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MAGAZINE

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## The Business Files: Matters Of Life and Debts

*The Shake-Up In Insurance  
Can You Bank On The Banks?*



*For Joel Higgins of 'Silver Spoons,'  
it's all funny business*



THE  
1985  
DOMESTIC  
AUTOMOBILES

*are here*

In the last couple of years, domestic auto manufacturers have introduced a mind-boggling assortment of new models, which boasts improved performance and fuel economy across-the-board. They have also achieved some pretty impressive engineering and manufacturing breakthroughs and essentially closed the quality gap with the leading imports. Not surprisingly, these efforts have been rewarded by steadily increasing sales and record profits.

Indeed, American car makers have learned some very important lessons in the past few years. Never again will they sit complacently while clever importers steal away sales. Never again will they discount the importance of high quality, durability, value and customer satisfaction.

Next spring, the voluntary restraints on Japanese imports are scheduled to be lifted. Whether or not they are, Detroit knows the competition never rests; so neither can they. Beginning with the 1984 models, American manufacturers introduced cars that were dramatically improved in terms of both styling and performance.

The 1985 lineup is even better.



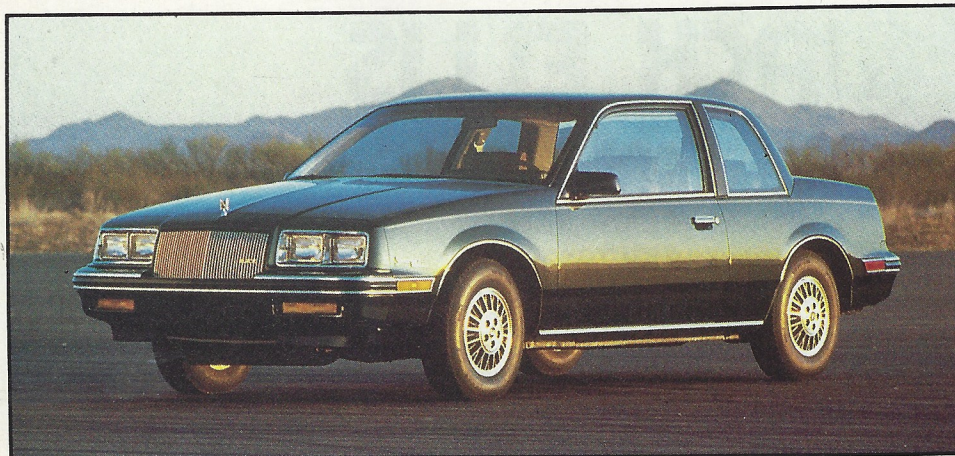
Chrysler previews their handsome sports sedans with some added refinements for '85. Shown here, the Le Baron GTS.



AMC/Renault and VW of America have replaced their Rabbit for a new, high-performance, compact called Golf, shown here.



Ford's new aerodynamically sleek models for '85 have appealing European styling and top performance handling. Shown here, the Ford Thunderbird.



GM's contemporary line of N-Cars (Pontiac Grand-Am, Oldsmobile Calais and Buick Somerset Regal) feature a sporty look and a high quality ride. Shown here, the Buick Somerset Regal.

## GENERAL MOTORS

GM INTRODUCED some of its most significant 1985 models earlier this year:

the C-Car luxury sedans (including Oldsmobile Ninety-Eight Regency, Buick Electra and Park Avenue, and Cadillac deVille and Fleetwood) near the top of its corporate lineup and the Chevrolet Sprint at the bottom.

The front-drive C-Cars are far shorter, lighter and more fuel efficient than the big rear-drive sedans they replace, yet they retain virtually all of their predecessors' luxury ride, room and appeal.

All are characterized by the current long-nose, short-deck, formal-roof GM styling theme, but one (Buick's Electra T-Type) is sufficiently dechromed and stiff-suspensioned to appeal to European import fans. Engine choices include both diesel and fuel-injected gas V6's for the Olds and Buick versions, and the same diesel V6 or an aluminum-block injected V8 for the Cadillacs.

Chevrolet's Sprint, manufactured by Suzuki of Japan, represents the first attempt to market such a tiny car in America since the ill-fated Honda 600 and Subaru 360—the micro-minis of the 1960s. Twenty inches shorter and 540 pounds lighter than a 2-door Chevette, it's the smallest, lightest, most fuel efficient automobile on the U.S. market. Its 1.0-liter 3-cylinder engine with standard 5-speed manual transmission delivers an amazing 47 mpg city and 53 mpg highway. The little front-drive Sprint is solidly built, surprisingly spirited in performance and handling and has plenty of room.

