

# BUSINESS PEOPLE

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

He has been director of operations for the division.

**MILTON F. 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-president.

**John R. Farley** of Farmington Hills has been named to executive vice-president of the Wilding division of Bell & Howell.

Farley has been senior vice-president and account supervisor of Wilding's Ford Division activities.



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

Barrett joined BBDO in May.

**EILEEN C. GOLDBERG** of Southfield 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 budget dresses.

She was previously buyer of junior dresses for the Rainbow Budget Store.

**GRACE E. PARK** of Troy is now buyer of daytime lingerie, Rainbow Budget Store.

Ms. Park is formerly assistant

buyer of junior sportswear in the Budget Store.

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

Geller was buyer of men's suits and fine clothing, men's sportswear and slacks and men's casual slacks for Hudson's.

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

Castellana is a member of AIA and a registered architect.



**LAWRENCE M. RAU** of Birmingham has been named vice-president and associate creative director, copy, for Batten, Barton, Durstine & Osborn, Inc.

Rau joined BBDO in Detroit last November.

**JANET M. ELLISON** of Troy has joined City National Bank of Detroit as national accounts officer and assistant cashier.

She was previously senior credit analyst and corporate services account representative at another Detroit-based bank.

**JAMES P. VERLOTTI** of Troy has been appointed warehouse and facility manager for Sperry Vickers new Madison Heights facility.

Formerly, a warehouse safety office manager, Verlotti 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 manager of the office.

Thursday, February 3, 1977

(SF-8C)(BWT/7D)

## House buying course opens at Oakland

Preparation for spring house hunting in the form of a five-week non-degree course, "What to Know Before Buying a Home," will be offered by Oakland University's Division of Continuing Education beginning Feb. 3.

Subjects to be covered in the course include selection of a neighborhood, examination of a house for quality and value, financial needs, abilities and methods to be considered in buying a house, preparation of the purchase agreement and explanation of closing costs.

A licensed real estate

salesman Jerome A. Novacki of Weaver Real Estate will instruct the course from 7:30-9:30 p.m. on campus in Rochester.

Tuition is \$37.

To register call the continuing education office, 377-3120, of the Oakland University office at the Birmingham Center for Continuing Education, 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 selecting a licensed 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 have 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 isn'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 comfortable 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 lot 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:

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 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 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.

\*You must hold title on your home and have no bad year electric service disconnection for non-payment of an undeposited bill within the 12-month period preceding the application for financing.

Pick up a free copy of "Detroit Edison's Home Insulation Finance Plan" at any customer office. Or call Detroit Edison for more information.

Save energy for all it's worth.  
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