

# Man attacked by passive restraint device

A Mazda I was driving the other day tried to strangle me when I opened its trunk.

You might assume I was testing the ultimate burglar alarm. Not so. I was nagged by a passive restraint.

The car was equipped with one of those motorized belt systems that runs on a track above the door. The idea is that when you close the door, a little motor runs the belt over your shoulder and straps you in. When you open the door, the belt runs back along the track so you can get out.

It's one of a number of new seat belt systems being offered today to meet the federal requirement that 10 percent of all cars manufactured in the 1988 model year must have

passive restraints — that is, something that sort of does what a seat belt does more or less all by itself.

IT'S IN the definition of "passive" that things get a little fuzzy. Airbags, which inflate when you hit something at 30 mph or so, are passive although they also require a lap belt. Cross-chest belts that run by little motors also are passive although they also require manually buckling a lap belt.

Another "passive" system that is on several '88 models clips to the door and is supposed to unwind when you open the door, then strap you in after it is shut. It seems to be the



auto talk  
**Dan McCosh**

safest of all these new seat belt systems because it keeps you from getting in the car at all.

BUT THE MAIN reason "passive" is a misnomer is that it gives you little warning that the motorized belt systems is capable of attacking you in an unguarded moment.

There is a little lever that opens the trunk alongside the seat in a Mazda, along with a second lever that opens the gas cap. In the dark, I opened the door to see which was which, leaning over to get a better look.

Too late, I heard the motor start. The belt got me in the back of the neck, and the machine had me tied

up in the door frame in a manner worthy of a television wrestler.

There is a more serious side to motorized belts, however. I quickly noticed that not a single individual in the car ever buckled up his or her lap belt after the upper-body restraint landed in place. But without the lap belt, the system is pretty much worthless.

I THINK it could be argued that today's manual seat belt systems have been the single greatest addition to passenger car safety ever invented. The dismal statistics on how few people habitually buckle them notwithstanding, those who do buckle their belts get the satisfaction of

knowing they are well protected.

The new "passive" belts not only do not work as well as the old style, early studies indicate they are so awkward they are being used substantially less than the manual belts. At the risk of sounding a little crotchety while my neck is still sore, I think these newfangled restraint systems are the dumbest thing I have seen on new cars in a long, long time.

It's a giant step backward for passenger safety in response to a poorly thought-out technical requirement.

Dan McCosh is the automotive editor of Popular Science magazine.

## Survey shows readers feel optimistic about market

The jury is in. The results of the survey published on Oct. 29 clearly reveal the optimism our readers feel toward the stock market. The majority believes the market will stabilize and investors should not panic and bail out.

The results below tell how our readers feel. I will publish my views on the economy and the stock market in a few weeks.

1. Do you invest in the market?  
yes 100%  
no 0%
2. Do you have a stockbroker?  
yes 75%  
no 25%
3. The market is headed:  
up 43%  
down 25%  
sideways 34%
4. The economy is basically:  
strong 40%  
weak 15%

5. Interest rates are headed:  
up 34%  
down 33%  
sideways 34%
6. For now, an investor should:  
buy 43%  
sell 4%  
stay away 53%
7. The single most important cause of the market's volatility is:  
(a) computer trading 32%  
(b) deficit 15%  
(c) psychology 28%  
(d) big gains 6%  
(e) foreign stock markets 4%  
(f) election year 4%  
(g) institutional investors 7%  
(h) other 6%
8. Are you willing to let your investments be timed by a professional timer on a long-term basis?  
yes 13%  
no 23%  
maybe 64%



finances and you  
**Sid Mittra**

9. I consider myself:  
(a) cautious 49%  
(b) action-oriented 13%  
(c) objective 38%  
(d) subjective 0%
10. By year-end the DJIA will be at:  
(a) 1300 4%  
(b) 1500 11%  
(c) 2000 43%  
(d) 2500 17%  
(e) 3000 4%  
(f) 3500 2%  
(g) other 1700 4%  
1800 9%  
2100 6%

