## Building hot cars can be fun, even for executives

Probably one of the more romantic notions in the auto business is
building a hot ear in the back of your
garage, putting it into production in
some small shop and then filling the
orders coming from people pounding
on your door after you take the
world championship at LeMan is
Even boardroom types at the maprovate the words "skink works
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More recently, there was the Fiero and the SVO Mustang, which had their brief day in the sun after emerging from so-called skunk-works.

THEN THERE was the Toyota MH2 and the Mazda Mlata, both suc-cessful sports cars done in corpo-rate-sponsored back-alley opera-tions.

Losse ... you might argue Fer-turns. Lamburghmi. Museratl and maybe even Forsche fall in the cate-gor) as well. Now cornes Chrysler's Bob Lutz, who has been teasing the press for a half duzen years or more, even be-fore he got to Chrysler, with back-alley projects that seemed like a great idea at the time. Lutz' interest goes a bit beyond automobiles He is, for unstance, a former Marme Corps fighter pilot



who recently held up a flight of the corporate jet while he was wandering around in an airplane junkyard full of neat stuff like a defunct B-47. I noticed this because I was looking at the neat old airplanes, too, and fugured the plane wasn't going to leave as long as Lutz hadn't returned.

leave as long as Lutz hadn't re-turned
Lutz is one of those auto execu-tives who has a passion for fast ma-chinery, which is something you would expect all auto executives would share. Not really, since a gen-

uine interest in the product seems to have the same effect on boards of directors deciding who the next chairman will be as finding large Trump holdings in your portfolio has on people reviewing your Visa appli-cation.

But I digress.

It's as the father figure for a new auto skunkworks program where Lutz may yet find his identity.

THE PROGRAM will produce the

Viper sports car, a 400 hp. two-seat-er that has a spiritual resemblance to Carroll Shelby's old Cobras. The resemblance is not strictly coinci-dental, since Shelby was trying to sell a similar concept to Cirysler a few years ago, which was to have resurrected the Cobra mystique and performance. A well-tund Cobra could do 0-100 mph in under 10 sec-onds.

onds).

The Viper is the brainchild of Chrysler styling as much as anything, being blessed with the kind of looks that provide a visual statement than the esoteric of speed, rather than the esoteric aerodynamic nonsense that plagues

aerodynamic nonsense that plagues most cars today.

The plan is to do a more or less handmade frame, have the engine built up of scrap parts from a truck engine and some work done by an Italian casting firm and then bolt it together at a supplier.

If this seems a little crude, it also seems cheap and do-able. The result is a factory-sponsored car built in someone's garage, which ought to do good things for the company, like flitting neally into 'Chryster's image machine, which is getting a little trusty these days, and lure more dreamers into the showrooms.

dearmers into the showrooms.

Ironically, it is the rough-and-ready approach to getting the carboilt that makes it likely it will survive more or less as shown to the public on the last round of auto shows, where it stunned the design world white fouring 30 a concept car.

Now Lut is saying the Viper is harblinger of a new way of building inche cars, litting a target market in a hurry and all that. It's a good thing to say to make the project sound serious to the board.

Otherwise he seems to be having too much fun.

# Long-term care insurance protects you from disaster

Part III
The recent death of an Al abeliner's patient by using a do stream of the program of the part of the properly site of the properly site of the properly important question. It I am sick for a long time, who in the world will care for use? I will discuss this issue in death at a returnment seminar (see details below) Here are some random thoughts on this subject.

### Medicare - Not Hardly

Even after Medicate pays its share of health costs, you may still owe large debts to hospitals, physi-cians and other service providers For instance, Medicare does not cov

For instance, Medicare does not too ret the biggest catastrophic cost of all — long-term nursing home care which averages about \$25,000 a year. Nor does it cover the following (1) private-duty nursing, (2) skilled nursing care beyond 150 days, (3) treatments outside the funt-d States, (4) dental work, (5) most invaluations, (6) cosmetic surgery, (7) routine foot care, (8) eye and hearing exams; and (9) prescription glasses and hearing aids.

