Prizewinner

James Kubiak of Sterling Heights won first prize of a $100 gift certificate with his slide of a bird hovering against a cloudy, moonlit sky in the annual fall competition of Meteor Photo Co. of Troy. "It took great patience and a bit of 'photographer's luck' to get this work of art," said seminar instructor Gerald Gazda. Honorable mentions went to Julie Berci, Randy Olmack and Judy Hedin.

Trust officers warned

Get ready for '80s asset boom

By Suzie Rollins Singer
staff writer

Double-income families with sophisticated investment priorities are forcing traditional bank trust departments to revamp in order to survive, a trust officer said.

Richard W. Heiss, senior vice president and senior trust officer at Manufacturers National Bank of Detroit, told a group of estate planners that the "'80s represents a challenging business environment for banks."

"Volatile interest rates will continue, and the baby boom generation will enter a period of tremendous asset accumulation during the next few years and will want to invest it wisely.

"YOU WILL have to be ready," Heiss said.

"Banks must offer more investment-related advice. They have to offer money market funds to compete with brokerage houses. Banks can't wait for deregulation, they must acquire other skills now," he said.

'The baby boom generation will enter a period of tremendous asset accumulation during the next few years and will want to invest it wisely.'
— Richard W. Heiss

Heiss told the 150-person group in the Westin Hotel that customers want a trust officer to act as a financial advisor, telling them the best way to invest their money.

Depositors presently have invested more than $200 million in money market funds. Now, non-banks such as Sears and Merrill Lynch are providing investment services to customers and competing with banks which offer lower interest rates and not nearly as many investment options, Heiss said.

"Banks have to get into futures and options which are all promoted in an active society," Heiss added.

"IRAs WERE the first significant test of opening up a new range of products," he said.

Heiss is immediate past president of the American Bankers Association Trust Division and presently serves on the ABA Trust Division executive committee and its communications council.

He advised trust offers to draft long-range strategies to identify the market they want to serve.

"There are 75,000 major financial institutions in this country, and 100 could easily support the needs of this country. In order for trust departments to survive, they must be competitive. They have to capitalize on what they have," Heiss said.

"There is a need for a greater visibility (of trust departments) because one-third of the major trust departments in business today won't survive the '80s," he said.