The GM N-cars were conceived several years ago as replacements for the aging rear-drive Chevrolet Monte Carlo, Pontiac Grand Prix, Oldsmobile Cutlass Supreme and Buick Regal personal coupes. But because gas prices are still reasonably cheap, those older cars continue to be popular, so the smaller front-drive N's are now being introduced as a completely separate product line. Chevrolet Division opted out of the program a couple of years back, so that leaves the Pontiac Grand-Am, Oldsmobile Calais and Buick Somerset Regal.

Except for their formal rooflines and traditional

names, the N-Cars are contemporary in virtually every way. They fall between GM's J-Cars (Cavalier, Sunbird, Firenza,



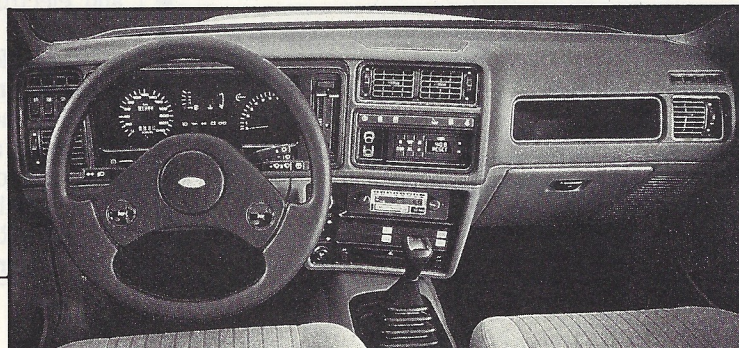
Cadillac Coupe de Ville

Skyhawk, Cimarron) and A-Cars (Celebrity, 6000, Ciera, Century) in size, are available for 1985 only as 2-door coupes, and are powered by a choice of 2.5-liter fuel-injected 4-cylinder or 3.0-liter port-injected V6 engines. They come with standard 5-speed manual or optional 3-speed automatic transmissions. Besides fairly impressive performance,

handling and good rear seat room, the N-Cars' most important attribute appears to be their high-quality look and feel, both inside and out. Each has its own character: youthful and sporty for Pontiac's Grand Am, middle-American conservative for Olds' Calais and somewhere in-between for Buick's Somerset Regal.

Also new from GM this fall are the corporation's first small vans. Actually more mini than mini, the Chevrolet Astro (and its GMC counterpart) are larger than Chrysler's front-drive minivans but smaller than conventional vans. They're also rather tall and boxy and conventionally driven by their rear wheels, which makes them better for heavy commercial use and towing, but less car-like and fun to drive.

Merkur's sleek European interior styling



## FORD MOTOR COMPANY

THE FORD MOTOR COMPANY has been far bolder in design and direction during the last few years. Having changed their cars' exterior look from boxy to aerodynamically sleek, Ford's designers are now beginning to set new domestic standards *inside* their cars and trucks as well. The key word is "ergonomics," which translates loosely to mean styling for those who use the product; in other words, less stress and strain and more satisfaction for the driver through better interior stowage, easier-to-read

instruments and more convenient controls.

In keeping with this philosophy, interior improvements abound in virtually every Ford, Mercury and Lincoln product for 1985. Most notable of these are two all-new instrument panels, one with a full set of driver-oriented gauges, the other with high tech digital/graphic instrumen-



The Merkur XR4Ti from Ford

tation for the Ford Thunderbird and Mercury Cougar. T'Bird and Cougar XR-7 Turbo models also get more horsepower, as do performance-oriented versions of the Tempo and Topaz, Ford's LTD-LX sedan, the mildly restyled Mustang GT and Capri RS, and Lincoln's terrific Mark VII LSC luxury sport coupe.

Ford's only all-new car for 1985 is a hot sport coupe called Merkur XR4Ti. Produced in Germany by Ford of Europe, this is the first in a series of Merkur (German for Mercury) products that Ford plans to bring over for import-loving American buyers. It's powered by an improved (quieter, smoother, higher horsepower and high-

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er rpm) version of the T'Bird and Cougar Turbo's 2.3-liter, overhead-cam, multi-point electronically fuel-injected (whew!) 4-cylinder engine, but it's a little smaller and lighter and, therefore, faster. It's also notable for its aggressively aerodynamic exterior style, beautifully functional instrument panel and interior, supple ride and outstanding handling. If you like German cars, you'll love the XR4Ti, especially since it'll be priced much lower than comparable Audi, BMW or Mercedes models.

