

datebook

WOMEN'S FINANCIAL SURVIVAL

Thursday, Oct. 11 to Nov. 1 — Four-session workshop 7:30 p.m. in Rochester. Fee: \$20 per person, \$25 per couple. Registration: 377-3033. Sponsor: Oakland University Continuum Center.

REAL ESTATE TAXES

Friday, Oct. 12 — "Tax Considerations for the Buyer and Seller of Real Estate" 8:45 a.m. to 12:15 p.m. in Troy. Fee: \$40. Information: 689-8282 Ext. 258. Sponsor: Walsh College.

ADMINISTRATIVE MANAGEMENT

Friday, Oct. 12 — Administrative Management Society seminar in Farmington Hills. Fee: \$75. Registration: Ellen Schmidt, 353-0404.

GMAT PREPARATION

Friday, Oct. 12 — Weekend seminar in preparation for graduate management admission test offered in Troy. Registration: 540-5988. Sponsor: University Test Preparation Service.

NON-PROFIT RED TAPE

Friday, Oct. 12 — "Working Through the Red Tape: Current Legal Issues for 501(c)(3) Organizations" offered all day in Troy. Fee: \$25. Information: 961-1840. Sponsors: Accounting Aid Society, State Bar of Michigan, NBD Bancorp.

CLOSELY HELD CORPORATION

Friday, Oct. 12 — "Tax Planning for the Closely Held Corporation" 1:40 p.m. in Troy. Fee: \$40. Information: 689-8282 Ext. 258. Sponsor: Walsh College.

RUN A SMALL BUSINESS

Monday, Oct. 15 — Six-session "How to Run a Successful Small Business" begins at 7 p.m. in Southfield. Fee: \$245. Registration: 377-4353. Sponsor: Wayne State University.

SERVICES MANAGEMENT SEMINAR

Monday, Oct. 15 — "Evolution and Revolution in Growing Design Firms" presented all day. Information: Paul Hysen, 348-8669. Sponsor: Professional Services Management Association.

GOVERNMENT ACCOUNTANTS

Monday, Oct. 15 — Association of Government Accountants meets. Reservations: Yonna Ware, 226-2919.

YEAR-END TAX PLANNING

Tuesday, Oct. 16 — "The End Is Near" presented at Council on Small Enterprise seminar 9-10 a.m. in Bloomfield Township. Fee: \$5 for members, \$10 for non-members, including continental breakfast. Reservations: 335-6148. Sponsor: Oakland County Chamber of Commerce.

INDEPENDENT ACCOUNTANTS

Tuesday, Oct. 16 — Independent Accountants Association meets. Information: Jerry Johnson, 882-3500.

FRANCHISE OPPORTUNITIES

Tuesday, Oct. 16 — "The Ins and Outs of What You Should Know About Franchises" presented in Birmingham. Information: 540-0373. Sponsor: Preferred Business Investments Inc.

TAX-SAVING SEMINAR

Tuesday, Oct. 16 — Tax shelters seminar 7:30-9 p.m. in West Bloomfield. Information: 827-1230. Sponsor: IDS/American Express.

TECHNOLOGY BREAKFAST

Tuesday, Oct. 16 — Breakfast featuring machine vision technologies at 7:15 a.m. in Southfield. Information: 1-783-9757. Sponsor: Michigan Technology Council.

PERSONNEL CONFLICTS

Wednesday, Oct. 17 — "Resolving Personnel Conflicts" seminar 9 a.m. to 4:30 p.m. in Troy. Fee: \$225. Registration: 1 (800) 428-4284. Sponsor: Michigan State University.

SELLING

Wednesday, Oct. 17 — "Salesmanship Strategies — A Workshop" will be 8:45 a.m. to 4:30 p.m. in Troy. Fee: \$75. Registration: 689-8282 Ext. 258. Sponsor: Walsh College.

UNEMPLOYMENT COMP

Wednesday, Oct. 17 — Employers unemployment compensation seminar 8:15 a.m. to 4 p.m. in Troy. Fee: \$60. Registration: 961-8670. Deadline: Oct. 12. Sponsor: Employers Unemployment Compensation Council.

SALESMANSHIP WORKSHOP

Wednesday, Oct. 17 — "Salesmanship Strategies — A Workshop" offered 8:45 a.m. to 4:30 p.m. in Troy. Fee: \$75. Information: 689-8282 Ext. 258. Sponsor: Walsh College.

DELEGATION SEMINAR

Thursday, Oct. 18 — "Delegation: An Essential Management Skill" 9 a.m. to 4:30 p.m. in Troy. Fee: \$225. Registration: 1 (800) 428-4284. Sponsor: Michigan State University.

MANAGE CONFLICT

Friday, Oct. 19 — "How to Manage... Not Avoid... Conflict" seminar offered 9 a.m. to 4:30 p.m. in Troy. Fee: \$225. Registration: 1 (800) 428-4284. Sponsor: Michigan State University.