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HINSON HEATING AND AIR CONDITIONING
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McDONALD BROTHERS
1441 S. Saginaw Service Call $20 parts and insulation 10% 398-0310
AIR CRAFT-PASSENGER CHARTER AIR AMBULANCE
JET STREAM
13201 Conner Rd up to 1500 miles 6% 521-8000
APPLIANCE SERVICE
MICHIGAN APPLIANCE SERVICE and PARTS
all services $4 parts 15% 869-1277
R & D SERVICE CO.
821 S. Main off service call $3 parts 15% 543-1100 800-
AQUARIUMS & SUPPLIES & BIRDS (Storewide)
ROYAL TROPICAL FISH BIRD HAVEN
Woodward at Nichols 2 blks N. of 11 mile 15% 541-8600
AUTO BODY REPAIR AND PAINTING
A & J COLLISION
24660 Telegraph 10% 352-4766
THE CORVETTE SHOP
21675 Telegraph off show room A/C 10% 353-0313
AUTO DEALERS (new and used)
JIM FREBARD PONTIAC
400 N. Main at 11 mile, Royal Oak Cash $100 547-8100
Service (Parts and Labor) 10%
STAR LINCOLN MERCURY
24350 W. 12 Mile Southfield cash $100 354-4800
TAMAROFF BUICK
22201 Telegraph & 12 Mile, Southd. tax, parts & labor 10% 353-1300
$200 savings
AUTO LEASING
JIM FREBARD LEASING
400 N. Main, north of 11 mile, Royal Oak off payments 3% 547-8100
AUTO PARTS & IMPORTS (non-sale items)
PARTS OF THE WORLD
29316 W. Woodward, Royal Oak 10% 268-6060
PARTS OF THE WORLD
5659 Lahser at Quinn Rd. 10% 422-5500
PARTS OF THE WORLD
27835 Gratiot, Roseville 10% 774-7723
AUTO REPAIR AND SERVICE
DIAL A MECHANIC, INC.
on labor 15% 541-2121
JACOBS TEL-12 MOBIL SERVICE CENTER
29014 Telegraph Tel 12 Mobil Service Ctr labor 10% 358-7781
SHERER'S BOMERSET SERVICE, INC.
15 Mile & Crooks car wash w/lube $1 on auto repair 10% 643-9666
VILLAGE KNOLL SHELL
3600 W. Maple at Lahser labor 10% 540-3363
AUTO RENTAL
ECONO-CAR RENTAL
on Rentals from $29.00 special consideration to card holders 358-1170
AUTO MECHANIC AND RUSTPROOFING
DAWSON AUTO REPAIR
30799 Greenfield 10% 645-8744
BEAUTY SALON
HAIR TECHNIQUES by ROSANNE
17000 W. Eight Mile, Suite 1
QUEUE on all hair services 10% 569-2292
1214 W. Maple, Birmingham, MI Mon.-Fri. only on all hair services 20% 642-1848
BOOKS AND BIBLE (excluding sale items)
DICKSON'S BIBLE AND BOOKSTORES
1315 S. Woodward 5-10% 543-7444
DICKSON'S BIBLE AND BOOKSTORES
23483 Ford Rd. 5-10% 477-7720
DICKSON'S BIBLE and BOOKSTORES
2108 Fairlane Plaza 5-10% 582-3950
DICKSON'S BIBLE AND BOOKSTORES
27270 Van Dyke 5-10% 264-1500
BURGLAR AND FIRE ALARMS
A-SECURE & LOCK-ALARM CO.
29935 Ryan, Free security survey 525-3797
10% SAL-ARMS
CENTRAL ALARM SIGNAL, INC.
13400 W. 7 Mile Rd. Bus. Rte. (after hours rates) 10% or $100 864-8900
(licensed-insured)
SECURITY ENGINEERING, INC.
3600 W. Maple, Suite 210W whichever less 10% or $100 644-5422
CAMERAS
NEGATIVE OUTLOOK
26555 Evergreen 10-35% 355-0234
CARPET-FLOOR COVERING
MAIN FLOOR COVERING
1226 S. Main St. material only 5% 547-6600
CARPET INSTALLATION
MELDRUM CARPET & INSTALLATION CO.
on installation up to 50% 468-0362
CARPET-ORIENTAL RUGS
AZAR'S GALLERY OF ORIENTAL RUGS
251 Merrill 20% 544-7311 (send ad before purchase)
