

datebook

FOUR TOP Chrysler engineers will discuss K-car development and other topics at the Tuesday dinner meeting of the Detroit Section of the Society of Automotive Engineers at Roma's of Bloomfield. Social hour is at 5:30 p.m. with dinner at 6:30 and the program at 8. Charge is \$11 and open to the public. For more details, contact Ron Baker at 476-2780.

THE FINANCIAL Analysts Society of Detroit will feature two Gulf Oil Corp. financial officers talking about Gulf Oil in the changing energy environment noon Wednesday at the Veterans Memorial Building Room 814 in Detroit. Reservations are due Monday by calling Ann Simmonds at 255-3046. Cost is \$6 for members and \$7 for non-members at the door.

THE DETROIT Association of Business Economists will conduct its third annual Economic and Automotive Roundtable Oct. 7 at the Detroit Plaza Hotel with cocktails at 5:30 p.m. and dinner at 6:30 p.m. The program focuses on the prospects for the U.S. economy and automotive retail sales picture in the future. Cost is \$18 for members and \$20 for non-members. For more details call Karen Strichartz at 954-3777.

THE DETROIT office of Deloitte Haskins & Sells will conduct a one-day seminar on Financial Planning Strategies in an Uncertain Economy 8:30 a.m. to 4:30 p.m. Oct. 14 at the Sheraton Southfield, 17017 Nine Mile. The session is free and open to the public. For more details, call Shirley Leetz at 446-0184.

THE SOCIETY of Manufacturers' Representatives will conduct its fourth annual Professional Marketing Seminar Oct. 31 at the Ramada Inn in Southfield. Enrollment fee is \$80 for members and \$95 for non-members. Call the society at 646-3331 for registration information.

Seminars address needs of success-bound women

By JACKIE KLEIN

Success doesn't recognize maleness or femaleness. The bottom line has no gender.

That's the philosophy of Lee Beckett, president of Women Concerns Consultants. She was in Southfield recently to talk about her "Realities of Business" seminar she's conducting from 6-10 p.m. Friday and 9 a.m. to 4 p.m. Saturday at the Veteran's Memorial Building in Detroit.

Ms. Beckett, a sociologist who heads the Grand Rapids affirmative action consulting firm, has designed a series of eight seminars to meet the specific needs of career women for advancement.

According to Ms. Beckett, political promises of including women in business as a state and national priority can't succeed unless problems facing women — credit, financing and federal procurement — are resolved.

To do that, social, economic and cultural barriers must be eliminated, she said.

"Michigan is the only state where women aren't responsible for the debts and follies of their husbands," she said in an interview last week.

"Although 80 percent of all credit cards are applied for by women, financial institutions don't record the cards in married women's names. Unsolicited cards are sent to their husbands."

The Equal Credit Opportunity Act, the Truth in Lending Act and the Fair Credit Act don't require the computer software to include two names or the designation of "Mrs." or "Mr."

Married women aren't asked for a financial statement when they apply for a credit card, according to Ms. Beckett. That's because their credit is based on their husband's income alone, she said.

"THE EQUAL CREDIT opportunity act was enacted to protect women when they're separated, divorced or widowed," Ms. Beckett said. "The act is completely ineffective and ignored. Women are asked to reapply as a new



BECKETT: "Women are asked to reapply as a new account with no previous credit history. They're treated like children graduating from school and their credit is drastically reduced." (Staff photo by Mindy Saunders)

account with no previous credit history. They're treated like children graduating from school and their credit is drastically reduced.

"Women in business face similar cultural, economic and social disadvantages. Under the guidelines of the U.S. Small Business Administration and federal law, women can qualify as minorities for low interest loans."

According to U.S. Labor Department statistics, women business owners account for 4.5 percent of the work force and .03 percent of all sales in the nation. Ms. Beckett maintains methods of acquiring these statistics are false and misleading.

The State of Michigan, according to Ms. Beckett, uses figures of identified women-owned firms selling to state government and excluding business owners in all other categories.

"THERE'S NO benefit in identifying your firm as a woman- or minority-owned business," Ms. Beckett said. "It

could be a detriment. Many women don't report that they control and operate their own businesses. More than 50 percent of all businesses are "Mama Papa" businesses in which husband and wives are equal partners.

