BUSINESS PEOPLE

JOHN J. RYAN of Bloomfield Hills has been named to the newly created position of vice-president for oper-ations in the Vought Corp. Michigan Division.

. He has been director of operations for the division.

MILTON F. COULSON JR. of Birr. COULSON JR. of Birmingham was promoted to executive vice-president and general manager of the Bloomfield Hills, Michigan office of D'Arcy-MacManus & Masius, Inc.

Coulson had been senior vice-presi



GARY J. ABRAHAM of West Bloomfield has been appointed assist-ant dean of fiscal affairs at the De-troit College of Law. Abraham has been a DCL faculty member since 1971.

JOHN McCORMACK of West Bloomfield has been appointed corpo-rate manager, artist supplies, at Hud-

son's.

McCormack held a similar position with Gimbel's in New York.

JOSEPH PALERMO of Troy has pined Hudson's as merchandise man-ger, women's shoes. ager, women's shoes.

Palermo held a similar position at
Franklin Simon in New York.

John R. Farley of Farmington Hills has been promoted to executive vice-president of the Wilding division of Bell & Howell. Farley has been senior vice-presi-dent and account supervisor of Wild-ing's Ford Division activities.

JOSEPH M. BARRETT of Bloomfield Hills has been named vice-president, creative director, for BBDO-Batten, Barton, Durstine & Os-

Barrett joined BBDO in May.

Hudson's

EILEEN C. GOLDHOFF of South-field has been named buyer of junior dresses. Rainbow Budget Store. She was buyer of daytime lingerie for the Budget Store.

ELAINE KRAMER of West Bloomfield has been promoted to buyer, junior bidget dresses. She was previously buyer of junior dresses for the Rainbow Budget Store.

GRACE E. PARK of Troy is new puyer of daytime lingerie, Rainbow

fine clothing, men's sportscoats and slacks and men's casual slacks for Hudson's.

buyer of junior sportswear in the Budget Store.



LAWRENCE M. RAU of Birming-

Rau joined BBDO in Detroit last No-

buyer of junior sportswear in the Budget Store.

THOMAS E. GELLER of Rochester is now buyer of men's tailored sportswear and men's sportscoats and slacks.

Geller was buyer of men's suits and fine clothing. men's sportscoats and representative at another Detroit based bank.

Hudson's.

JOHN J. CASTELLANA of Birmingham has been named an associate of
Tarapata MacMahon Paulsen Associates.

Castellana is a member of Ala and
a registered architect.

JAMES P. VERLOTTI of Troy has
been appointed warehouse and facility
manager for Sperry Vickers new
Formerly, a warhouse sales office
manager (velotit) brings to his new position over 14 years of experience
with Sperry Vickers in warehouse operations.



WENDELL D. "PETE" MOORE of Bloomfield Hills is the new president of the Bloomfield Hills office of D'Arcy-MacManus & Masius, Inc. Moore previously was general man-ager of the office.

House buying course opens at Oakland

salesman Jerome A. Nowacki of Weaver Real Estate will instruct the course from 7:30-9:30 p.m. on campus in Roch-ester. Tuition is \$37.

To register call the continuing education of-fice. 377-3120, of the Oak-land University office at the Birmingham Center for Continuing Educa-tion, 642-0290.



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Nancy Dickerson, prominent national correspondent, reports for Detroit Edison:

"Detroit Edison unwraps a complete **Home Insulation** Finance Plan to help you save up to 30% on your heating bills."

Detroit Edison is a concerned participant in America's crusade for conservation. The wise use of energy plays one of the most important roles in that effort. Because proper home insulation offers great energy and cost-saving benefits, Detroit Edison has designed a plan, in cooperation with the Michigan Public Service Commission, to help you insulate or increase the insulation in your home.

No matter how you heat your home, you can benefit.

If you use gas, oil, propane, coal or electricity as your primary heating fuel and you are a Detroit Edison customer living in your own home anywhere in southeastern Michigan. Detroit Edison's Home Insulation Finance Plan may help you bring your home up to today's energy-saving standards. First, with help in selectring a licençed insulation contractor. Second, with convenient financing.

Even newer homes may be out of date.

It's true. Even newer homes may need more insulation to save the maximum amount of money on heating bills. Homes built before 1940 may have no insulation at all. Those built after 1940 may some insulation but probably not enough to meet today's higher standards.

Detroit Edison recommendations include R-44 insulation for ceilings and R-13 for walls and floors in homes with electric heat. In homes with gas, oil or propane heating Detroit Edison recommends a minimum of R-19 insulation in ceilings and R-13 in walls. Anything less sin't doing the best job.

Bundle up your home and save a bundle.

More than 50% of the energy you use in your home goes to provide heat. So it makes sense to reduce the amount of energy you use for heating. Depending on when your house was built, and how it was insulated, improved insulation can save you up to 30% on your present fuel bill. If you have air-conditioning, you'll save on cooling costs, too. So you can see how insulation pays for itself. And your home will be quieter and more comformable all year.

Start with a free home insulation check-up.

Find out how your home measures up. Contact your own licensed insulation contractor, or call your nearest Detroit Edison office for the names of licensed contractors who will examine your home free of charge. They can advise you on the amount and type of insulation your home needs. The cost is probably a to less than you might think. And the savings will mount up every winter from now on.

Detroit Edison's Home Insulation Finance Plan: the Plan that saves.

Insulate yourself against the increasing cost of keeping your home comfortable. Take advantage of Detroit Edison's Home Insulation Finance Plan one of two ways:

- Insulation Finance Plan one of two ways:

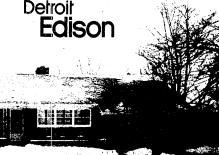
 1. Make a down payment to Detroit Edison of at least 15% of the total cost of insulating your home. The company will finance the balance of your cost up to \$750 without interest or carrying charges provided the balance is paid within 90 days? A bill for the balance will be sent to you by Detroit Edison, separate from your regular monthly electric bill.

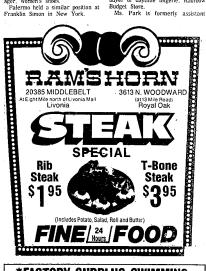
 2. Make a down payment of \$150.
- electric 611.

 2. Make a down payment to Detroit Edison of at least 15% of the total cost of insulating your home. The company will finance the bladnee of your cost up to 575 payable in up to 48 equal installments (a period of 4 years) at an annual percentage rate of 11.13 percent. A coupon book will be provided for convenient payments.
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