11. In this crazy market it's better to make quick profits and get out.  
agree 28%  
disagree 72%
12. It's better to be in the bond market rather than in the stock market.  
agree 26%  
disagree 74%
13. In making buy/sell decisions investors should take advice of brokers.  
yes 36%  
no 64%

14. During 1988 the stock market will:  
rise 68%  
fall 13%  
remain the same 19%
15. Small investors should stay away from the market.  
agree 30%  
disagree 70%
16. It makes a lot of sense to buy stocks now because they appear to be so cheap.  
right 60%  
wrong 40%
17. Investors who are in the market should stay in because the market will recover soon.  
true 85%  
false 15%
18. If the price of your stock is considerably higher than when you bought it you should take the following action:  
(a) sell 39%

- (b) buy more 11%
- (c) do nothing 38%
- (d) sell on strength 17%
- (e) buy in weakness 4%
19. Since the market is extremely risky, investors should buy only conservative stocks.  
agree 53%  
disagree 47%

Seminar: "The Market Crash — Five Ways to Protect your Money;" and "How to Invest Home Equity — Safely." The seminar, sponsored by the Observer & Eccentric Newspapers and Coordinated Financial Planning, will be 7-9:30 p.m. Tuesday, Jan. 12, at the Baldwin Library, 300 W. Merrill, Birmingham. For reservations, call 643-8888.

Sid Mittra is a professor of management at Oakland University and president of Coordinated Financial Planning.

## Merchandise-by-mail industry expected to continue thriving

Most everyone is taking advantage of shopping by mail these days, and it isn't any wonder. With more than 10 billion catalogs in circulation and revenues from sales in excess of \$50 billion, the merchandise-by-mail industry has given another meaning to the phrase "let your fingers do the walking."

Montgomery Ward was the first to issue its own mass-merchandise catalog — back in 1872; shortly thereafter, Sears and Roebuck followed suit with its now famous Sear's catalog.

The merchandise-by-mail industry is one that has been predicted as being one of the "hottest" businesses this year and throughout the next decade. The advantages offered to consumers (and businesses) choosing to shop by mail are fairly obvious. Convenience is a primary influencing factor that contributes to the appeal of catalog shopping.

ORDERING can be as simple as dialing a toll-free number and using a credit card.

Catalogs allow potential buyers to comparison shop without ever leaving their home or office. Another consideration is that the goods and

### focus: small business



Mary DiPaolo

services offered for sale are no longer limited to one's own city, state or even country. And prices are often significantly lower than those charged through traditional outlets.

Gaining access to mail order catalogs is no longer limited to borrowing from friends or contacting the firms directly. As of September, consumers have been offered the opportunity to buy catalogs through some 75,000 magazine outlets, book stores and newsstands throughout the country.

COMPANIES SUCH as Waldenbooks now sell more than 100,000 catalogs per month at \$1 to \$3 each. According to Jay Walker, chairman of Catalog Retail Corp., 5 to 15 per-

cent of the people who buy catalogs order merchandise compared to only 2 percent who get them in the mail.

But how do you go about finding the right mail order firm to do business with? According to Sue Goldstein, author of the Underground Shopper series, potential mail-order customers should do their homework before ordering.

Her suggestions include knowing exactly what you want to buy and to

read any product or service information thoroughly.

"ALSO, CHECK with any local Better Business Bureau regarding their complaint file on a company's past performance," Goldstein said. "It also helps to acquaint yourself generally with return policies, restocking fees, and time limits on guarantees."

Next week we will discuss some of

the problems facing the merchandise-by-mail industry and what is being done to overcome them.

Mary DiPaolo is the owner of Market Trends, a Farmington Hills-based business consulting firm. She is also producer and host of the cable television series, "Focus: The Small Business Environment."

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