Ford's answer to the Chrysler and GM minivans will come soon after the first of the year. The sleek, swoopy, high-tech Aerostar van will have rear-wheel drive and a choice of 4-cylinder or V6 power with 4-speed or 5-speed manual or 4-speed automatic transmission. Unlike Chevy's Astro, Aerostar will be slanted more toward personal use and less toward commercial use. It will have a very car-like interior, electronic instrumentation and a wide variety of comfort and convenience options.

## CHRYSLER CORPORATION

PERHAPS EVEN MORE significant in the long run than last year's well-received Laser/Daytona sports cars and Voyager/Caravan minivans are the soon to be introduced front-wheel-drive H-Car sports sedans. A sports sedan is basically a 4-door sedan with comfortable room for four or five adults plus a certain sporty character that makes it both pleasing to look at and fun to drive. The smaller Mercedes and BMWs are sport sedans, as are a few domestics like the Pontiac 6000 STE and the Buick Century T-Type.

Chrysler's only previous entry in this increasingly popular class was the Dodge 600 ES, which got the Laser/Daytona's optional turbo 2.2-liter engine. For 1985, the 600 ES sedan (not the convertible) is replaced in favor of the more contemporary Lancer, while the Chrysler-Plymouth Division gets a slightly more conservative version of the same car—named LeBaron GTS. Both of these models are modern and handsome, spirited in performance and smooth-riding yet amazingly agile in making turns. Full instrumentation, automatic transmission, and electronic instrumentation are included.

For performance enthusiasts, Dodge's Shelby Charger gets optional turbo power in 1985, and the affordable Omni GLI sedan gets a sporty new appearance and other improvements. In addition, Chrysler's popular K-Cars (Dodge Aries and Plymouth Reliant) are nicely restyled and updated; engine-control electronics are

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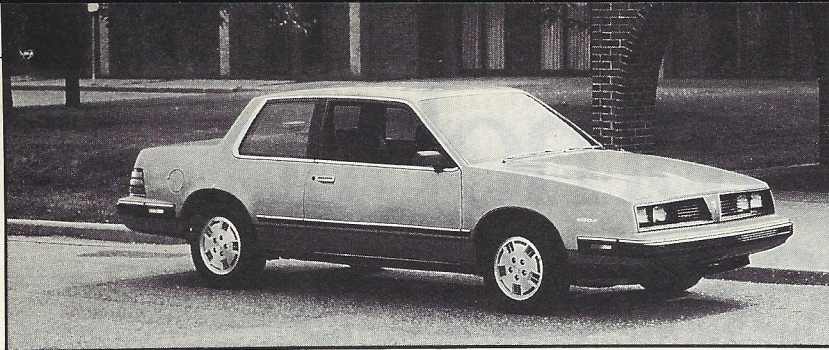
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GM's Pontiac 6000

improved for better economy and performance across-the-board; radios and climate-control systems are upgraded both in appearance and operation; and a new bench front seat option is added in the Voyager/Caravan vans.

### AMC/RENAULT AND VW OF AMERICA

AMC/RENAULT HAS no completely new products this year. Nevertheless, there is a new convertible version of the Alliance and a new, larger and more powerful 1.7-liter optional engine for Alliance and Encore (standard in the convertible and performance-oriented Encore GS). There's optional turbodiesel power for the excellent Jeep Cherokee and Wagoneer sports utility vehicles.

VW of America is about to retire its long-lived and much-loved Rabbit (which has been U.S.-built since 1978) in favor of a slightly larger, roomier and much

more fuel efficient front-drive compact called "Golf," to be the same as the European version that was introduced a year ago. Except for a higher rear deck (for better aerodynamics) and new-design tail lamps, VW's new bread-and-butter 2-door and 4-door hatchbacks won't look much different from the Rabbits they replace; but rest assured they'll be better in every way. Of course, there'll still be a choice of gas or diesel power and a high performance version for aspiring Andrettis on a budget. The convertible will continue to be imported from Germany, as will the all-new Golf-based Jetta sedans. **WM**

The Renault Alliance convertible DL



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# Automobile Accessories

By Gary L. Witzenburg

*In the beginning, there was the radio. And after a while, people began adding accessories to the radio. One was the automobile. Soon there were a lot of radios with automobiles attached and a new industry boomed.*

SO BEGAN ONE CLEVER electronics store advertisement a few years ago and it probably helped to sell a lot of car stereos. But you could apply the same slightly convoluted logic to just about any automotive add-on.

