

The Choice

Years on Dialysis Brought Joe Mole To a Crossroads

Treatment Kept Him Alive, But Always Exhausted; A Sister's Plea to Continue

Handmade Clocks for N...

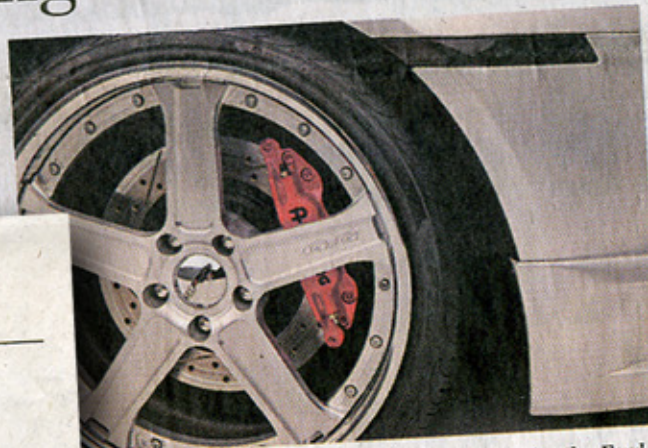
What

Business and Finan

THE PBGC IS BECOMING a big corporate shareholder as bankruptcy courts award the federal agency stock as compensation for the underfunded pension plans that it assumes. The PBGC was awarded 7% of US A

Coming Soon to Your Car

Beleaguered Auto Makers Ramp Up Accessory Offerings; Color-Coordinated Wipers



Specialty Equipment's customizing package for the Ford includes 20-inch wheels and larger brakes.

When new cars are launched, consumers who want to personalize their rides with spoilers, tailfins or extreme wheels won't have to wait. With car makers offering more accessories to compete with off-the-shelf products, consumers should find it easier to buy accessories that fit, work properly and—perhaps most important—are covered by a warranty.

Among the new products at the trade show this year is a gadget that lets you download songs for your car alarm to play, a signal-booster for cellphones and navigation systems with real-time traffic information. Other items include windshield-wiper arms that are the same color as the car's body, more-advanced adapters for digital music players, Sony PlayStations in the seatbacks

and an Internet-connected front-seat tablet computer. To avoid spilled milk in transit, there's even a steel frame to hold grocery bags.

Retail sales for automotive accessories hit \$31 billion last year, according to the Specialty Equipment Market Association, up 8% from 2003 and roughly double that of a decade earlier.

Products made by General Motors Corp. typically cost about 10% to 15% more than accessories

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CARS

Car Makers Ramp Up Number of Accessories At Huge Trade Show

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made by third-party suppliers. But GM, DaimlerChrysler AG's Chrysler Group and other companies that offer their own aftermarket products say third-party suppliers can't match car makers on issues like safety and integration.

Car makers also argue that with their accessories, drivers don't risk voiding vehicle warranties as they do when installing aftermarket products. To counter that concern, the Specialty Equipment Market Association unveiled a pilot warranty program at its show that is scheduled to be launched in January. Under the program, called ProPledge, participating aftermarket companies would offer their customers a three year or 36,000-mile warranty that would cover the vehicles when problems arise after off-the-shelf products are installed.

Among car makers beefing up their own accessory lines, GM is branching out to technology accessories, such as remote start, and performance accessories. At this week's show in Las Vegas, GM unveiled a Chevrolet Cobalt that highlighted the ground-effects kit, rear spoiler and car body-colored wiper arms that will soon be available from Chevrolet Accessories.

Among other car makers launching broader accessory lines, Mitsubishi Motors Corp.'s Mitsubishi Motors North America announced it would be launching a "Ralliart" performance parts and accessories program similar to what it offers in Japan.

In partnership with Stargate Mobile and Microsoft Corp., Ford Motor Co. this week debuted an Internet-connected hand-held tablet computer with a touch screen that it plans to release as a dealer-installed accessory for F-Series trucks next year and for other models later.

Here are some of the other new accessories on display at this week's show.

Music A host of companies are coming out with off-the-shelf products designed to let you control all aspects of your iPod, and even other digital music players, with the controls of your factory or aftermarket radio.

AAMP of America Inc.'s Peripheral Electronics brand is introducing its iPod2car generation 2, a \$129.95 (manufacturer's suggested retail price) adapter that lets you replicate all docking iPod controls with the buttons of radios from Alpine, Kenwood, Pioneer and Sony.

Scosche Industries Inc.'s new Bluetooth Wireless Car Kits for iPods and MP3 players let you play the devices through your car's stereo while standing up to 30 feet away from your vehicle with music player in hand. The kits, which began shipping earlier this fall, run \$199.99 for connectivity with aftermarket radios and \$329.99 for connectivity for certain factory-installed radios.

Kurgo Sack Hook is a collapsible steel frame for grocery bags.



