—Antique Cars

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would drive one of them to a local disco. If I couldn't find a parking space, I would park on the sidewalk. One night a cop came up and started talking to me. He liked my car so much that I didn't get a ticket."

Hunter says there are times he gets tired of telling people what kind of antique car he owns or drives. So to correct that problem, he had an extra tire put on the car with the name and year.

Hunter explained not everyone can go out and collect antique cars. He says an average car will take an average of $5,000 to fix up. The cost of the car may depend on the age, condition and availability.

"Most black people don't have that kind of money," he said. "The black antique car owners that I know may own one or two cars, fix them up, then sell them."

Hunter believes in the Baltimore-Washington area alone there is an estimated 200 black antique car owners. He added that about 100 of these owners belong to his group, the Harbor City Motortiques.

"I think we're the only black group on the east coast," he said. "We take part in parades or help each other out on our cars."

"There was one black guy who owned nothing but antique trucks," he went on. "He didn't know about us, and other collectors were doing as little as possible to help him out. They charged him a high fee for a second hand engine for one of his trucks. I told him we could have installed it for a little less than $400."

Walter Woolfolk got into antique cars 20 years ago when he acquired a 1950 Chevy truck.

"It had been just sheer luck," he said. "I found the truck in a junk heap. When I sold it, I realized that I really got a kick out of owning that car."

Today Woolfolk owns a 1956 DeSoto, several Fords from 1934 to 1937, a 1950 Bentley and a 1938 Packard.

The Packard is Woolfolk's pride.

"I love that Packard," he said. "I've bought and sold over 30 cars in the last 20 years, but the Packard I'll never part with. It's like this car was my crowning achievement of my collection career."

Woolfolk said he got the Packard about five years ago from an older man in Atlanta who had left it to him after he died.

"It was in mint condition when I got it," he said. "I'm telling you, it's a great car."

—Turkey

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Saute sausage in large-sized skillet, breaking up with a wooden spoon until thoroughly cooked, about 20 minutes. Add onions and celery; saute until tender, about 5 minutes. Add remaining ingredients; blend well. Spoon stuffing loosely into thawed and cleaned turkey. Sew or skewer openings closed. Fasten legs. Cook turkey according to directions.

Car Buyers Can Take Longer

It isn't that the average person wants to take longer to pay for a new automobile, it's just that the cost of cars and credit have gone up. In the last 5 years, car costs increased 28 percent. Result: the 48-month pay plan.

By J. J. Brown

The days of the 24 and 36 - month new car loan are just about over.

Major car company credit corporations and banks say new car buyers are opting for longer loans — 48 months and sometimes even 60 months — to pay for the family car.

A spokesman for the automotive credit division of the General Motors Corp. said "in excess of 75 percent of new car oans during the past year have been for 48 months," and Ford Motor Credit, Chrysler Credit and American Motors reported similar statistics regarding new car loans.

"We find that on new car financing the majority of the loans are at the 48-month level," said GM vice-president for marketing Jim Madden. "Five or six years ago the maximum was 36 months.

"Things are changing. Very few people are opting for a 24 or 36 - month car loan. Forty - eight months is by far the most popular," said Dave Willow, a credit manager for American Motors Co., which also offers a 60 - month payment plan.

"Forty - eight months is probably the rule, with the exception being 24 or 36 months," said Frank Smith of the Ford Motor Credit Co.

Credit officials say the reason for the establishment of longer payment plans and their apparent popularity is a steady increase in the cost of automobiles and inflated prices for other products that tend to limit the amount of money consumers can spend on a car.

"The cost of cars has gone up 28 percent in the last five years and the cost of living has increased by 49 percent," said Bill Myers the sales manager of Brooks Buick in Towson as he talked about price increases in the Buick and BMW cars he sells.

Myers said a Buick Regal that cost $4,000 in 1975 will cost $6,400 in 1980. The base model BMW he sells — the 3201 — sold for $8,900 in 1978. "The price is up to $10,500 now."

Dave Willow of American Motors reported that between 1977 and 1980, the Hornet, which has been replaced by the Concord, increased in price by $1,500. The Gremlin, which is now called the Spirit, registered a $1,000 jump in price.

A Ford LTD that cost $6,800 in 1978 is currently selling for $7,800. The inflation rate for Grenadas and Mustangs has been somewhat lower, with Grenadas increasing $500 in price between 1978 and 1980 and Mustangs registering a $600 increase during the same time period.

Automobile credit managers say dramatic overall increases in the price of consumer items is what is prompting people to commit themselves to four years and sometimes even five years of automobile payments.

"Six or seven years ago people weren't even considering loans as long as 36 months," Myers said. "These same people are now willing to take out loans from four to five years."

John Andrews, a public realtions man for General Motors Corp., said according to figures for sales of GM cars, only four percent of new car buyers in 1974 opted for loans of 36 months. He said in 1975 the percentage for long-term loans rose to 16 percent. In 1976, the number increased to 27 percent. By 1978, the latest year for which a figure was available, the percentage rose to 60 percent.

Andrews said the average price of a GM car increased from $6,315 in 1977 to $7,197 in 1978 and prices are still on the increase.

Banks are reporting a decrease in the number of direct car loans and an increase in the dollar volume of their loans. "We're making fewer direct auto loans, but the dollar amounts of the loans are increasing," said Don Finney of the Maryland National Bank, as he explained that the bank has made 13,700 auto loans so far this year for a total of $46.5 million.

Forty - eight month loan plans usually carry between 11.5 and 12 percent interest rates. However, interest on some loans, such as those below $3,500 can run as high as 18 percent.

Down payments on new car loans run from 20 percent to one - third of the total price of the automobile, depending on the credit company or bank from which the loan is secured.

And if horror stories about increases in prime interest rates, cars, gasoline and other items aren't enough to drive the average consumer stone nuts, a change in the value of larger cars is also hurting many automobile buyers.

"Many people are making the switch from larger to smaller cars, and as larger cars decrease in value, trade - ins get lower and the dollar amount of loans has to increase," said Finney.

GM's Jim Madden says the average GM car loan payment increased from $119.00 a month in 1974 to $165.00 a month in 1979.

Is there a way out of this dire financial predicament for the American consumer? Yes.

Maybe modern technology will come up with a replacement for the costly automobile. But don't hold your breath.

CHRYSLER CORPORATION

HFC

Ford Motor Credit Company

GMAC FINANCING

Just a sampling of a few of the thousands of lending agencies who handle installment buying for new cars.

Don't Help Car Thieves

Don't tempt a thief to steal your car!

Here are a few anti-theft pointers anybody can follow:

Remove the ignition key even when you will be gone for only minutes.

Lock the doors and close the windows when you park.

Park in a well-lighted area at night.

Keep valuables out of sight when you leave the car. Lock them in the trunk or cover them up.

Take license and registration cards and other identifying papers with you. If you leave them in the glove compartment, they can be used by a thief.

Scratch your initials inside the trunk or under the hood to help police identify your car should it be stolen. Slide your calling card along a window so that it drops inside the door panel to provide hidden evidence of your ownership.