It's likely that a day or two after Karl-Freidrich Benz built the first successful automobile a hundred years ago, some other entrepreneur opened the first auto accessory plant. In the early days of motoring, even such things as lights, tops and heaters were extras. After a while, auto makers got smart and starting installing such things themselves. Why should others profit, they reasoned, when we can put these items on at the factory and charge a little extra. Accessory makers are a clever lot, however, and as fast as the car makers appropriated ideas, they kept coming up with new and better ones.

Today, you can order just about anything imaginable, straight from the factory, on most new cars, from special wheels and tires to cellular phones and built-in garage door openers. Yet there's still a mind-boggling assortment of accessories you can purchase from specialized auto shops. Some of these add-ons can make new (or used) cars accelerate faster or corner better or look more sexy and distinctive in their owners' eyes. Other accessories can simply make cars more comfortable, convenient or enjoyable to drive.

One of the most popular aftermarket accessories is the entertainment system. The basic car radio was invented in the 1920s and was being factory-installed by the early 1930s. Transistors eventually made it more compact, powerful and durable; FM transmission increased its clarity and variety and FM stereo brought in concert-quality broadcast sound.

The in-car record player hit the market in 1956 and sank immediately out of



ACCESSORIES COURTESY OF JAMES MOTOR SPORT IN BURBANK  
PHOTO • STEVEN ROTHFF

sight, never to be heard from again. Can you imagine trying to play a record on a bumpy road? More than a decade later came the compact 8-track tape player. Now people could choose their own mobile entertainment, change it at will and enjoy it anytime, anywhere, independent of the airwaves.

It wasn't long after that car accessory manufacturers began to upgrade mobile componentry to home stereo quality and add enhancing features such as graphic equalizers, Dolby noise reduction, metal tape capability, tape search, FM seek-and-scan and much more. Original equipment suppliers have closed the sound gap in the last few years, but there's still more value and variety to be found in the aftermarket—if you take the time to shop around.

Combined with more and better speakers, today's state-of-the-art tuners and tape players can make any car a personal Carnegie Hall and bumper-to-bumper traffic almost a thing to be enjoyed. You can spend \$100, \$1,000 or

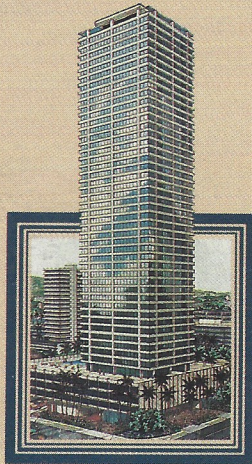
more on your system but, like home stereos or anything else electronic, shop carefully and compare features, service and warranty versus price.

After stereo entertainment comes visual enhancement. Whatever the price or purpose of our car, few of us want it to look exactly like everyone else's. The process is called personalization. You add a little something here, remove a little something there and soon you have a Chevy or Toyota or BMW that's a little different, more distinctive, more special in your (and others') eyes. Carry this process to extremes and it becomes customization.

The items that can personalize cars run from cheap to expensive, subtle to radical, tasteful to...well, bizarre. It used to be that a couple of stripes and a set of hubcaps were enough. Now it's louvers, spoilers, tires and wheels and a whole lot more.

The good news is that most of these things have functional as well as aesthetic appeal. Louvers on rear side and back windows add a touch of privacy and can

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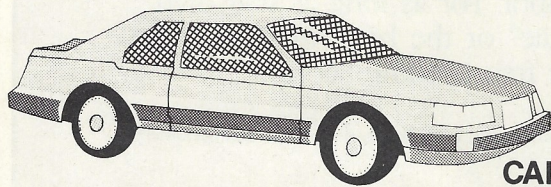
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keep the sun from fading and cracking your upholstery. Front "chin" spoilers (or "air dams") can help cool your engine by directing more air through the radiator, improve fuel economy by lowering air drag, and increase downforce on front tires for more traction at speed. Rear spoilers, usually rear-deck "ducktails" or hatchback "wings," lower drag even further and add downforce on the rear tires. Special aerodynamic rock-panel "skirts" are also available for some cars.