CARPET UPHOLSTERY CLEANING
HUBER CARPET CLEANING CO
10% 548-2620
BERKLEY CARPET CLEANERS
120 Circle Dr. Berkley 10% 548-4132
MURPHY CARPET CLEANING
4408 Thornapple, Royal Oak 10% 549-8021
CHIMNEY SWEEPS
K & M CHIMNEY SWEEP
24 hour answering service 10% 781-0334
CLEANING
CLEAN SWEEP COMPANY
Office and House Cleaning 294-1578 15% 468-2653
CLEANERS
STERLING ACADEMY OF DRYCLEANING SERVICE, INC.
21380 Coolidge, Oak Park dry cleaning only 10% 547-9075
COINS AND STAMPS, Jewelry, Diamonds
BIRMINGHAM STAMPS AND COINS, INC.
1287 S. Woodward up to 15% 642-1254
COMPUTERS—BUSINESS PERSONAL
COMPUTER HORIZONS
27095 Southfield Lathrup Village Plaza 10% 484-6502
DENTISTS
JOHN E. KAZANOWSKI
31701 W. 11 Mile Rd free consultation 352-4155
DONUTS
DUNKIN DONUTS
24740 Telegraph Rd. at 10 Mile donuts & baked goods 20% 353-5017
THE DONUT CENTER
2675 N. Woodward pre-ordered food items 10% 642-9080
DOORS
TRI COUNTY LOCK SERVICE, INC.
17000 Grand River 10% 835-9525
ELECTRICAL CONTRACTOR
W.S. BRUNER AND SONS ELE.
3001 E. Fourth St. Licensed, insured 5% 545-9083
TOM EDWARDS ELECTRIC
Licensed, Insured, Res./Comm 5% 398-0815
ENTERTAINMENT
CELEBRITY HOUR
Happy Hour 4-7 Drinks $1 and Hot Hors D'oeuvres 358-4540
ENGINE REBUILDING & REPAIRING
MICHIGAN MOTOR EXCHANGE, INC.
3500 E. Eight, Foreign & Domestic Specialists on parts $50 542-7300
FANS
ACTION REPAIR AND INSTALLATION
877 W. 8 Mile, Westerns, Built in Vacuums Storewide 10% 541-5115
FIREWOOD—SNOWPLOWING
ACE-LATHAM, INC.
17307 S. South Blvd 10% 879-9536
FLORIDA VACATION
DISNEY WORLD AREA CONDOMINIUMS
Orlando Fla 313-5% 427-0585
GIFTS
GIFT PEDDLER
2315 Coolidge Berkley, Cards, Gifts, etc. 10% 545-4600
GLASS
REDI GLASS AND PLASTIC COMPANY
2273 Telegraph Rd. Southfield 5% 353-5770
HANDBAGS
THE EYE CATCHER
27070 Evergreen, Jewelry, handbags & gifts storewide 20% 552-1131
HEALTH FOODS
NUTRI FOOD, INC.
1205 S. Main vitamins and mineral supplement 5% 541-6620
HOME IMPROVEMENT
KITTYHAWK CONSTRUCTION CO.
aluminum siding, see yellow pg. ad $200 max 10% 647-6166
HOTEL
BOOK CADILLAC
1114 Washington Blvd Downtown Detroit mon.-thurs. 20% 256-6000
CAFE PROMENADE & MOTOR BAR
(in the Book Cadillac) mon.-thurs. 20% 256-6000
INVITATIONS
ACCURATE COMPOSITION SERVICE
19100 W. 10 Mile Southfield up to 15% 357-4330
JEWELERS
DIAMOND LIL'S JEWELRY PALACE
1673 W. 14 Mile Carol Lake Center 25% 588-4455
KIMBERLEY JEWELRY
755 W. Big Beaver, Suite 113 Troy (Top of the Troy Bldg.) 25% 362-0202
ULTRA JEWELERS
3131 N. Woodward Royal Oak (Next door to Farmer Jack) mon.-thurs. 25% + 288-1910
KITCHEN CABINETS
($200. or 10% whichever is less)
AMERICANA KITCHENS 10% 10%
CABINET CLAD/ORIGINAL AMISH KITCHEN
1208 N. Woodward 10% 542-0825
MODERN COUNTER TOP CO.
1400 E. Eleven Mile Rd 10% 546-0660
LADIES AND MENS APPAREL
ALL EXPORT AND IMPORT, INC.
30781 Stephenson Hwy., corner of 13 Mile 5% 588-8182
LANDSCAPING
STORIE LANDSCAPING, INC.
2611 Dorothy Lake Rd 10% 642-2777
ACE LATHAM LAWNSPRAYING CO.
1230 S. South Blvd 10% 879-9536
BIRMINGHAM LAWNSPRAYING
20784 Darnon Dr 10% 478-7140
