

can vividly remember the day I bought my first car.

That's one of those magical days in a person's life.

Sure, I knew how to drive. My parents had a black 1978 Buick Regal with a buff interior that saw more impacts than a bumper car while my brothers and I were learning to drive. The privilege of driving that car came with lots of strings attached. I had to wash it and fill the tank for my dad in exchange for putting miles on that sucker. Sometimes, he even wanted it polished. Dad really knew how to drive a hard bargain.

But, all of that was in the past the morning I sat at the Toyota dealership. My dad was there, ready to co-sign for the loan. My brother, a Toyota mechanic at the dealership, kept poking his head in to make sure that the salesman behaved himself. In my sweaty hand, I clutched a down payment check while I read the fine print of the purchase agreement. Very soon, the little, base model, metallic blue Toyota Tercel was going to be mine. Well, it would be the bank's while I made payments on it, but it was going to be mine after that.

It was then that I had a flashback to my boss giving me some advice about vehicle ownership.

You see, at the time, I was working as a lowly Administrative Assistant at the local chapter of a national charity. My boss wasn't loaded, but he made quite the fair salary and had a stock portfolio to die for. And, he had one of those unalterable philosophies when it came to buying a car.

"Tom," he said, "never take out an auto loan. I never like to be in debt."

I think I went wrong when I doubled over in laughter before I asked my boss for a substantial raise. At the time, I was so poor, I was trying to decide if the four-for-a-dollar cans of pork and beans would be a more enjoyable meal than the eight-for-a-dollar packages of ramen noodles. Apparently, he thought I had a wad of free cash just laying around doing nothing.

Boy, was he ever wrong.

While I didn't enjoy the monthly payments, financing allowed me to get into a car of my own.

The reason I dredged up this little episode from my life is that Apple is now making it easier for anyone to own a Macintosh.

You heard me right—easy to own a Macintosh.

When Macintosh first broke on the scene, they were very expensive. I had mentioned a few months back about an ad I saw in an old Aldus Magazine that listed a Mac IIcx at \$4,669. A complete set up with an external 80 MB hard drive, 2-page monochrome monitor, keyboard, and a second 800k floppy drive set you back a cool \$9,874.

Macs have traditionally been on the pricey side. That has been one of the down sides to being an Mac fanatic. More than once, while my wife and I were counting lots and lots of our pennies to purchase our first Mac, I cast an envious eye towards the PC side of things. While I heard horror stories about how hard they were to configure and use, PC prices were definitely a lot closer to “right” than Mac prices.

When I mentioned that we were looking for a computer, several friends suggested that we try the mail order places. “They give you great deals!” After checking them out, though, we held off making a purchase. To order from them required a credit card with a substantial available balance or a check for the entire amount. No could do.

Our next stop were department stores and computer shops. We looked at some models which were sort of dated, and the best these stores could do was “90 days—same as cash.” Since my wife and I found that there was just way too much month at the end of our money to swing this, we held off on buying a computer for a long time. Eventually, we settled on a used IIsi, which we purchased from a company that was going out of business.

Well, for those of you who have fond memories of the good old days of struggling to afford a Macintosh, salvation is here. Apple recently unveiled its new consumer financing plan.

I called 1-800-APPLE-LN (1-800-277-5356) after checking out some of the details on the Apple Consumer Loan home page <<http://www.appleloan.com/conhome.htm>>. At first, I was just looking to ask a few questions, but I ended up pre-qualifying over the phone in under 10 minutes.

The terms of the consumer loan are very favorable as well. At the time of writing, the APR is 15.82%, which compares favorably to the 14% the Credit Union I belong to charges for high-technology loans. The term of the loan can be stretched to eight years, with no prepayment penalties. If you so desire, a new iMac can be yours for as little as \$29.95 a month.

The real beauty of the loan program is that you can buy your Macintosh at any authorized reseller you choose, or at the online Apple store. Now, consumers have the power to seek out the best deals wherever they may be, or go to a store such as CompUSA or Best Buy and walk out with their computer that same day.

The timing for this deal couldn't be any better, because now I am really starting to feel cramped with the old LC 580. It's having trouble running the modern software that I moderate chats with. When I surf the internet, Java and other advanced Internet technologies don't work all that well—if at all. I'm still hurting over not being able to move up to OS 8.5. And, heck, I can't play the latest and greatest games out there! After all, I want to see what all of this Lara Croft hype is about.

So, gentle readers, I have begun to shop around. And, low and behold, I am seriously looking at an iMac.

“Tom,” you must be thinking, “weren’t you the guy ragging on the iMac just a few months ago?”

Yes, your honor, guilty as charged.

What changed my mind?

Well, first, Apple has now shaken most of the bugs out of the iMac. I was glad not to be on the bleeding edge with this computer once the iMac’s modem issues surfaced. Quite a few kinks have since been worked out, and now the iMac seems to be purring like a kitten.

Second, with the now famous switch from Version A iMacs to Version B iMacs, which offer greater VRAM and an improved 3D processor, you get a heck of a lot more for your money. The Rev. B iMacs are also shipping with OS 8.5, the latest and greatest from Cupertino. It also doesn’t hurt that resellers are throwing in some outstanding incentives to purchase one. Some mail order places are throwing in a cool 64 MB of RAM with your iMac order—which is running around \$120 if purchased separately.

Third, I actually was able to go and see one a week or so ago at my local CompUSA. The mouse was a little funky to get used to, but it worked pretty well. The built in monitor didn’t seem to bother me as much as I thought it would, and the silly thing looked cool, too. Yes, aesthetics do play a part in the sell of the iMac. It just stood out from everything else that was offered at the store.

Finally, and most importantly, third party companies are building USB components and USB to Serial/USB to SCSI adapters. Now, all of the peripherals I own will not be useless, and I don’t have to hunt too hard to track down new USB compliant ones. I still believe that Apple should have put a SCSI port on the iMac, but the new USB to SCSI connector from MicroTech which is due to ship in January will help take a little bit of the sting out of that omission.

Yeah, soon after I signed about 50 forms, I drove that metallic blue Tercel off the lot, baby! Four on the floor, fuzzy black floor mats, vinyl seats, AM/FM cassette stereo and no air conditioner (which really hurt once I moved to Florida). The only way I could have afforded it was by getting a car loan through the bank. There was no way around that. But that car loan allowed me the freedom to go on vacations, commute to work, and visit my family whenever I wanted to.

Come to think of it, the paint job was very close to Bondi blue...

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