

\$\$\$ MONEY TIP \$\$\$ The Anatomy of a Financial Decision

By Carey Denman

Take four car seats, paraphernalia for the kids that sit in those car seats, a robust basset hound, and two parents and you get one very tightly packed minivan. They don't call it a mini-van for nothing, after all.

This leaves us at the fork in the road; do we keep the van we already have, the one that's paid for and the one whose history we are familiar with? Learn to pack more efficiently and train the dog to squeeze into the spot at the front of the van? Or do we take a leap and buy a newer,

roomier van that can better accommodate us and our growing family (and one that offers those handy captain's chairs so that siblings cannot touch one another)?

It's probably no surprise that my husband and I do not take debt lightly. For us, debt always introduces what I call "living requirements." In other words, when debt means you have to keep your job, steer clear of any and all financial emergencies, and change your lifestyle in order to make payments, you now have instituted living requirements. We believe that debt always presumes upon the future. So we have to decide if we're ready to take on a payment that presumes our financial situation won't experience a significant change during the term of our loan.

To be fair, we already live with some of these requirements because we carry a home mortgage, but as we consider an auto loan, it necessitates shifting those living requirements in order to pay a new monthly debt. Are we ready to modify our financial priorities to pay for what really amounts to a want?

Add to this the hassle of test-driving new vans, negotiating a deal, securing financing, paying for registration, title transfer and plates, shelling out more for insurance coverage, and dipping into our savings

account to make a down payment. It's no wonder that making financial decisions can be tricky, even exhausting.

As of the moment, here's what we know. First, we've become good friends with an online auto loan calculator; it's a fantastic tool for playing around with numbers and seeing just how much we could end up paying each month. Second, we agree that we won't finance the van for more than 24 months and know that our bank is willing to lend us the money we need at a rate of 6.5%. However, a quick click to a local credit union's website shows that we can score a rate of 4.8% if we finance through them. Third, we know that our insurance rates would increase \$120 a year and we'd have to have an extra \$270 or so on hand to pay for the registration.

We also know what the new-to-us van books for, the trade-in value for our old van, and how much we can comfortably afford to pay each month. What we don't know is if we're willing to take on a new debt, even a relatively small amount, for the sake of greater comfort. While we recognize that it isn't uncommon to have a car payment, we have made it a goal to pay off all non-mortgage debt, and we aren't eager to make a payment again.

This information is provided through your local Consumer Credit Counseling Service, located at 375 South 4th Street, Coos Bay, OR 97420, by permission of the American Center for Credit Education. The material in this article is provided for personal, non-commercial, educational, and informational purposes only. For additional Consumer information or help in resolving financial issues contact Consumer Credit Counseling Service of Coos-Curry at (541) 267-7040 or (800) 248-7040 or visit our website at www.cccscoos.org.

Rocky Mountain Elk Foundation Raffle

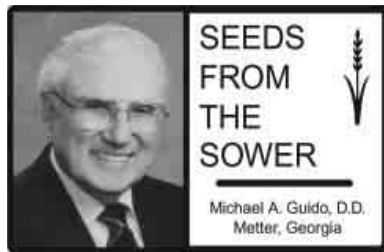
The South Coast Chapter of the Rocky Mountain Elk Foundation is holding a two gun raffle. The two guns will be given away at noon on November 18th at the Umpqua Bank in Reedsport. You need not be present to win.

The two guns are: \$599 Browning A Bolt Stalker .338; \$519 Browning T Bolt Sporter .22.

We are only selling 400 \$10 tickets. If your ticket is the first one drawn, you can choose which gun you would like.

The money raised will help RMEF'S mission of ensuring the future of elk and other wildlife and their habitat through conservation, enhancement and education.

Call Kirby at 269-9431 to buy a ticket or for more information on the raffle or RMEF. You also can go to www.rmeff.org for more information on RMEF.



A young fellow went to the big city to live it up. When he registered at the motel, not being able to write, he signed an X. Then he drew a circle around it.

"Many people sign with an X," said the clerk, "but why did you put a circle around it?"

"When I'm out for a wild time," he said, "I never use my right name."

If you're ashamed of the life you're living, with God's help change your way of living.

The right thing is always the respectable thing. The shameful thing is always the sinful thing.

The only thing to do about anything is the right thing. And almost right is always wrong.

The Living Bible says, "A little doing right is the wisest life there is."

15% off Any Repair or Service over \$75
Expires 11-1-09 KN

We Provide Factory Scheduled Maintenance

Free Multi-Point Inspection

We work on Cars, Trucks, SUVs & Motorhomes

Honest & Professional Service Always!