TRU-GREEN
13045 Fairlane Dr Annual Program 10% 422-7980
LIGHTING AND ELECTRICAL
MODERN WHOLESALE ELECTRIC SUPPLY
2423 Rochester Rd lighting over 20% 421-2550
15370 Middlebelt Rd excluding special orders 50% 542-0040
LIQUOR STORE
CROWN'S PANTY STORE
29175 Northwestern Hwy. between 12 & 13 Mile up 50% 358-3658
LOCKSMITHS
BLUE STAR SECURITY LOCKSMITH
27349 Bashon Dr 10% 474-6561
HUGO BOLDMAN AND SON, INC.
30915 W. 8 Mile Rd 10% 542-8775
LOCKSMITH, INC.
29080 Southfield Rd
24 Hour Service Bus. Hours M W F 9 10% 557-0455
24 Hour Service Res. Hours T Th S 9 10% 559-5155
MOBILITY AIDS PROSTHETICS AND ORTHOTICS
METROPOLITAN PROSTHETIC AND ORTHOTIC, INC.
30130 Grand River Ave. Cash 5-10% 546-1700
METROPOLITAN AND ORTHOTIC, INC.
28153 W. Five Mile Rd Cash 5-12% 421-8400
MODERN INTERIOR DECORATING
CASUAL LIVING MODES
2294 Woodward, 2 blks North of 8 Mile 15% 544-1711
MOTEL-RESORT
THE BEACH COMBER (616)
1561 U.S. 31 N. Traverse City rooms 6% 938-1900
THE DRIFTWOOD MOTEL (616)
1061 U.S. 31 North, Traverse City exc. months of July & Aug. 6% 938-1600
MOVING AND STORAGE
DEARBORN MOVING AND STORAGE-GLOBAL VAN LINES
33109 Schoolcraft, Livonia 525-4030
OFFICE SUPPLIES—FURNITURE
GEORGETOWN OFFICE PRODUCTS
1960 Woodward, Bloomfield Hills 10% 334-3500
YATES OFFICE SUPPLY
18223 W. 8 Mile Rd. Printing on site 10% 538-4444
OPTICAL GOODS
KENNEDY OPTICAL CENTERS
2151 S. Telegraph Rd. (for complete eyewear) 10% 334-1811
BROOKS OPTICIANS
350 S. Main excluding other discounts 10% 644-8007
THE EYE CATCHER
27070 Evergreen, Jewelry, Handbags & Designer Eyewear 20% 552-1131
ORIENTAL RUGS
ALL EXPORT AND IMPORT, INC.
30781 Stephenson Hwy., corner of 13 Mile 5% 588-8182
ORTHOPEDIC APPLIANCES/WHEEL CHAIRS/HOME CARE SUPPLIES
BECKER ORTHOPEDIC APPLIANCE CO.
1570 S. Woodward, Birmingham 10% 644-4540
PEST CONTROL
SENTRY PEST CONTROL, INC.
1800 W. 14 Mile Rd., Royal Oak Royal Oak 10% 547-6170
Plymouth 10% 335-7377
PHARMACY
CRANBROOK PHARMACY,
2511 W. Maple 10% 647-0334
PHOTOGRAPHIC PROCESSING
BIRMINGHAM CAMERA SHOP
168 S. Woodward Downtown Passports Film Processing 10% 644-0510
NEGATIVE OUTLOOK
26555 Evergreen 15% per item min. Kodak Processing 10% 355-0234
PHOTOGRAPHIC STUDIOS (Wedding photography process 10%)
NEGATIVE OUTLOOK
26555 Evergreen Passport Photos $3.99 and Important 30% 355-0234
PICTURE FRAMES
BIRMINGHAM CAMERA SHOP
168 S. Woodward Posters & Framing 10% 644-0510
PLUMBING
AERO PLUMBING
9255 E. 10 Mile Rd all work guaranteed & state licensed 10% 569-7299
L. LEVINE AND SON, INC.
25137 Telegraph Rd whichever is less 10% or $10. 356-1680
TREVARROW PLUMBING
8110 Lyons Lake Rd whichever is less 10% or $10. 629-3320
PODIATRISTS—FOOT SPECIALISTS (Excluding Lab Tests 7-Day treatments)
DR. CHARLES BERK
26715 Woodward, Suite 1, Royal Oak 546-5811
DR. KENNETH LAWRENCE D.P.M.
24300 Orchard Lake Rd 478-1618
DR. DENNIS M. EDER D.P.M.
24350 W. 12 Mile Rd., Suite 21 533-3010
DR. WALTER H. FEUEREISEN
31800 Orchard Lake Rd 478-2100
PRINTING
APPLE PRINTING
23415 Mack Ave Rd 10% 444-5089
APPLE PRINTING