Custom wheels and aftermarket tires can be expensive, but they not only look great and really set off a car's side appearance, they also (if wider than stock) can improve its handling. Nothing, however, helps cornering performance more than a set of serious high-performance tires. And, adding larger tires can also help appearance by giving a car a more muscular "stance" and filling up the space inside the fenders.

Some words of caution, however: all fancy wheels and fat, low-profile tires aren't created alike. Far from it. Budget permitting, it's best to stick with name brands and be sure they're mounted and balanced properly. Be aware that the lower and wider a tire is, the more its construction and thread design are biased toward dry-road traction, the *worse* it's likely to be in wet conditions. And before you buy, make sure the wheels are designed for the car you plan to put them on and that the wheel/tire combinations will physically fit inside the fender wells with enough room left over for proper suspension travel.

Other personalizing appearance items include tinted windows, aerodynamic headlamp covers (illegal in some states), fog and driving lamps, fender flares (which can make room for larger tires if you're willing to cut out the sheet metal underneath), sunroofs and T-tops, windshield "bolder" strips (clear adhesive plastic with big, bold marque names lettered on them) and custom side mirrors. New paint, of course, can do wonders for almost any car's appeal and there's an endless variety of cleansers, waxes, polishes and protective coatings to keep it shining. You might also consider a vinyl "bra" for its nose to protect it from stone chips, but some of those look worse than the chips.

After your killer stereo is in place, there's a huge selection of other functional and appearance equipment for a car's interior, including auxiliary instrumentation, trip computers, radar detectors (some hidden for security, and one I've seen that was built into a rear-view mirror), CB radios, theft alarm and



security systems, special seat covers like sheepskin, decorative floor mats, gear-shift knobs, custom seats (ranging from expensive to *very* expensive if they're any good), safety belts and a wide variety of aftermarket steering wheels.

Other practical enhancing options include special suspension springs, shock absorbers (the new gas-filled types are best, especially for hard driving on rough and bumpy surfaces) and stabilizers (or anti-sway or just sway) bars. Similar warnings apply here as to wheels and tires: buy carefully and consult an expert if you aren't one yourself, because these items affect the total balance of your car's suspension. They work in combination with each other and should not be selected or installed haphazardly. Too large a rear sway bar relative to the front one, for example, can make your car more difficult to control and prone to spinning out.

Performance-enhancing options are long-time favorites of hot-rodders everywhere. But be aware that messing with a modern, computerized, emissions-controlled engine can make it run worse, not better, and can void its warranty. It can also ruin its fuel efficiency, make things tough at emissions-check time and maybe even damage it internally. Unless your car is older and simpler than most these days, engine modifications are best left to the specialists. If you simply must have more horses under your hood, there are high-performance camshafts and carburetors, free-flow exhaust systems and tubular "header" pipes, even tricky and expensive (but *very* effective) turbocharger kits.

There are also aftermarket items intended to improve your engine's fuel economy—more efficient carburetors, for example. But, as always, the most cost-efficient economy-enhancers you can buy are fresh spark plugs, spark wires and other ignition parts; carburetor cleaners and rebuild kits; PVC valves and other inexpensive and easily-replaceable emissions part; and a proper professional tune-up. Stay away from any item offering *vast* fuel economy improvements; if it sounds too good to be true, it is.

Beyond all these extras is an endless variety of marque-related jackets, caps, T-shirts, beach towels, watches, sunglasses, key fobs—anything and everything for the Ferrari, Porsche, Corvette, Firebird, Mustang, you-name-it enthusiast—up to and including some really useful items such as car covers to keep away the hot sun. Whatever it may be... if you want it for your four-wheeled pride and joy, somebody probably sells it. **WM**

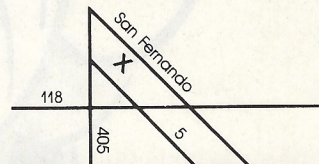
# Buick Somerset

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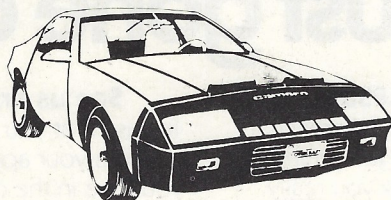


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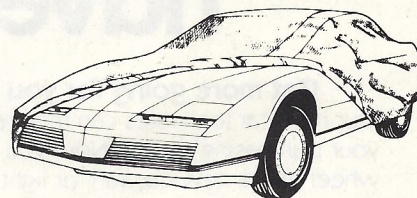


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