

# Lean, mean Chrysler grows complicated

Chrysler's Bob Lutz is beginning to look like one of those old variety show jugglers who tried to keep plates balanced spinning at the end of sticks.

Named executive vice president in charge of international and truck operations when he defected to Chrysler from Ford a couple of years ago, Lutz now adds Chrysler's Jeep-Eagle franchise to his responsibilities, which means his product responsibilities now stretch from central Wisconsin to the Italian Riviera, where Chrysler is doing a thriving business selling V-12 engines to Italian boat builders.

GETTING RESPONSIBILITY for Jeep is something of a cold shower

for Lutz. Truck operations includes two of the best-selling vehicles in the country, as well as Chrysler's most profitable lines, the minivans and mid-size pickups.

International operations means supervising Lamborghini and Maserati operations. This means Lutz gets to start his presentation with reports showing how much money he is making, and finishes it off with a slide show of exotic Italian cars. Tough, huh?

It couldn't last forever. Now he's charged with building a coherent product line to fill up Chrysler's new Jeep-Eagle franchise. Then Lutz, who once ran BMW sales in Germany, gets this idea he wants to sell Chrysler prod-



auto talk  
**Dan McCosh**

ucts in the Black Forest.

IF YOU'VE READ the Sayings of Chairman Lee, you know the way to success is cutting down extraneous foreign interests, rationalizing your product line to reduce manufacturing costs and closing surplus manufacturing capacity.

Now we see Chrysler spending the

results of that formula on rights to a French car name, adding three partially used plants assembling components from offshore and trying to launch a brand new business exporting cars to Europe.

The individual elements of the strategy are convincingly logical. The new French-designed cars Chrysler inherits from AMC, particu-

larly the new Premier, are being applauded as superb jobs of engineering.

THE JEEP name and vehicle have almost as strong a cult following as Elvis Presley. And the United States, thanks to last year's economic havoc, now rates with the lowest-cost areas of the world as a manufacturing and export base.

On the other hand, Chrysler is now selling Jeeps, its own four-wheel drive vehicles, three divisions worth of passenger cars, pickups, a full line of Japanese cars, plus French-built imports. It's buying engines from Sweden, France and Japan and is dabbling with two of the most esoteric of exotic imports plus cars

made by independent car builder Carroll Shelby in California.

IT'S PROBABLY the most complicated structure in the auto business and has been built up in just the past two years. It's a far cry from lean and mean Chrysler that overwhelmed the doubters just a few years ago with a straightforward message to consumers.

There are too many good ideas in the package to discredit it. But it's going to take a lot of shaking out to make it work.

It's also likely that a few name plates may fall in the process.

Dan McCosh is the automotive editor of *Popular Science*.

## MasterCard helps out 6 charities

It's always nice to find out about organizations (both large and small) that are interested in doing more than just maximizing profits during the course of a year.

As business owners and managers, it's too easy for us to forget about the differences we can make by working cooperatively with one another for some common good.

MasterCard International is one organization that embarked on a unique marketing program that has generated the most enthusiasm in its 20-year history.

From Oct. 1 through Dec. 31 of last year, MasterCard ran its "Choose to Make a Difference" program that "represents a valuable new direction in private sector cause-related marketing," said Russell E. Hogg, MasterCard's president and chief executive officer.

THE PROGRAM was designed to allow MasterCard's 80 million card holders to choose where more



focus: small business  
**Mary DiPaolo**

than \$2 million would be donated among six national charities. The charities were selected after a year-long study conducted by The Cambridge Group, an independent consulting firm from Chicago that identified the causes people are most likely to support.

The charities selected for the program were the National Committee for Prevention of Child Abuse, Mothers Against Drunk Driving, the National Association on Drug Abuse Problems, the American Heart Association, the American Cancer Research Center, and the Muscular Dystrophy Association.

MASTERCARD DONATED three-fourths of a cent for each transaction made during the fourth quarter of 1987. A guaranteed minimum of \$2 million was established by MasterCard, with the final results of the program made available by the end of this month, according to Deborah Hughes, director of public affairs at MasterCard.

