Thursday, August 18, 1983 Ó&E



finances and you

Mittra

Pension checklist

Last week, we pointed out that your pension plan might not be there when you need it. Here are 10 key points to investigate in order to size up the pension plan in which you participate.

1. is your job covered by the company's pension plan? The fact that a company has a plan does not always mean that everyone is eligible for its benefits. Also, a company may have more than one pension plan as well as such associated plans as deferred profit sharing, deferred salary arrangements, and slock purchase programs.

profit sharing, deferred salary arrangements, and stock purchase programments, and stock purchase programments.

2. When will you become elligible for membership? Determine the for membership? Determine the procise date of the

Naturally, you want to satisfy that minimum if you have a choice. On the other hand, the map of the may specifically limit, one of ewer hours so you don't qualify for to fewer hours so you don't qualify for the continuation of age and years of service at which you may retire?

This could be particularly relevant if you are planning a second career or thinking of changing jobs or have health problems.

9. How much will your retirement check be reduced if you retire early?
The plan may penalize you heavily if you leave before, say, age 60.

10. How much will your retirement benefit be increased if you stay past age 657.
Try to compare what you would

10. Row much will your retirement benefit be increased if you stay past age 65?

Try to compare what you would make in salary plus any increased pension benefits to the amount that you would receive from pension and Social Security. It might cost you very little to story working.

SEMINAR: The Observer & Eccentric Newspapers and I will conduct our next financial planning seminar benefit in the state University Management Center, Troy, Subjects may include the state University Management. State University of December 1997. Subjects of December 1997. Subject

business people

Maurice B. Allen Jr., vice president of TMP Associates Inc., Bloomfield Hills, has been advanced to the College of Fellows of the American Institute of Architects (AIA).

R. Thomas Yaste has become vice president of Straub Associates/Architects in Troy. Re will continue his duties as director of marketing.

Lisas G. Syam of Beverly Hills has joined Marketing Communications Interface Inc. of Farmington Hills as vice president and account executive. She was formerly midwestern editor for Electronic Buyers' News.

William M. Lane of Birmingham has been named an executive vice presi-dent and director of J. Walter Thomp-son-Detroit. Lane is a 18-year veteran with the agency.

Amy Green of Southfield has been promoted to associate producer assigned to the 6 p.m. news for WLS-TV, Chicago. She joined the channel in 1979 as a newswriter.

R. Ian Hunter of Birmingham has been named executive director of the National Automobile Transporters-La-bor Division. Hunter was interim chair-man of the trade group prior to his ap-polutment to the newly created post.

Carole J. Lange has been named an associate in the Payne-Lendman Inc. Detroit office in Southfield. Lange had been vice president and senior associ-ate with Goerge Moffett Associates Inc.

Paul S. Bazell of Birmingham has joined Catallo Associates Inc. archiects in Birmingham. Bazell will be market-ing manager.

Harry A. Lomason II of Orchard Lake, president and chief executive of-ficer of Douglas & Lomason Co., Farm-ington Hills, has been elected to the board of directors of the Michigan Ma-tual Insurance Company and its affili-ates. He is replacing W. K. Lomason, who is retiring after 33 years as a Nichigan Mutual director.

Sherry Kaye of Southfield has joined Anthony M. Franco Inc. as an account executive. She has been a freelance public relations counselor.

Three appointments in Chrysler/ Plymouth's Marketing Office have been amounced. A. D. (Al) Imber of Bloomfield Hills is C/P dealer associa-tion advertising manager; Glenn A. Northrop of Rochester is car advertis-ing manager, and Charles D. Hadson of Rochester is Plymouth marketing plans manager.

Janet Bosco of Franklin has been promoted to regional casualty claim manager for the Michigan office of All-state insurance Co. She joined Allstate in 1973 as a claim adjuster in the Southfield office.

Linda C. Dówd has been named di-rector of the Weight Loss & Fitness Club at the Franklin Racquet Club. She is an American Registered Radiologic Technologist.

Nancy Riley Irwin has been appointed assistant vice president/corporate banking officer of the Empire of America FSA corporate banking division in the Michigan region.

Richard Hill has been promoted to account supervisor Buick Motor Divi-sion. Hill has been with the company since 1970 and held positions including associate media director and account supervisor of the multi-products group.



Wallace H. Sampson of Bloomfield Hills has been named to E.F. Hutton's 1983 directors' advisory council. He is vice president of E.F. Hutton and man-ager of the firm's Southfield office.

H. J. "Bad" Shelton has been named president of the former Twin Pane Division of Phillips industries Inc. Twin Pane was acquired by Southwestern General Corp. Daniel Pops of Bloomid Hills has been named vice president/finance. Daniel Smock has been named vice president/manufacturing. Paul Daugherty has been named secretary.

Mark Wiedelman of West Bloomfield has been named director of Midwest acquisitions of the Hall Real Extate Group. He was previously vice presi-dent and chief financial officer of Homac, and vice president-corporate finance of First of Michigan Corp. Mary Ann Robb of Madison Heights,







previously assistant director, has been promoted to director of investor services.

Joan Meyer joined the marketing staff of Accounting Corporation of America, Southfield.

Ann Armbrusier of Farmington Hills and Tom Fisch of West Bloomideld were named vice presidents, account supervisors for W.B. Doner & Co. Detroit office. Armbruster joined Doner in 1979 as assistant to the director, retail division. Flich has been with Doner for three years as an account supervisor.

Allien H. Filbey of Bloomfield Hills has been promoted to technical director—research in the Research and Development Department of Ethyl Corp. Filbey Joined Ethyl at its laboratories in Detroit in 1952 as a chemist.

Please turn to next page

JCPenney Correction

On page 14 of our Back-to-School tab we state: Save on all men's white underwear. It should read: Save on all men's white cotton underwear.

On page 20, we list a garment bag, Reg. \$30 Sale \$24. That garment bag is not available.
We are sorry for any inconvenience this may have caused.

JCPenney





Should you wait for a problem to get your family's eyes checked?

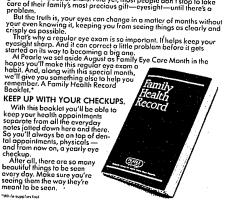




You get your feeth checked regularly. Remember, without fail, get the kids' booster shots. And yet, most people don't stop to tol care of their family's most precious gift—eyesight—until there's a problem.

KEEP UP WITH YOUR CHECKUPS.

KEEP UP WITH YOUR CHECKUP.
With this booklet you'il be able to keep your health appointments separate from all the everyday notes jatted down here and there. So you'll always be an top of dental appointments, physicals—and from now on, a yearly eye checkup.
After all, there are so many beautiful things to be seen every day. Make sure you're seeing them the way they're meant to be seen.



August is Family Eye Care Month at Pearle.

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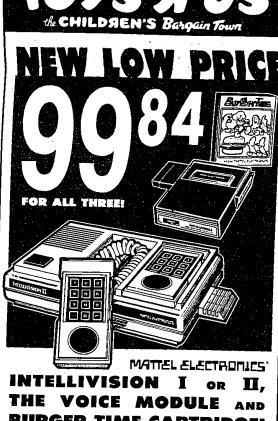
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LIVONIA 29150 W. 7 Mile Rd 41 Middlebelt for all invest des	SOUTHFIELD 27000 Telegraph Rd st 12 Mae	DEARBORN 24411 Michigan Ave. (U.S. 12)	FLINT GRAND RAPIDS LANSING	TOYS AUS
144 STO	RES COAST	TO COAST	SAGINAW	