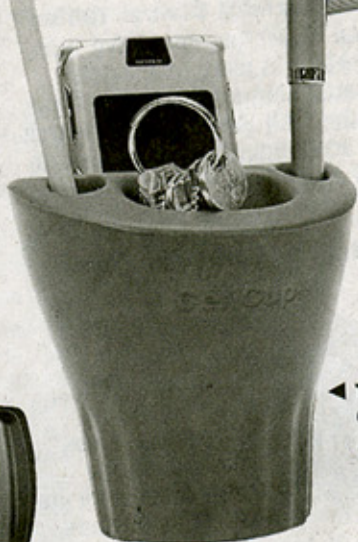
TellPhone 4000 hooks up to mobile phones and has Caller ID display.



Scosche's Bluetooth Wireless kit for music players connects them with car radios.



The CellCup has slots for a cellphone, keys and pens.



Sony Corp.'s Sony Electronics introduced the Giga Panel stereo, which has a removable faceplate that can hook up directly to your computer so you can download up to 500 tracks that the receiver can play. It will be available in February for about \$350.

On the Edge Marketing of Lake Forest, Calif., is showing a \$1.96 device called Ride Tones that lets you download songs and sounds for your factory car alarm to play. You have to pay for each song downloaded from Ride Tone's Web site. It's available at RideTones.com, among other automotive retailers.

Phones Although hands-free Bluetooth kits are becoming more common, the latest batch of products are designed to offer better voice recognition, improved sound quality and the ability to store more phone numbers.

The new BlueConnect, by AutoIntelligence of Muncie, Ind., is an integrated Bluetooth system for vehicles with enhanced voice recognition and noise reduction features. You can hook up to seven phones to the device, and store up to four phone numbers per name entry. AutoIntelligence is currently looking for more distributors, but the product is available at some Toyota dealerships. It costs \$499 for the product with installation.

MITO Corp., of Elkhart, Ind., also has a voice-activated Bluetooth kit called the TellPhone 4000. The product can hook up to four Bluetooth mobile phone connections and a graphic display shows Caller

ID. It is priced at \$419 and can be purchased on the company's Web site at www.mitocorp.com. For those who experience dropped calls or no network coverage, MITO is also offering the Call Capture, which boosts signal strengths by 10 times. It costs \$279 and also can be purchased on MITO's Web site.

If you need a place to store your mobile phone, Heining Holdings, of Bellingham, Wash., is offering the CellCup, which fits into any cup holder. There is a slot for your cellphone, another space for change and keys, and two other holes for your pens and pencils. It retails at \$12.95 and you can find where it's available at www.heining.biz.

Storage Companies are also introducing a host of new storage devices. Motivation Design LLC of Newbury, Mass., is introducing the Kurgu Sack Hook, a \$39.99 collapsible steel frame that snaps up to hold 10 to 15 grocery bags and can be carried into the house with bags attached. The product will be available in February online through Kurgu.com, among other retailers.

BumperBib Inc. is launching the Kid Console, which can be attached to the back-seat center seat belt to offer extra storage space and washable trays that can fold out over a child's lap to provide a surface for play or eating. The \$39.95 Kid Console, geared at children ages seven to 15, will be available at retail stores this spring and at BumperBib.com starting in February.

Big Stakes in Ailing Airlines Raise Questions for U.S. Pension Agency

By MICHAEL SCHROEDER

WASHINGTON—The U.S. government is on its way to becoming a big shareholder in the nation's airline industry and possibly in the auto industry.

The Pension Benefit Guarantee Corporation, the federal agency that partially guarantees traditional pensions, recently was awarded 7% of US Airways Group Inc. by a federal bankruptcy court handling the company's Chapter 11 reorganization, according to the PBGC's recent filing with the Securities and Exchange Commission. The agency got the shares as compensation for the underfunded pension plans it assumed when the company filed for bankruptcy.

The agency is likely to get an even larger stake—between 15% and 35% of new shares—of UAL Corp.'s United Air-

Looking Abroad

White House acts to ease restrictions on access by U.S. airlines to foreign capital. Article on page A7.

lines when it emerges from Chapter 11 in February, after 38 months in court protection, according to a PBGC official. And it's likely to get sizable chunks of Northwest Airlines, Delta Air Lines and Delphi Corp.—if, as expected, the companies ask the bankruptcy courts to dump their

Gaining Altitude

US Airways' share price since combining with America West and emerging from bankruptcy



Source: WSJ Market Data Group

pension plans on the insurer.

Taxpayers stand to benefit if the PBGC's stockholdings increase in value. Stock sales would bolster the agency's assets that are used to pay retirement benefits, and possibly forestall the need for a taxpayer bailout of the deficit-ridden federal insurer.

Bankruptcy courts have awarded company stock to the PBGC in the past, but the practice has been relatively rare, given that most companies that terminated their plans then went on to liquidate their assets. Now, companies are using bankruptcy in part as a strategy to shed billions of dollars in unfunded pension liabilities to clean up their balance sheets. That means that the size and number of PBGC's holdings are likely to reach an unprecedented

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INSIDE TODAY'S JOURNAL

Spying on the CIA

Let's assess the validity of the claim that Valerie Plame's status was "covert," or even properly classified,

Treatment Incentives

The health-care system isn't yet in a full-fledged cri-