## The Answer: LTC

The gaps in Medicare can be cov-ered by a long-term care (LTC) in-

surance But selecting the right policy can be very complicated. There can be confusing words, exclusions, and differing costs for various coverages to understand. Even more impartant, inquestern care does not refer only to nursing home care. It can be provided in your own home if you need help with activities such as bathing, walking or doing chores.

Here are some grave statistics to demonstrate the need for Impetern care insurance By 2000, more than 8 miltion Americans aged 65 or older will need some long-term care due to disability or chordic films. Those aged 85 or older are the most at risk for needing long-term care due

aged 85 or older are the most at 188 for needing long-term care.

It is also estimated that two out of five people aged 85 or more risk entering a nursing home. Half of them will need to stay about six months or less, and half will need to stay an average of 2.5 years.

Mare than 100 companies offer private long term care insurance to-day. No policy provides full cover age for all expenses. In addition, many policies do not increase the indemnity amount as the cost of care increases over time. Several newer policies do offer increased benefits over time to allow for increased

costs LTC coverage also is offered as

part of individual life insurance poli-cies. Under this arrangement, a cer-tain percentage of the policy's death benefit is paid for each month the policyholder requires long-term care.

Each policy is priced differently. Today, individual policy annual premiums range anywhere from \$250 to \$2,500, depending upon sev-eral factors

#### Same Key Questions

- Here are some of the questions you must ask before deciding which policy is the best for you:

   What services are covered?
   How much does the policy pay, and for what?
   Does the policy offer a means for increasing benefits to account for expected future costs? If so, how?
   Is Alzheimer's disease covered?
- How many days is the elimination or deductible period before ben-

Seminar topics: "Annuty Income with a Twist," "Guaranteed Tax-Deferred Growth." "How to Buy Long-term Care Insurance." Retirement Seminar: 7-8-30 p.m. Wednesday, June 27, at the Holiday Inn of Farmington Hills, 38123 10 Mile, Farmington Hills.

For reservations, call 643-8988.

## Dissatisfied pregnant woman now leases maternity clothing

By Mary DiPacto special writer

Two years ago, Yvette KotJarczyk was pregnant and dissatisfled with the choices of maternity 
clothing available to the professional working woman.

"I fell tost in a sea of tent dresses and casual clothes whenever I 
went shopping." Kotlarczyk said,
"And on the rare occasion when I 
found a suit that was appropriate 
for work, it was either much too 
expensive or looked awful on me."

An executive secretary at a betroil actuarial firm, Kotlarczyk began creating her own designs during her free time.

"I used to enjoy sewing as a hobby, but it quickly lost its appeal.
With iwo teenage daughters and a
baby on the way, all I could think 
about was the time I was forced to 
spend behind my sewing machine 
every week."

After the birth of her daughter, Kotlarczyk came across an article in Income Opportunities magaine that changed her life. She read about the owner of a company in Portland, Ore, who was making it big in the maternity leasewear business. Six months and several phone calls later, she made the transition from employee to employer by investing \$10,000 to become the exclusive Michigan distributor for ProCreations Maternity Leasewear.

As a distributor, Kotlarczyk days she received all the support and benefits typical of a franchise relationship without any of its limitations. "When customers have suggested new design ideas or service, I've been free to act without needing to call Portland for approvat."

Kotlarczyk projects sales will be in the high five-figure range by the end of the year. Targeting a core market of pregnant women between 25 and 40 who carn between 25,000 and 375,000 a year. Kotlarczyk's company leases maternity clothing designed for individual citients on a custom basis. Available in sizes 2 to 21, the clothes have weekly rental fees ranging from \$2.75 for blouses to \$8,95 for business suits.

Each rented garment may also be replaced, free of charge, if a client grows out of it during the minimum nine-week contract period. Recently, Koularczyk added resort clothing, outerwear and formal dresses to the line based on increased demand.

For a copy of a ProCreation bro-chure or to obtain fall fashion show information, call 675-3915.

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