations or cell phones. Neutralize sales people with complements: Nice place you have here. You are a good sales person. How long have you been here? Tell me about your family. **Those who ask questions usually have control!**

Price. Now with the total price in your hand (perhaps a copy of the window sticker), you say, *What is my price? Delivered?* Of course, you are shopping. Does not mean you will buy where the best price is. You see, knowledge of dealer invoice, rebates, and incentives is not required. All you need is . . . **What is my price?**

Extra items. Years of selling luxury and fine vehicles to my owners taught me the value of protecting their new factory clear coat paint against dissolving acid rain, airborne corrosives, birds, high speed bugs and harsh washes. Professional interior treatments help repel stains. Unprotected vehicles still rust into oblivion. An SUV tire is \$695 and a \$1300 wheel are not protected from road hazard by manufacturer. Most TV ad vehicle repair warranty companies have gone bankrupt in the last 20 years. Vehicle dealer factory protections are a few dollars a month, sometimes as a free incentive to get you buy immediately. Try to get it to be part of the deal. Most all is negotiable.

Electric cars. Most require an electrical 220 outlet in the garage that can cost \$3,000 to install. Under the vehicle floor is a battery pack. It costs \$7,000 to \$8000 to replace it in time. Average mileage on one charge is 200. Study!

Diesel vehicles. I maintained 32 critical diesel generator navigational aide sites in Vietnam, Laos and Thailand. You must keep moisture out of diesel fuel. You cannot chemically compress water. Service intervals are essential to prevent crank case dilution. Study!

Leasing. A lease is designed to do three things. 1) Conserve cash. 2) Lower the payment. 3) Put you in an attractive trading cycle every three years so you could be in a new vehicle of your choice. Leasing is another way to finance a vehicle generally requiring better credit than to buy. Focus on the capitalized cost and the residual or guaranteed future value. GAP insurance is important. If you buy the vehicle at the end of the lease, they wave mileage penalty. You don't own it - you don't own your present vehicle until the last payment is made and you are left with a high mileage poor value vehicle needing extensive repair.

Trade in. Is there a balance on your trade? Do you owe money on your trade in? Get a pay off from the lender. Accurately record the date, time and who you talked to or on-line the pay off as of this date! It changes with each passing day. Does the pay off info list that you have “paid as agreed” thus far? No late payments! Good! Next go to Kelly Blue Book (kbb.com) and get a value for your trade in. List the mileage and description as good, fair, etc. No vehicle is excellent! Note: also “loan value” that is usually close to wholesale, the amount dealer focus on for expenses of reconditioning, possible certification, marketing and profit. Now for the moment of truth! Is the pay off much higher than the estimated value?

Then you are buried in a minus equity. After a professional detailing, take your vehicle to a Car Max type facility “in person” and say, *Not buying today. There is my vehicle. What will you write me a check for today?* **Before signing final new vehicle purchase papers, say *What would my trade in be worth?*** Big advantages for states that tax on the trade difference. Go to dealership armed with proof of all repairs!

Don't forget - this is your wallet. Consider that Toyota sells 898 cars a day in America. Someone is buying them. Honda has been in top ten for 47 consecutive years. Do your homework! Also every sharp “on the ball dealer” appraiser will pull a “Car Fax” on your vehicle. YOU do the same now and examine it carefully. Remember the PT Cruiser—original owners stood in line to pay \$4,000 over list price! Happy owners never paid too much!

May God bless the trails you ride. Alex

Alex Stanley Beloff III has 54 years of luxury and fine car experience. As a certified “special agent for private clients”, Alex has over 9,000 satisfied global vehicle owners and your assurance of thrilling affordable motoring joy.



PATE SWAP MEET NOTES

PATE SWAP MEET DATES: 2021

April 10th with a rain date of **April 17th** Vendor Space Marker Tile Refurbish Party at Zone Zero, Texas Motor Speedway 10:00 a.m.

April 24th NTXCLC PSM Set up day. Meet at Gate 4, Texas Motor Speedway at 9:00 a.m.

April 29th—May 1st Hospitality Tent Workers.

May 2nd PSM Tear Down. Meet at Hospitality Tent 9:00 a.m.

Please adjust your planning and join us for these important events.

The Pate Swap Meet web site is *PateSwapMeet.com*.



ELECTION OF OFFICERS

The annual NTXCLC Officer Elections have been completed and the final tally is being done. An announcement will be made in January 2021. Thank you for your participation in this important club function.

Additional positions are non-voting and are appointed by the Board. If you might be interested in these positions, please notify the Board. The assistant positions are a great way to learn about the positions and the club operations. **Newsletter Editor, Pate Director (Region), Assistant Pate Director, Assistant Membership Director, Assistant Activities Director, and Historian.**

First Saturday Breakfast Social

One of the important missions and features of a car club is the social interaction with other people with similar interests. In our case it begins with the Cadillac and LaSalle automobiles, and through that ownership and desire to meet other owners with the same interests, the club thrives and grows.

At the October ZOOM meeting John Kraman and David Morton from Mecum Auction discussed the Mecum Auction show at the Dallas Convention Center in October. He discussed how the auction was to be conducted in light of the COVID-19 pandemic situation, and also discussed a few cars. I watched the three-day auction and was amazed and impressed by the number of cars, and the money bid. It was quite an exciting event. Nine Cadillacs and one beautiful LaSalle were sold and five were not. The cars kept coming through, and the hammer kept slamming down—"SOLD."



