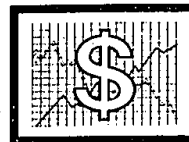


# Business

Barry Jensen editor/591-2300



Thursday, January 23, 1988 O&amp;E

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## 3-session workshop explores financial planning

A couple of weeks ago, I wrote about a certificate program now being offered at Oakland University.

The program is designed to train people seriously interested in entering the financial services industry.

Today I am unveiling a very different educational workshop designed especially for those who want to take charge of their own financial future but are not able to acquire the background to achieve that objective.

Here are the essential features of this educational workshop. The contents of the workshop are strictly educational.

It consists of three sessions, each offered on a Thursday night. The workshop leaders are noted financial planners and other professionals who regularly serve their clients.

As the accompanying chart shows, the topics that will be covered are both essential and varied.

In short, we have developed this educational workshop to teach you — the non-expert — how to save money, take advantage of our tax laws, and provide a secure future for your family.

Particulars of this educational workshop are given below:  
Place: MSU Management Center, Troy  
Dates: Thursdays, March 6-20  
Time: 6:30-10:00 p.m.

**Session I**  
Your Foundation For Financial Independence

Why Everyone Needs Financial Planning

Five Overall Objectives of Financial Planning

Repositioning Your Assets Triangle of Success

Your Tax Brackets — How It Affects Your Financial Plan

Six Main Reasons People Fail Financially



### finances and you

**Sid Mitra**

Take Advantage of Your Lifetime Earning Power  
You Can Become Financially Independent

The Eighth Wonder of the World — Compound Interest

You Can Take Advantage of Inflation

Cash Reserves

Putting Your Dollars to Work (Part I)

Common Stocks

Preferred Stocks

Corporate Bonds

Tax Free — Municipal Bonds  
Your Personal Financial Plan — The Key to Your Success

**Session II**  
Reducing Your Tax Burden

Six Methods to Reduce Your Taxes

Putting Your Dollars to Work (Part II)

Limited Partnerships — The smart way for investors to participate in sophisticated investments

Real Estate

Cable Television

Equipment Leasing  
Oil and Gas  
Agriculture/Cattle  
Tangible Assets  
Precious Metals  
Rare Coins  
Gems

**Session III**  
Retirement Planning & Risk Management

Individual Retirement Account (IRA)

Are You Self Employed — Keogh Plans

Tax-Deferred Annuities

401-K Plans

Risk Management

What You Must Know About Life Insurance — Term, Whole Life, Universal Life, Property and Casualty

Do You Have Your Most Valuable Asset Insured?

The Value of Planning  
Estate Planning

Wills, Trusts, Jointly Held Property  
How to Avoid Probate  
Reducing Inheritance Taxes

For details regarding registration and other information, call Elise at 643-8888, or Marilyn at 628-7259.

A beginning of the year financial planning seminar will be conducted by the Observer & Eccentric Newspapers and the Coordinated Financial Planning staff. The seminar will be 7-9:30 p.m., Thursday, Feb. 13, at the Kingsley Inn, 1475 N. Woodward, Bloomfield Hills, in the Taverna Room.

There is no admission fee, but registration is required. Call 643-8888 for registration.

Sid Mitra is director of Certificate Program in personal finance at Oakland University and President of Coordinated Financial Planning, Inc. in Troy.

## marketplace

Reichheld Corp., Farmington Hills, has been appointed advertising agency of record for the Shrine Circus.

C&T Technical Services Corp., Troy, is a new company recently formed by Cross & Trecker Corp. to provide highly skilled technical personnel for a wide variety of manufacturing and engineering positions.

Alexander Grant & Co., a national accounting firm with offices in Southfield and Detroit, changed its name to Grant Thornton. Alexander Grant & Co. joined Grant Thornton International in 1988. In addition to changing its name, Grant Thornton-Detroit has consolidated operations at the First Center Office Plaza, 26913 Northwestern Highway, Suite 400, Southfield.

Wesley Berry Flowers has signed a marketing agreement with VR Franchise Brokers.

Simons Advertising & Associates Inc. in Farmington Hills has added two clients: J.P. Todds, a Kansas City menswear retailer, and Yankee Peddler, a 12-store retail gift and decorative accessory specialty chain based in Michigan.

Broadcast Marketing Services of Southfield, subsidiary of MARS Advertising has added WIRE/WXTZ, Indianapolis, Ind.

The Reichheld Corp. of Farmington Hills will handle advertising for three additional clients: Classic Motor Cars of Annapolis, Md.; Pape Chevrolet of South Portland, Me.; and Lima Cadillac/Pontiac of Lima, Ohio.

Thompson Advertising Productions

Inc. of Farmington Hills will handle advertising and marketing for Park Chemical Co.

