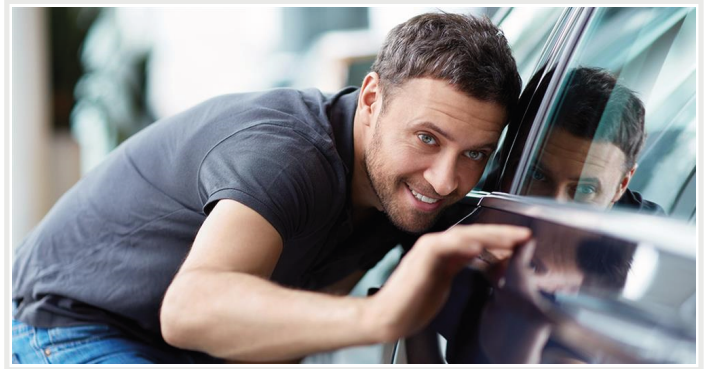


# 1 Real Estate Advisor

## Cars: To Lease or to Buy?

That's the choice you face when deciding which car deal best meets your needs. Leasing a car is not the same as buying one. When you buy, you own the car. When you lease, you pay to drive someone else's vehicle. However, at lease end, you will have no ownership or equity in the car. Before you decide whether to lease or buy, ask questions, nail down the details, read the fine print, and shop around.



	Leasing	Buying
Ownership	You don't own the vehicle	It's yours!
Up-front costs	May include the first month's payment, a refundable security deposit, a capitalized cost reduction, taxes, registration, and other fees.	May include the cash price or a down payment, taxes, registration, and other fees.
Monthly payments	Usually lower than monthly loan payments.	Usually higher than monthly lease payments.
Early termination	You are responsible for any early termination charges.	You are responsible for any pay-off amount if you end the loan early.
Vehicle return	You may return the vehicle at lease-end, pay any end-costs, and "walk away."	You may have to sell or trade the vehicle when you decide you want a different vehicle.
Future value	The lessor has the risk of the future market value of the vehicle.	You have the risk of the vehicle's market value when you trade or sell it.
Mileage	Most leases limit the number of miles you may drive. You will likely have to pay charges for exceeding those limits if you return the vehicle.	Drive as many miles as you want, but higher mileage will lower the vehicle's trade-in or resale value.
Excessive wear	Most leases limit wear to the vehicle. You will likely have to pay extra charges for exceeding those limits if you return the vehicle.	There are no limits or charges for excessive wear, but it will lower the vehicle's trade-in or resale value.
End of term	At the end of the lease you may have a new payment either to finance the purchase of the existing vehicle or to lease another vehicle.	At the end of the loan term, you have no further loan payments.

## Summer Safety Tips

**One of the best ways to stay safe this summer is to wear a helmet** and other safety gear when biking, skating and skateboarding-and when riding scooters, all-terrain vehicles and horses.

**Practice strict pool safety.** This includes placing barriers completely around your pool to prevent access, using door and pool alarms, closely supervising your child and being prepared in case of an emergency.

**Never bring charcoal grills indoors.** Burning charcoal produces deadly carbon monoxide. When cooking outdoors with a gas grill, check grill hoses for cracking, brittleness, holes and leaks.

**Childproof old appliances** and warn children not to play inside them.

**Make sure any movable soccer goal is anchored securely** and never allow anyone to climb on the net or goal framework. Remove nets when goals are not in use.

**While using a trampoline allow only one person on at a time** and do not allow somersaults. Kids under 6-years-old should not use full-size trampolines.

**Make sure your home playground is safe.** Concrete, asphalt or packed dirt surfaces are too hard. Use at least 9 inches of wood chips or mulch.

**When mowing grass, keep small children out of the yard,** and turn the mower off if children enter the area. Never carry children on a riding mower.

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