"In the past, because of cultural and social factors, men were identified as owners of businesses. It's arbitrary and capricious of state and federal government officials to now claim that a woman who owns and operates a business and has 50 percent control can't elect to be defined as the owner."

Artificial barriers of protection are being used to claim that married women are fronting for their husbands, Ms. Beckett maintained. But a husband has never been charged with fronting for his wife, she said.

The seminars cost \$55. They are planned for Oct. 3 and 4 in Grand Rapids and Nov. 21 and 22 in Troy.

For more information and registration, you may call the consulting firm at 616-949-7417 or Hope Inc., 841-7211.

market place

GOULD INC. with offices in Troy and Systems Engineering Laboratories Inc. of Florida (SYSTEMS) have reached an agreement in principle whereby SYSTEMS would become a wholly-owned subsidiary of Gould. Under the terms of the agreement, two shares of Gould common stock would be issued for each of the three million outstanding shares of SYSTEMS common stock.

JAX CAR wash, with facilities in West Bloomfield, Southfield, Birmingham and Troy, will assume control of the Budget Rent-A-Car facility at Detroit Metropolitan Airport. It also holds an exclusive option to service all of Wayne, Oakland and Macomb counties for Budget, with the exception of a franchise in Grosse Pointe. There are three Budget counters at Metro Airport plus a service facility at Vickman and Merriman roads. Jax has operated a Budget franchise at its car wash on Telegraph and 12 Mile roads for 10 years.

COMMUNITY National Bank declared a 31 cents per share dividend for the third quarter payable Oct. 1 to shareholders of record as of Sept. 19. The bank operates 29 offices in Oakland and Macomb counties.

D.N. MCNABNAY & Associates Inc. of Bloomfield Hills will be the leasing agents for the Ottawa Tower Office Center in Pontiac. The complex will have 217,000 square feet and is part of the \$135 million redevelopment of Pontiac. The project also includes a 200,000-square-foot General Motors Truck and Coach office, 100,000 square feet of retail space and a three story parking structure.

THE WAYNE Oakland Bank, an affiliate of First American Bank Corp., will offer a new checking account called "Interest on Checking" effective Jan. 1. The new service (NOW account) is a result of a recent change in the law allowing banks to offer interest bearing checking accounts. The bank has offices in Troy and Avon Township.

OLDSMOBILE expects to sell 910,000 units in the new model year, said Robert Cook a GM vice president and general manager of Oldsmobile. That compares to 830,000 for the 1980 model year. He bases his prediction on several factors. These include: a drop in the inflation rate from 18 percent early in the year to a current 8-10 percent, adequate gasoline supplies and stabilized prices, interest rates expected to stabilize at current levels, improving consumer confidence, and the probability of a tax cut by early 1981. Oldsmobile's share of the market lumps around 9.1 percent, according to Cook.

PONTIAC Motor Division of GM projects a 19 percent increase in sales for 1981, said Pontiac General Manager William Hoglund. Sales are projected to hit 765,000 compared to 643,000 for the 1980 model year. He also said Pontiac will expand production of its four-cylinder engine reaching 770,000 units in 1981 and increasing to 1.39 million by 1983.

STANLEY WORKS declared a 17 cents per share quarterly dividend payable Sept. 27 to stockholders of record as of Sept. 8. This is the 104th consecutive year of dividend payments by Stanley Works.

CREATIVE impressions of Bloomfield Hills won two of 12 national Rockee Awards presented at the annual Oldsmobile dealer association marketing conference. The firm won the awards for work on behalf of the Greater Detroit and Western New York Oldsmobile Dealer Associations. They are presented to dealers and their advertising agencies in recognition of superior marketing and advertising efforts.

JOHN H. ROSEN Advertising Inc. in Southfield was appointed the agency for Hometrend of Michigan Inc., the regional agent for Hometrend Inc. of Georgia, a national real estate franchise company.

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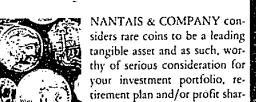
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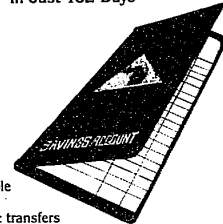
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