Ray D. Eisbrenner & Co. of Birmingham will handle public relations for E-Z Lift Inc., a producer and distributor of residential and commercial entry doors.

Gifford, Groh, Vanophem, Sheridan, Sprinkle & Dolgorukov in Birmingham was formed by the merger of Gifford, Vanophem, Sheridan & Sprinkle and Fisher, Gerhardt, Crumpton & Groh and Dolgorukov & Dolgorukov. The firm handles just patent, trademark and unfair competition law.

Inacomp Computer Centers Inc. of Troy has named J. Walter Thompson USA/Detroit as its advertising agency.

The MAAO Auto Painting and Bodyworks center at 550 W. Maple in Troy is under the new management of Doug Zmljewski, Cy Vitale and Kurt Seifert.

Kolon, Blittner & Desmond Inc. in Troy has added four advertising clients: Carson Business Interiors Inc. of Southfield; E.W. Grobbel Sons Inc., manufacturers of cooked and raw corned beef; Offcenter retail furniture showroom in Bloomfield Hills; and United Paint & Decorating Centers.

Information for this column should be sent to the business editor, Observer & Eccentric Newspapers, 36251 Schoolcraft Road, Livonia 48150. Information must be received by Monday to be published in the following Thursday issue. Publication cannot be guaranteed. Information should contain a daytime telephone number where information can be verified.

## datebook

### • PURCHASING MANAGEMENT

Thursday, Jan. 23 — Purchasing Management Association of Detroit meets. Information: Jo Ann Mayer, 382-8881.

### • ACCOUNTANTS MEET

Thursday, Jan. 23 — Southeastern chapter of Independent Accountants Association of Michigan meets. Information: Gerald R. Johnson, 882-3560.

### • BUING A COMPUTER

Thursdays, beginning Jan. 23 — Course on how to be an intelligent buyer of a computer offered 6:30-8 p.m. in Bloomfield Hills. Fee: \$20. Information: 645-3635. Sponsor: Cranbrook Schools.

### • WORD PROCESSING

Thursday, Jan. 23 — Four-session course on Wang word processing offered Thursdays and Saturdays in Rochester. No computer experience required. Fee: \$90. Information: 370-3120. Sponsor: Oakland University division of continuing education.

### • LOTUS SYMPHONY I

Thursdays, Jan. 23-Feb. 6 — Principles of spreadsheet development offered 7:30-9:30 p.m. for four weeks in Bloomfield Hills. Fee: \$75. Information: 645-3635. Sponsor: Cranbrook Schools.

### • RETIREMENT INVESTING

Thursdays, Jan. 23-30 — "Plan Now for Your Successful Retirement" investing course offered 7-9:30 p.m. in Rochester. Fee: \$10. Information: 370-3120. Sponsor: Oakland University division of continuing education.

### • GMAT EXAM

Saturday, Jan. 25 — Graduate Management Admissions Test offered in Rochester. Information: 370-3120. Sponsor: Oakland University Division of Continuing Education.

### • SMALL BUSINESSES

Saturday, Jan. 25 — Free small business workshop begins at 10 a.m. in Troy. Information: 542-4220. Sponsors: Michigan State University school of small business. Small Business Management Schools of Royal Oak.

small business. Small Business Management Schools of Royal Oak.

### • IBM-PC

Saturdays, Jan. 25-Feb. 15 — Fundamentals of operating an IBM-PC and using Lotus 1-2-3 and PC-File III offered from 10 a.m. to 1 p.m. in Rochester. No computer experience required. Fee: \$95. Information: 370-3120. Sponsor: Oakland University division of continuing education.

### • ADVERTISING WOMEN

Monday, Jan. 27 — Women's Advertising Club of Detroit meets 5:30 p.m. in Southfield. Information: 964-5678.

### • FINANCIAL PLANNING

Monday, Jan. 27 — Three-session "Money: Handle With Care" workshop 7:15-9:15 p.m. in Bloomfield Hills. Information: 334-3578. Sponsor: Bloomfield Hills Schools.

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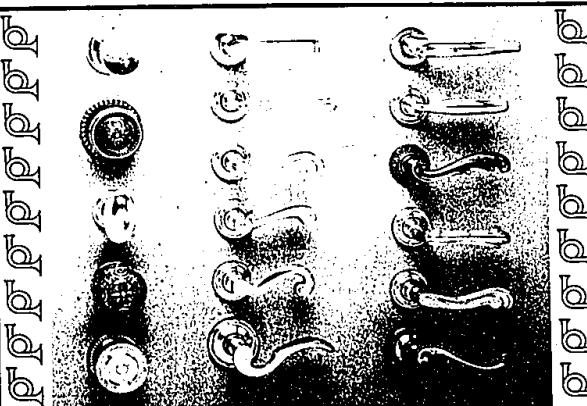
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