Cardholders were able to select where donations would be allocated by completing ballots in Sunday newspaper supplements, national magazines and statement inserts at participating banks. MasterCard also used its fourth quarter advertis-

ing budget to promote the program with ads appearing on network and cable television, radio, newspapers and magazines, in-store radio, and shopping mall displays.

THE RESPONSE to MasterCard's "Choose to Make a Difference" program has been so great that the company will repeat it again this year and perhaps expand it over a longer period of time, Hughes said. The program indicates how contributions to charitable causes can become a cooperative (and successful) effort between an organization and its customer base.

Thank you, MasterCard, for choosing to make a difference.

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



finances and you  
**Sid Mittra**

## Contest examines benefit of planning

The Observer & Eccentric Newspapers and I are sponsoring an essay contest in financial planning.

"Financial Planning for a Bright Future" will address ways in which a financial planner can help you improve your financial situation.

The maximum length is 10 8 1/2 x 11-inch typewritten pages, double-spaced. The essay will not be returned.

Mail your essay to Sid Mittra SBA, Oakland University, Rochester 48309.

Deadline is Feb. 15. Winners will be announced by March 7. The essays will be judged by William Kiefer and Jay Smith, financial planners and members of the board of the Michigan chapter of the International Association for Financial Planning, and me.

Judges' decision will be final. First Prize: Recommendations for investment portfolio reorganization, made by Kiefer, Mittra and Smith. Second Prize: "Personal Finances: Lifetime Management by Objectives" by Sid Mittra. Published by

Harper and Row.

Third Prize: "Investment Analysis and Portfolio Management" by Mittra and C. Gassen. Published by Harcourt Brace Jovanovich Publishing Co.

Your essay must contain your name, address and daytime telephone number.

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.

Admission: \$10 (tax-deductible check payable to Oakland University, should be mailed to Sid Mittra, Oakland University, Rochester 48309). For information, call 643-8888.

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

## datebook

### ● SMALL BUSINESS

Saturday, Jan. 9 — Free small business management workshop begins at 10 a.m. in Troy. Information: 542-4220. Sponsor: Small Business Management Schools.

### ● GMAT PREPARATION

Saturdays-Sundays, Jan. 9-10, 16-17 — Four-session preparation workshop for Graduate Management Admission Test offered from 9 a.m. to 4 p.m. Saturdays, noon to 5 p.m. Sundays in Rochester. Fee: \$40. Information: 370-3120. Sponsor: Oakland University.

### ● GMAT PREPARATION

Saturdays, Jan. 9-30 — Four-session preparation workshop for Graduate Record Examination offered 1:30-5:30 p.m. in Rochester. Fee: \$115. Information: 370-3120. Sponsor: Oakland University.

### ● LEGAL ASSISTANT

Monday, Jan. 11 — Personal assessment inventory required for entry into the legal assistant diploma program offered 7:30-9:30 p.m. in Rochester. Information: Nadine Jakobowski, 370-3120. Sponsor: Oakland University.

### ● LEGAL ASSISTANT

Thursday, Jan. 7 — Free job opportunity seminar to learn about legal assistant career offered 7:30-9 p.m. in Rochester. Information: 370-3120. Sponsor: Oakland University.

### ● FRANCHISE WORKSHOP

Monday, Jan. 11 — "Pros and Cons of Franchising" workshop offered 7-8:30 p.m. at 2080 W. Big Beaver, Troy. Free. Information: 649-8845. Sponsor: Start A Business Store.

### ● VENTURE CAPITAL

Tuesday, Jan. 12 — Southeastern Michigan Venture Group meets at 8 a.m. in Troy. Information: Ann Martyn, 779-8862.

### ● BUSINESS GOALS

Tuesday, Jan. 12 — "From Entrepreneur to Business Person" offered 7-9 p.m. in Troy. Fee: \$50. Information: 649-8845. Sponsor: Start A Business Store.

### ● ADMINISTRATIVE MANAGEMENT

Tuesday, Jan. 12 — Administrative Management Society meets. Information: Joan McCallion, 353-4660.

