

# Passive restraint need not be uncomfortable

The woman I live with climbed into the right-hand seat of a new Ford Escort I was driving the other day and the automatic passive restraint slid into position, putting the belt squarely across her mouth.

This wasn't the funniest automatic passive restraint story I've heard lately. The funniest one was about a guy who was carrying a pizza in his lap who ended up passively restrained to his pepperoni. Personally, I have been strangled, hit on the head, put in an armlock and had both ankles tied together by these newfangled safety devices at one time or another. But I digress.

nomics — the study of how humans fit into automobiles — is more of an art than a science.

Not that ill-tailored automobiles are anything new.

In the past, there was a noticeable strain of nationalism that seemed to alter key dimensions. The British seemed to prefer sitting bolt upright, facing a perpendicular steering wheel that was best grasped with both elbows elevated, sort of like doing the funky chicken.

ITALIANS, ON the other hand, were prone to lay back while grasping the wheel leisurely at the bottom in the manner of reading a book on a chaise longue on the deck of a cruise ship.



auto talk  
**Dan McCosh**

The French preferred the turn signal on the right side of the steering column, which allowed them to lean out the window and yell at traffic up ahead.

While these nationalistic quirks were affecting the design and control layout of a handful of imports, the typical American car was built

for a big guy.

This was because Henry Ford II was a big guy, and most chairmen of General Motors if they weren't big guys at least were tall guys. Big guys worry about things like cracked kneecaps, hitting their heads and getting their hands between the steering wheel and their belt buckle.

BIG GUYS don't worry about seeing over the hood or reaching the brake pedal in a pair of high heels.

While a lot of people credit the Japanese for inventiveness, I think a significant portion of their sales success is due to the fact that even a big Japanese guy is not much bigger than an American woman, so Japanese cars tend to be scaled smaller, and often are more popular with women in the United States.

As for myself, with a 33-inch sleeve and a 31-inch inseam, I fit in cars a little like a chimpanzee, and as a result prefer the long arm stretch of older Italian models.

I FIND most GM steering wheels disconcertingly close to the chest,

Chrysler gas and brake pedals too far apart, and this steering wheel at an odd angle. Sometimes I think cars ought to be molded to fit, like custom ski boots, to be truly comfortable.

In the meantime, I've grown to appreciate my little bit of design work that helps out.

Latest to catch my attention was a sliding adjustment at the upper end of the upper-chest restraint on a new Saab 9000 turbo. With the upper attachment point adjustable up and down, it was the first time I've seen a seat belt system that fit both tall and short people comfortably.

I sure beats a hot pizza glued to your chest.

I BRING up my wife's plight to illustrate how the science of ergo-

focus: small business  
**Mary DIPaolo**

## Future enterpriser makes opportunity

Are you a high school student or the parent of one who has expressed an interest in starting a business some day? If so, it is never too soon to take advantage of opportunities that are directed at young people interested in making it big in small business.

High school students aspiring to join the ranks of tomorrow's entrepreneurs are in a position to start planning for the future. Contrary to popular belief, achieving success as a small-business owner doesn't happen primarily because of luck or chance.

"Being in the right place at the right time" or having a family member in business for themselves may open a few doors, but it doesn't do much else in guaranteeing individual success in the long run.

The majority of high schools now offer marketing courses and related entrepreneurship classes to students interested in developing business management skills.

**ADDITIONAL OPPORTUNITIES** include the services offered by independent counseling organizations that work with students

and their families throughout junior high, high school and college years.

These organizations assist in creating complete educational and career-related strategies, while providing the appropriate support services along the way. Rather than try to take the place of school counselors, these companies attempt to complement the efforts of student resources.

Annual events such as the Future Entrepreneurs Conference assist students by providing opportunities to exchange ideas, information and knowledge with area entrepreneurs. This year the conference, sponsored by the University of Michigan-Dearborn, will be Tuesday, May 7, at the campus on Evergreen south of Ford Road.

According to conference director Areltae G. Vohannes, the purpose of the conference is to "increase high school students' awareness of business concepts and business opportunities."

The conference is free and attracts 75-100 students. For information, contact Marilyn Dohany at the UM-D School of Management, 4901 Evergreen, Dearborn 48128.

By Sid Mittre  
special writer

Recently I attended a seminar on the subject of tax liability and was shocked to discover that the IRS has the inalienable right to do just about everything it wishes to collect on back taxes.

Here are some of what the IRS can do to you:

- Even if you don't owe any taxes, the IRS can collect whatever it believes you owe them.
- Normally, creditors need a court order to seize your assets or put a lien on them. The IRS doesn't.
- If you submit to the IRS a financial statement and fail to include certain assets in it, the IRS can claim that these assets belong to them.
- The IRS can put a lien on your income so it will be paid before anyone else.