TAX REFORM

Friday, Oct. 19 — "Tax Reform Act of 1984" seminar 8:45 a.m. to 12:15 p.m. in Troy. Fee: \$40. Information: 689-8282 Ext. 258. Sponsor: Walsh College.

WOMEN IN SALES

Saturday, Oct. 20 — Women in Sales conference 8:15 a.m. to 6 p.m. in Detroit. Fee: \$55. Registration: 261-0410. Sponsor: Professional Women in Sales.

WOMEN ENTREPRENEURS

Saturday, Oct. 20 — Business expertise series for

women entrepreneurs 8 a.m. to 4 p.m. in Southfield. Fee: \$50. Registration: 557-5557. Sponsor: Aaron Lowery & Associates.

MAILING FILES

Saturdays, Oct. 20, 27 — Non-credit course on maintaining files such as mailing or inventory lists on microcomputers 9:30 a.m. to 12:30 p.m. in Rochester. Fee: \$40. Information: 377-3120. Sponsor: Oakland University.

CPA MANAGEMENT

Monday, Oct. 22 — All-day Management of an Accounting Practice conference begins at 8 a.m. in Southfield. Reservations: 353-0404. Sponsor: Michigan Association of Certified Public Accountants.

HIGHER PROFITS

Monday-Tuesday, Oct. 22-23 — "How to Improve the Profitability of Your Closely Held Business" financial management seminar in Troy. Fee: \$350. Reservations: Georgia Galeas, 225-3494. Sponsor: National Bank of Detroit and NBD Troy Bank.

WOMEN IN INFO PROCESSING

Tuesday, Oct. 23 — Metropolitan Detroit Forum of Women in Information Processing meets in Southfield. Information: Cheryl Watkins, 264-0252.

HEALTH-CARE MANAGERS

Tuesday, Oct. 23 — "Survival Skills for Managers in Health-Care Settings: Practical Approaches" 8:30 a.m. to 4 p.m. in Detroit. Deadline: Friday, Oct. 12. Fee: \$95. Information: 592-8224. Sponsor: Mercy College of Detroit.

REAL ESTATE WOMEN

Tuesday, Oct. 23 — Women's Commercial Real Estate Association meets in Southfield. Information: Rusty Rosman, 363-1595.

SELF-IMPROVEMENT

Wednesday, Oct. 24 — "How to be Positive in a Negative World" workshop 5:30-9 p.m. Fee: \$25. Information: 335-6148. Sponsor: Oakland County Chamber of Commerce Council on Small Enterprises.

ADVERTISING

Wednesday, Oct. 24 — "Advertising: Making It Work for You" 8:45 a.m. to 12:15 p.m. in Troy. Fee: \$40. Registration: 689-8282 Ext. 258. Sponsor: Walsh College.

HOW TO COMMUNICATE

Wednesday, Oct. 24 — "How to Communicate With Effectiveness and Power" 9 a.m. to 4 p.m. in Troy. Fee: \$155. Registration: 1 (800) 255-6139. Sponsor: Fred Pryor Seminars Inc.

DATABASES VIA PHONE

Saturday, Nov. 3, 10 — Non-credit course on accessing information services such as Dow Jones and CompuServe 9:30 a.m. to 12:30 p.m. in Rochester. Fee: \$40. Information: 377-3120. Sponsor: Oakland University.

SELF-IMPROVEMENT

Wednesday, Nov. 15 — "Stress Without Distress" workshop at 5:30 p.m. Fee: \$25. Information: 335-6148. Sponsor: Oakland County Chamber of Commerce Council on Small Enterprises.

TIME MANAGEMENT

Tuesday, Nov. 20 — "Save Time with Time Management" presented at Council on Small Enterprise seminar 8-10 a.m. in Bloomfield Township. Fee: \$5 for members, \$10 for non-members, including continental breakfast. Reservations: 335-6148. Sponsor: Oakland County Chamber of Commerce.

WORD PROCESSING

Saturday, Nov. 23 to Dec. 10 — Non-credit course 9:30 a.m. to 12:30 p.m. in Rochester. Fee: \$40. Information: 377-3120. Sponsor: Oakland University.

WOMEN IN INFO PROCESSING

Tuesday, Nov. 27 — Metropolitan Detroit Forum of Women in Information Processing meets in Southfield. Information: Cheryl Watkins, 264-0252.

Submit information to Business Editor, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia 48150. All information must be received in writing by Monday for publication the following Thursday.

High Quality Coverage
At Affordable Prices

1. Major Medical.
2. Special Medical Protection.
3. In-Hospital Indemnity.
4. Medigap.
5. Level Benefit Term Life.
6. Long-Term Disability.
7. Short-Term Disability.
8. Disability Income Protection For Women.

B'nai B'rith's
Group Insurance

For B'nai B'rith members only.
We enroll new members.

B'nai B'rith's Insurance sounds like a good idea.
Send more information on plan(s) to:
Please contact me personally or by mail.