Call today: 541-269-0399
We work on all makes & models

63075 Highway 101
Coos Bay, OR 97420

OREGON IS OFFERING TAX AMNESTY
Unfiled Taxes? I Can Help!

- SMALL BUSINESS BOOKKEEPING •
- PERSONAL FINANCIAL TRAINING •
- TAX PREPARATION •

FINANCIAL SERVICES FOR SENIOR CITIZENS
(Write Checks, On-Line Payments, On-Time Bill Payment, Account Reconciliation)

- DOMESTIC EMPLOYEE PAYROLL SERVICE •
- MEDICAL INSURANCE PAYMENT TRACKING (For multiple Insurances Including Medicare)

Joyce Walter E.A./L.T.C.
Licensed Tax Consultant
Enrolled to practice before the IRS
Phone: (541) 756-3374
E-mail: jwalter.ea.ltc@verizon.net
"Satisfied customers are my best advertisement"

PO Box 631 North Bend, OR 97459

"In the business world, everyone is paid in two coins: cash and experience. Take the experience first; the cash will come later."

~Harold Geneen

"Hire character. Train skill." ~Peter Schutz

Samme's LAUNDRY 347-9493
Samme Nuessle

- Washing
- Alterations
- Pressing
- Uniforms
- Table Cloths, Napkins
- Bedding

We Do Linens for Vacation Rentals, Motels, Bed & Breakfasts, Restaurants

9:00 - 3:00 Tuesday - Friday
890 June St. (corner of June & Hwy 101) Bandon, OR 97411

NOW CELEBRATING OUR 12TH YEAR IN BUSINESS!

INCONTINENT?

Disposable - Clothing Protectors
Adult Diapers - Bed Pads - Gloves - Skin Care Products

OUT OUR GREAT PRICES! HIGH NUTRITION DRINKS



- Boost - \$28.00
- Boost Plus - \$32.00
- Boost Diabetic (27 Cans Per Case) - \$32.00
- Carnation VHC, 560 Calories, Lactose Free, Gluten Free - \$40.00

All Prices Are Per 24 Container Case
Choice of Flavors - Chocolate, Vanilla or Strawberry
WE STILL DELIVER

WE HAVE NON-SKID SLIPPERS



Complete Line of Remedy Brand Professional Skin Care Products

Free Samples Available

RAINDANCE Health Care Products & Commercial Laundry

Serving from Reedsport to Brookings

888-9406 / 800-756-3073

FREE DELIVERY 350 LACLAIR ST., COOS BAY
WE WILL BILL MEDICAID FOR YOU!

LIVE MUSIC
Friday & Saturday Nights
Kitchen Always Open
WANDA'S
267-6293
740 Coos Bay Blvd. • Coos Bay

UNGER'S BAY
Fish-n-Chips

"Best Seafood on the Bay"
T Dock in Winchester Bay, Oregon
541-271-4955

Guy's Computers And Satellites
841 N. Central Blvd., Suite #3, Coquille, Or.
541-396-5139

GREAT COMPATIBLE INK AND TONER PRICES!
ALL FULLY GUARANTEED
WE CARRY INK CARTS FOR BROTHER, CANON, & EPSON

TONER

FOR:
BROTHER, CANON, HP, KYOCERA, LEXMARK, MINOLTA, OKIDATA, PANASONIC, SAMSUNG, & XEROX

1 FREE TONER CART WITH EVERY 6 PURCHASED!

A FEW EXAMPLES OF GREAT TONER PRICING:

HP: 92286A \$69.99	CANON: 333 \$64.99
Q2611X \$49.99	304 \$49.99
CF115X \$49.99	LS0 \$99.99
Q6311X \$99.99	E40 \$50.99
BROTHER: TN300 \$34.99	PANASONIC: KF-F83E \$12.99
TN400 \$48.99	KX-F476A \$19.99

WE BEAT STAPLES' AND WALMART PRICES
PLEASE CALL FOR CURRENT INK & TONER PRICES!

BUY - SELL - TRADE
Guitar Lessons & Repair Available

ORCOAST MUSIC

A Serious Guitar Shop And More!
By Far - The Largest Selection On The Coast & The Largest Selection Of Used Instruments In The Area
Layaway NOW For Christmas!

Complete New Inventory Of Fender Acoustic & Electric Guitars
Now Stocking a Wide Selection of KALA UKELELES

WE ARE A DEALER FOR:
*Marshall *Vox *Behringer *Ampeg
*Guild *Squire *Hagstrom *Fender
*Alvarez *U.S. Masters

www.orcoastmusic.com
787 NEWMARK, COOS BAY • 888-6805