While these are morbid thoughts, there is a bit of good news: In November 1988, the IRS issued Publication No. 1 (8-88), which can be obtained by calling 1-800-424-PORM. Here are some highlights included in that publication.

The appeal procedure — According to this publication, if you do not agree with the examiners report, you may meet with the examiner's supervisor to discuss your case further.

Fair collection of tax — Whenever the IRS thinks you owe tax, it will send you a bill. If you think that the IRS is correct and pay the tax, the matter is settled. If, however, you

believe that the IRS is wrong or are unable to cough up the money and do nothing about it, you are in trouble.

As explained in the chart, the collection process will continue until you pay or the IRS begins the enforcement action to collect the tax.

Problem resolution program — If you have a tax problem that you cannot clear up through normal channels, you may write to the Problem Resolution Office in the district or service center with which you have the problem. You may also reach the Problem Resolution Office by calling 1-800-424-1040.

My final advice to you is this: If you have a problem with the IRS, do not procrastinate. Consult your financial planner or tax attorney who will advise you on your rights as a taxpayer.

Seminar: "Medicare Tax — How to Beat It," "Retirement — How to Make the Dream Come True," "Lump Sum Distribution — Safety vs. Return" and "New Tax Law and Annuity Investment."

The seminar, sponsored by the Observer & Excelsior Newspapers and Coordinated Financial Planning, will be held 7-9 p.m. Tuesday, April 11, in the offices of Coordinated Financial Planning, Sheffield Office Park, 3250 W. Big Beaver, Suite 540, Troy.

For reservations, call 643-8888.

Sid Mittre is a professor of finance, school of business at Oakland University and owner of Coordinated Financial Planning.

## IRS ubber alles

Awesome powers of tax collectors mean you must heed ITS

### The Collection Process

To stop the process at any stage, you should pay the tax in full. If you cannot pay the tax in full, contact us right away to discuss possible ways to pay the tax.

Start here

First notice and demand for unpaid tax

10 days later

Enforcement authority arises

Up to 3 more notices sent over a period of time asking for payment

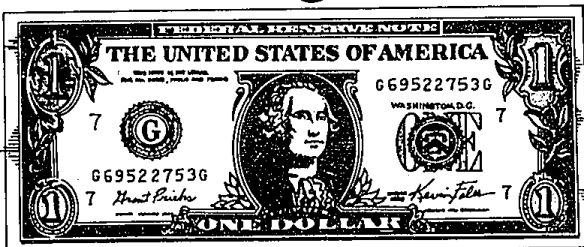
Notice of intent to levy is sent by certified mail (final notice)

10 days later

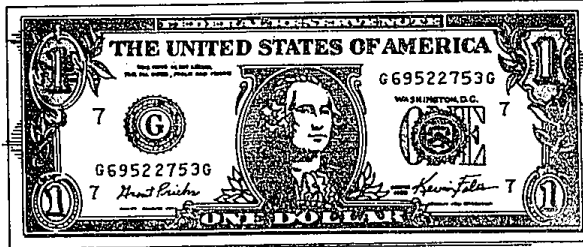
Enforcement action to collect the tax begins (lien, levy, seizure, etc.)

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# The One On The Right Is Worth More.



A Dollar Bill Invested In A Long-Term Deposit At Some Other Bank.



A Dollar Bill Invested In A Long-Term Deposit At Manufacturers Bank.

## Earn Monthly Compounded Interest From Manufacturers Bank.

At first glance, it might seem that both dollars are worth the same amount. Much like the interest earned from two time deposits with the same rates and terms. Well, don't be fooled by appearances. Because not all banks calculate interest the same way.

While some other banks offer you simple interest on your time deposit of one year or longer, Manufacturers Bank compounds your interest monthly. So, instead of just earning interest on your deposit, you earn interest on your interest, too. Month after month.

So even though time deposit rates may look the same, you really can't

TWO-YEAR TIME DEPOSIT	AMOUNT	METHOD	RATE	EAY*	INTEREST AT MATURITY
Manufacturers Bank	\$5,000	Monthly	9.15%	9.54%	\$999.90
Some Other Banks	\$5,000	Simple	9.15%	9.15%	\$915.00

\*Effective Annual Yield

take them at face value. After all, if your bank doesn't compound interest monthly, they're not giving you your money's worth.

Monthly compounded interest. Just one more advantage of banking where business banks. Before you open your next long-term time deposit, ask your bank to explain how they calculate their interest. Or simply come to Manufacturers and get the advantage of interest compounded monthly. Just visit any nearby branch or call us today at 1-800-642-9910.

Substantial penalty for early withdrawal. Rates subject to change.

Member FDIC



Bank where business banks.