Name _____
Address _____
City _____
State _____ Zip _____
Age _____ Telephone _____
Chapter/Lodge/Unit _____
Mail to or call: **MMNY**
3331 W. 80th Street, Suite 100
P.O. Box 2777, Troy, MI 48069
(313) 643-8901
ATTN: KATHY EPSTEIN

COMMISSION FEES GET SLASHED AGAIN!

Standard Brokerage Services, Inc.
announces **EXTRA** discounts
on discount brokerage fees.
Plus... the convenience of
trading through any
Standard Federal Savings Office.

Standard Brokerage Services gives you another good reason to take advantage of our discount brokerage services. We're cutting commission fees even more! Now, for a limited time only, you can save up to 77% and more* when you buy or sell with our discount coupons. Minimum commission is \$35.00.

If you make your own investment decisions, now is the time to start trading with Standard Brokerage Services. You'll always get good discounts on commission fees. But now, with our additional reductions, the savings are even greater!

Simply call 643-6505 in the Detroit metro area, or outside the Detroit area, call 1-800-227-1490 to place your transaction. We'll execute your order promptly and tell you how to redeem your coupon on each trade. You can even settle your trade directly through your Standard Federal Savings checking or savings account, or through any Standard Federal Savings office. With one call you can place trades, get market information, and receive an immediate status report on your account. And qualified investors can borrow on margin at very reasonable rates.

Big discounts on commission fees is only one of many good reasons to trade with us. You'll enjoy quick, courteous service. You'll receive trade confirmation both by telephone and in writing. And you'll get a complete monthly statement.

STANDARD
BROKERAGE SERVICES, INC. **SIPC**

*Based on a February 1984 Telephone Survey of broker-dealers. Standard Brokerage Services, Inc. is a registered broker-dealer. Standard Federal Savings is not. Accounts covered by National Financial Service Corporation.

SAVE 10%

on your first discount brokerage transaction.

Mail this coupon with your check or security to Standard Brokerage Services, Inc. P.O. Box 456, Troy, MI 48069, or call us for further information: (313) 643-6505 or 1-800-227-1490 within Michigan and 1-800-662-9589 in Indiana. Offer expires October 31, 1984.

Account No. _____
Accounts covered by National Financial Service Corporation.
Discounts do not apply to new stock or bond offerings or unit investment trusts. Discounts are in addition to Standard Brokerage Services' already discounted commission schedule. Offer not valid in states where prohibited or disallowed by law.
This coupon has no cash redemption value.
Minimum commission \$35.00.

SAVE 20%

on your third discount brokerage transaction.

Mail this coupon with your check or security to Standard Brokerage Services, Inc. P.O. Box 456, Troy, MI 48069, or call us for further information: (313) 643-6505 or 1-800-227-1490 within Michigan and 1-800-662-9589 in Indiana. Offer expires October 31, 1984.

Account No. _____
Accounts covered by National Financial Service Corporation.
Discounts do not apply to new stock or bond offerings or unit investment trusts. Discounts are in addition to Standard Brokerage Services' already discounted commission schedule. Offer not valid in states where prohibited or disallowed by law.
This coupon has no cash redemption value.
Minimum commission \$35.00.

SAVE 15%

on your second discount brokerage transaction.

Mail this coupon with your check or security to Standard Brokerage Services, Inc. P.O. Box 456, Troy, MI 48069, or call us for further information: (313) 643-6505 or 1-800-227-1490 within Michigan and 1-800-662-9589 in Indiana. Offer expires October 31, 1984.

Account No. _____
Accounts covered by National Financial Service Corporation.
Discounts do not apply to new stock or bond offerings or unit investment trusts. Discounts are in addition to Standard Brokerage Services' already discounted commission schedule. Offer not valid in states where prohibited or disallowed by law.
This coupon has no cash redemption value.
Minimum commission \$35.00.

SAVE 20%

on your fourth discount brokerage transaction.

Mail this coupon with your check or security to Standard Brokerage Services, Inc. P.O. Box 456, Troy, MI 48069, or call us for further information: (313) 643-6505 or 1-800-227-1490 within Michigan and 1-800-662-9589 in Indiana. Offer expires October 31, 1984.

Account No. _____
Accounts covered by National Financial Service Corporation.
Discounts do not apply to new stock or bond offerings or unit investment trusts. Discounts are in addition to Standard Brokerage Services' already discounted commission schedule. Offer not valid in states where prohibited or disallowed by law.
This coupon has no cash redemption value.
Minimum commission \$35.00.

CELLULAR TELEPHONE

By General Electric

\$2095 **\$1995** INSTALLED + TAX

313-398-3333

MANUFACTURED BY

cellular

DETROIT CELLULAR TELEPHONE COMPANY

Manufacturers Representative, G.E. - G.E. Service Station

*Monthly payment as low as \$56.68 based on 60 month corporate lease and \$1 buy out first & last payment with order, subject to approved credit. Service & usage extra.