19162 10 Mile Rd 10% 358-8099
APPLE PRINTING
15115 W. 8 Mile Rd 10% 342-8630
IMAGE PRINTING
2717 Woodward (Northwestern) Commercial Printing 15% 334-3040
REFRIGERATORS AND FREEZERS (Parts 10%)
MICHIGAN APPLIANCE SERVICE AND PARTS
Over the counter parts service in S.E. 478-2107
RESORT-SKIING
TIMBERLEE MOUNTAIN RESORT (616)
Traverse City 938-2201 mon.-wed. $2. 946-4444
RESTAURANT
CAPRARO'S ITALIAN DEN
1627 Lincoln mon.-thurs. dinner 10% 588-6000
CAFE PROMENDE
(in the Book Cadillac) mon.-thurs. 20% 256-6000
CHINA FAIR
23211 W. 7 Mile, in Whole Mart open $10 10% 349-0441
LEMON PEEL
575 S. Adams, Birmingham 10% 644-0568
MOTOR BAR
(in the Book Cadillac) mon.-thurs. 20% 256-6000
TEN YEN
2457 Rochester Rd., Lincoln open $10. 10% 425-8910
RESTAURANTS-ENTERTAINMENT
CELEBRITY HOUR
Happy Hour 4-7 Drinks $1.00 and Hot Hors D'oeuvres 358-4540
RESTAURANT LOUNGE (Food Only)
DR. DOODLES
19410 Grand River Ave W. - 1-12 Mile 10% 477-6262
ROOFING
ACTION CONSTRUCTION CO.
Roofing, Siding, Commercial & Remodeling 10% or $100. max 545-2334
PEAK ROOFING AND ALUMINUM SIDING AND TRIM
Cash & Carry 10% or $200 max. 399-7067
SEWER CLEANING
NON-WOOD SEWER SERVICE
24 Hour Service 10% 646-1696
SPAS-SAUNAS-HOT TUBS ($500 or 5%, whichever is less)
CREATIVE SPAS, INC.
2425 Rochester Rd 5% 524-1212
SPORTING GOODS
SPORTABOUT SHOP
22916 S. Telegraph at Maple & Mile Company sports uniforms 10% 358-0349
SUBURBAN SPORTS CENTER
29410 Evergreen Team uniforms 1 - 25% 352-8093
STEREO & HI-FI
ABSOLUTE SOUND
4154 W. Woodward, Royal Oak 48073 up to 15% 548-7550
T.V./STEREO/VCR SERVICE
HARVEY ELECTRONIC
24317 Harper
Corner of Gratiot, 1 Mile N. of Eastland Mall parts and labor 10% 477-7200
TOWING
NORTHWESTERN WRECKER SERVICE
26400 W. 8 Mile Southfield 5-10% 352-5400
TOYS AND HOBBIES
THE DOLL HOSPITAL AND TOY SOLDIER SHOP
2111 S. Main Rd. Berkley 10% 543-3115
TRANSMISSIONS ($25. or 10%, whichever is less)
TRANSMISSION SPECIALISTS
644 W. Maple Troy 10% 645-0777
TREE SPRAYING
STORIE LANDSCAPING, INC.
2611 Dorothy Lake, Inkster and Ridge control fertilizing 10% 642-3777
UPHOLSTERY
BRISTOL ADAMS AND SONS FURNITURE UPHOLSTERING
Tailor and Fabric 5% 542-9582
CYB'S UPHOLSTERING
1941 Telegraph Rd 338-8644
TOM'S CUSTOM UPHOLSTERING, INC.
1662 Rochester Rd. Free Est. Free Del. fabric 10% 689-0030
VETERINARIAN (Excluding other promotions)
DOWNTOWN BIRMINGHAM VETERINARY CLINIC
390 Haynes St. Birmingham all pets incl. $5. 642-6164
WATERPROOFING ($50. or 10% whichever is less)
STONE/WELLS BASEMENT WATERPROOFING
P.O. Box 184 547-7364
10% 547-5478
WEDDINGS
ACCURATE COMPOSITION SERVICE
19100 W. 10 Mile Southfield up to 15% 357-4330
WINDOW AND DOOR REPLACEMENT
CADILLAC WINDOW CORPORATION
24414 W. 8 Mile Rd when over $200. or 10% 352-5404
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B.T.U. WINDOW CO.
12151 Levan, Livonia 5-10% 543-7199
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HARCO WINDOW AND GLASS
2107 S. 11 Mile Rd up to 15% 548-8464

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