This month's ZOOMers included Doug Ashby, Bill Levy, Marvin Block, Alex Beloff III, John Kraman, Mark Waterman, Ron Fishell, Jim Hanson, Steve and Debbie Overby, David Morton, and Kathleen Ashby.

To all my Cadillac friends, family, and associates. A face mask is not a political or personal statement. It means a protection for your health and others. Always wear your mask and wear it correctly in public places. And keep your distances. Thank you.



Classifieds



FOR SALE: 2007 Chrysler PT Street Cruiser rare Pacific Coast Highway Limited Edition 14,600 miles, flaw free 100 pct Texas car. Ocean blue paint, two tone interior gray w/ Ocean Blue Alias seat inserts, sun roof, auto trans, 17" platinum clad 15 spoke wheels, 4 whl disc brakes, sport suspension, Pacific Coast Highway badges side / back, power windows and driver seat, only made in 2007. Asking \$8,500. second owner. **Ron Fishell 972-902-5753 OCT**

Classified Ads – for 3 months Members: free, Non-members -\$35 for three lines for three months. \$50 for ad with photo. No credit for early cancellation. For additional rates contact Bill Levy @ (214) 563-1033

Activities Calendar

Here are the up and coming activities that members and family and guests can plan for and participate in.

2020

Due to the current Coronavirus situation, activities are on hold. Please bear with us and be safe.

November 7th First Saturday Breakfast Social (Zoom)

November Depending on nature— a driving tour to see the autumn leaves.

December 12th Either the Ronald McDonald house or a children's organization. Our Charity Toy event.

January 3, 2021 Christmas Party.

NATIONAL:

2021 National Driving Tour TBA

2021 CLC Winter Board Meeting Feb 25-27 Concord, N.C. 2021 CLC Grand National July 13-17 Marriott Pyramid Hotel- Albuquerque, NM. See the August issue Self Starter for registration information.

2022 CLC Grand National, Chicago, IL.

2022 National Driving Tour- a tour to cover several southeast states.

If you are currently receiving your newsletter, The Standard Of The World, by mail, and would like faster service by email, please let the editor know (lifer@writeme.com). Email newsletters are emailed on the first day of every month, where snail mail takes sometimes a few days longer. Thank you.

Sunshine Report

I am pleased I hope to say that I know of no one among NTX members that is suffering with the dreaded disease Coronavirus.

We need maybe to do more FaceTime or ZOOM calls which I will try for next time

Dave Eckberg
Mary Lou Ruhling
Malia Garrett (Rubye Mae Musser - daughter) to start chemo
Reagan Hammett
Marvin Block

I have had no one report that they were suffering with COVID but all are tired of being home bound.

Please call me if know of anyone sick I do hope all are staying home bod and safe from Covid. Wear your mask and Stay Well.

we will be together soon we hope.

I pray for each of you!!!!

Love,

Rubye 817 996-8066

Membership Report

Welcome New Members:

There are 16 car clubs that manage the Pate Swap Meet each year. If every member of the North Texas Region Cadillac & LaSalle club recruited just one new member each, we would be the biggest club in the swap meet. Remember, the member count, besides meaning a more fun and interesting club, gets the club a bigger share of the Pate income.

If a member obtains 5 or more new members to the NTXCLC they will receive a free Club Shirt at the annual Christmas dinner.

COMMERCIAL ADVERTISING PRICES FOR NTXCLC NEWSLETTER "The Standard Of The World"

Your business will be advertising to car lovers and enthusiasts across the United States, Europe, Asia, and Australia.

**For one full year,
12 issues — \$50.00 – Business card size,
\$75.00 – 1/8 page, \$125.00 – Quarter page,
\$250.00 – Half page, \$500.00 – Full page.**

If you have a special request contact us for rates. Contact Bill Levy (lifer@writeme.com) for an application or special request.

For membership information—
Contact Bill Haesslein at
billhsln@airmail.net

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North Texas Region

Jacket	\$75 + \$10.95 S&H U.S.
Goddess Shirt	\$25 + \$6.95 S&H U.S.
Hatband	\$10 + \$4.95 S&H U.S.



Jacket available in adult sizes (S, M, L, XL). These can be special ordered in sizes 2X, 3X, or 4X at an additional cost.



Goddess shirt available in sizes M, L, XL, and XXL, in white, black, red, and aqua.

If outside the United States, please email Rubye at rubyemusser@gmail.com for information on shipping charges.

Make checks payable to **NTXCLC**
(North Texas Region Cadillac & LaSalle Club)

Send your orders to:
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NTXCLC Board Meetings usually 3rd Saturday at 11:30 a.m. of even months

Next Board Meeting TBA

November 2020



Awarded Best CLC Regional Newsletter 2007, 2020

Awarded Old Cars Weekly Golden Quill 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019

Awarded CLC Web Site Of Merit Award 2013, 2014, 2015, 2016, 2017, 2018

STANDARD OF THE WORLD

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First Class Mail

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Send any corrections, complaints, compliments, discussions, and/or additions to:
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