

Weird ideas join the curves at Detroit's auto show

Now that Detroit has placed itself firmly at the beginning of the season's domestic auto shows (much earlier and it would be a New Year's Eve party), it has become the launching pad for a lot of new cars and weird ideas. This year there are nearly two dozen so-called "concept cars" on the show floor, some of them strikingly close to cars that will be in the showrooms the next few years.

Chrysler's Tom Gale has struck again with a sleek package that is being touted as Chrysler's basic direction for the future. Likewise, GM has a few concept cars that demonstrate what a new generation of ultra-small power plants could do for the family bus.

But one concept was so zany a

couple of marketing officials from Honda forced press credentials and sneaked into a press preview just to get an early look.

WHAT INTERESTED the Honda people was Chrysler's solution to congested urban areas. It's a James Bondish sort of idea that weds a three-seat minicar to a separately powered rear passenger compartment. When traffic gets too thick, the bulky rear section is dumped and the commuter surges ahead in his parkable scooter.

It's the kind of thing they do a lot at the Tokyo motor show, to demonstrate how imaginative their designers can be. The typical jaded U.S. designer takes one look at the concept and figures nobody in his right mind would leave half his car unattended



auto talk
Dan McCosh

within commuting distance of any U.S. city if he really expected it to still be there when he returned.

BUT EVEN more intriguing than the concept cars, the show is attempting to demonstrate new ideas as well as new cars. A group from Buick's Lansing, Mich., assembly plant is actually building cars on the show floor. Displays from Detroit's Center for Creative Studies and even some major automotive suppliers

explore trends in design.

One of the major quirks is the timing of the show with the Society of Auto Analysts, which is a group of highly paid professional stock analysts that advised against buying Chrysler stock at five bucks a share and predicted that cars would sell like crazy in 1989. These worthies have the task of fielding questions about the dark clouds on the economic horizon in the midst of a cou-

ple of hundred hustling car salesmen.

IN FACT, questions about the slowdown in car sales dominated the 35 press conferences held just before the show opened last week. Best explanation is that long-term payment plans have reached the point where the average consumer will die before he sees the last page in his payment book, and we will have to wait for his kids to go shopping before sales will recover.

There are a few changes that add to the tone of internationalization, such as the British Auto Manufacturers Association buying a group display for Jaguar, Lotus, Range Rover, Rolls-Royce and Sterling, all low-volume makes that nonetheless add a flavor of exotica. In the inter-

est of economy, one British-looking model opens the doors of all 22 cars.

THE CONSENSUS is that the new Detroit show is rapidly becoming the most entertaining show in the country. All this is a big change from the days when you could pretty much call it The Auto Show and most folks around town would know what you were talking about.

Now that it's the North American International Auto Show, which makes for an acronym that sounds like a subdivision of the State Department, it's getting a little class. Even the girls.

"Exhibit managers now are opting for intelligent, informative promotions over cleavage and long legs," says a press release.

Yeah, sure.

Free financial training offered in series at Troy public library

By Sid Mittre
special writer

Want to be your own financial planner and solve some of your financial problems? Here is the opportunity.

Hosted by the Troy Public Library, three training sessions will be presented by me and CPA W. James Piercy on behalf of the Institute for Financial Education.

Details of these sessions follow.

INVESTMENT SESSION:
(Wednesday, Feb. 7, 7-8:30 p.m.)

A sound investment portfolio is the heart of any successful financial plan. Its size, liquidity, diversification and taxability are all significant elements that must be understood and managed to produce the most effective results.

In the first seminar we will focus on these and other areas to help you structure the most effective investment portfolio tailored to achieve your personal goals. We will also learn about simple ways of calculating total investment return and the method of measuring the level of risk you can comfortably assume.

EDUCATIONAL FINANCING

SESSION: (Wednesday, Feb. 14, 7-8:30 p.m.)

In the second seminar we will direct our attention to the problems of paying for a college education. Over the years many techniques have been presented as solutions to this ever-increasing problem.

Short-term trusts, outright gifts, placing the student on a company payroll and a variety of financing plans are some of the methods used to soften the burden of providing for a college education.

Tuition and housing costs have continued to increase faster than the cost of living. The cost of higher education has become the second-largest financial commitment (first being buying a house), made by a family.

Appropriate planning can cut the overall cost by as much as 50 percent.

For those who must face the reality that tuition is due now, there are other options that should be considered. Most important, you will learn how much you need to save now.

RETIREMENT SESSION:
(Wednesday, Feb. 21, 7-8:30 p.m.)

The third seminar is concerned with the most important considera-

tion of an individual's security: retirement. In today's economic environment retirement has taken on a new meaning.

In the past people retired without knowing if they could afford retirement. Some never obtained any meaningful degree of financial independence even after retirement.

Recent tax law changes have forced a review of the planning options and the best methods of capital accumulation available. In this seminar you will learn what specific steps you must take now to ensure a happy retired life.

I have especially designed these three training sessions to accomplish two major objectives:

- Demonstrate to you how to establish realistic financial goals; and
- Teach you the specific planning steps that are necessary to achieve your basic financial goals.

To help you learn these important tasks, the Troy Public Library will provide you with a free workbook containing a step-by-step guide on how to understand each element of the planning and goal-setting process.

Only the most rudimentary arithmetic (add, subtract, multiply and divide) would be required to complete the workbook.

Jan. 17 event mixes business people

By Mary DiPaola
special writer

"The two most important things to remember about world economies are that yesterday is over and that we must now adjust to living in a world of interdependent communities."

When John Naisbitt made that statement several years ago, many found it difficult to accept this "megatrend" toward a global economy. But that was yesterday. Today, it doesn't take a genius to realize that businesses on both sides of the ocean benefit greatly by "thinking globally and acting locally."

For the organizers of this year's second shinnenkai mixer to be held Wednesday, Jan. 17, at the Livonia Marriott Hotel, the event is another device to help local businesses become more international, while

being cognizant of another cultural system for meeting new people.

Shinnenkai is a major social event held throughout Japan during the first three weeks of each new year, said Izumi Suzuki, president of the Novi-based bilingual service and consulting center of Suzuki, Myers & Associates. The term translates to "new year gathering" and is typically sponsored by independent business firms, student groups and clubs. Japanese shinnenkais are focused on celebration and socialization in honor of the country's biggest holiday.

With 250 Japanese companies in metropolitan Detroit, Suzuki wanted to encourage the Japanese to become involved with the community on an individual level. The Japanese represent the state's largest foreign business community (fol-

lowed by Canada with 50 Detroit-based firms). It has become increasingly important to forge new relationships that break down the barriers between domestic and foreign firms capable of doing business with each other, Suzuki believes.

Suzuki was encouraged by the response to last year's first shinnenkai mixer. No other cluster of communities in the country has taken advantage of this opportunity to brush shoulders with Japanese business people, said Suzuki's husband and business partner, Steve Myers.

"Last year, the city of Novi hosted the mixer with 100 firms in attendance to include Hitachi, C. Itoh, Nissan, Ikeda and Usui," Myers said. "This year we expect 200 invited guest businesses to join us."

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