### ● SMALL BUSINESS

Wednesday, Jan. 13 — Free small business management workshop begins at 7 p.m. in Troy. Information: 542-4220. Sponsor: Small Business Management Schools.

### ● PLANNING FORUM

Wednesday, Jan. 13 — Unleash merger is topic of Planning Forum meeting in Troy. Information: Bob Stonehouse, 244-4401.

### ● REAL ESTATE WOMEN

Wednesday, Jan. 13 — Commercial Real Estate Women meets at 6 p.m. in Birmingham. Information: Kathleen Valentin, 350-3338.

### ● TAX-FREE INVESTMENTS

Wednesday, Jan. 13 — "Tax Free,

Tax Advantaged and High Yield Investments" seminar will be held at 8 a.m. in Rochester. Fee: \$20. Information: Diane Sheppard, 652-3888. Sponsor: Shearson Lehman Brothers.

### ● TRAINING SOCIETY

Wednesday, Jan. 13 — American Society for Training and Development meets in Troy. Non-member fee: \$18. Information: Jim Replinski, 651-2952.

### ● CHRISTIAN BUSINESSMEN

Friday, Jan. 15 — Full Gospel Business Men's Christian Fellowship meets in Farmington. Information: Stanley Marcenette, 464-7291.

### ● SMALL BUSINESS

Saturday, Jan. 16 — Free small business management workshop begins at 10 a.m. in Troy. Information: 542-4220. Sponsor: Small Business Management Schools.

### ● BUSINESS GOALS

Saturday, Jan. 16 — "From Entrepreneur to Business Person" offered 10 a.m. to noon in Troy. Fee: \$50. Information: 649-8845. Sponsor: Start A Business Store.

### ● REAL ESTATE EXECS

Monday, Jan. 18 — Doug Ross, director of the Michigan Department of Commerce, will address the Michigan Association of Corporate Real Estate Executives at 11:30 a.m. at Southfield Charley's, 19701 W. 12 Mile. Information: Paula Cometto, 353-7370.

### ● LEGAL ASSISTANT

Monday, Jan. 18 — Legal assistant diploma program offered in Rochester. Information: Nadine Jakobowski, 370-3120. Sponsor: Oakland University.

### ● FINANCIAL PLANNING

Monday, beginning Jan. 18 — Personal financial planning certificate program offered at Adams High School, Adams and Tenken roads, Rochester Hills. Information: Nadine Jakobowski, 370-3120. Sponsor: Oakland University.

### ● START A BUSINESS

Tuesday, Jan. 19 through Feb. 23 — "How to Start a Successful Small Business" offered 7-10 p.m. in Troy. Fee: \$30. Information: 542-4220. Sponsor: Small Business Management Schools.

### ● MANAGING FOR PROFIT

Tuesday, Jan. 19 through Feb. 23 — "Managing for Profit" offered 7-10 p.m. in Troy. Fee: \$50. Information: 542-4220. Sponsor: Small Business Management Schools.

### ● DP MANAGEMENT

Wednesday, Jan. 20 — Data Processing Management Association meets in Southfield. Information: 353-4400.

### ● PURCHASING MANAGEMENT

Thursday, Jan. 21 — Purchasing Management Association of Detroit to hear "International Purchasing" in Farmington Hills. Information: Florence Gage, 669-4900.

### ● IMPROVED PRODUCTIVITY

Thursday, Jan. 21 — Free seminar

### on improving productivity and profits

using the Ask Manpower Management System at 8:30 a.m. at the Somerset Inn in Troy. Information: Cindy Kryszanowski, 349-9200 Ext. 2530. Sponsors: Ask Computer Systems, Peat Marwick Main & Co., Goldman & Seligman/BDO, Hewlett-Packard.

### ● RUN A BUSINESS

Thursday, Jan. 21 through Feb. 25 — "How to Run a Successful Small Business" offered 7-10 p.m. in Troy. Fee: \$300. Information: 542-4220. Sponsor: Small Business Management Schools.

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