



Small Business Expo



Vernon Buchanan, president and founder of American Speedy Printing: "Money's just a way to keep score. I enjoy what I'm doing."

Holistic belief guides Speedy printing chief

By Tom Henderson
staff writer

When Vernon Buchanan, the president and founder of American Speedy Printing Centers, speaks Monday at the Michigan Small Business Expo in Lansing, those in attendance will get a mix of the expected and the unexpected.

They will hear of the sound business principles that have made a national success of his company and a millionaire of him. They will hear about the need to pare the corporate bureaucracy, to motivate their employees, to take care of the needs of franchisees.

But they will hear, too, of the Wheel of Life, and of the eastern way of thought that made Buchanan a black belt in Tae Kwon Do and to which he attributes much of his success.

To talk of his business practices without talking of his way of thinking, his way of life, would be like talking of lightning and ignoring the thunder.

the discipline he needed to succeed in business. Korean karate was also directly linked financially to Buchanan's success: The money he earned from teaching karate paid his way through Cleary College (bachelor of science in business administration and industrial management).

Buchanan has printed up on a bright yellow background what he calls the Wheel of Life. The spokes are the realms of the physical, mental, financial, social, spiritual and family.

"I've seen people who were doing well financially, and their family life was a wreck or they were a wreck physically," said Buchanan. "All the spokes have to be strong."

It's a philosophy Buchanan doesn't just espouse; it's one he works vigorously at. Some would describe him as a health and fitness nut. He happens to think those who aren't so interested in their fitness are the nuts.

"I work out every day at 6:30 a.m.," he said. "It's like brushing your teeth. You just do it. And if I don't do it, my day just doesn't go right."

BUCHANAN CREDITS studying Korean karate — Tae Kwon Do — with teaching him

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Villa builds for minority success

By Carolyn Carman
special writer

Anthony Villa, president of Corona Construction of Troy, has been named Michigan's Minority Advocate for 1987 by the U.S. Small Business Administration.

Villa of Livonia will receive the award Monday at the fifth annual Michigan Small Business Expo in Lansing.

In addition to operating his own small business, Villa has devoted his energy to minority business development. He is active in the Hispanic Business Alliance, the Inner-City Business Development Forum and the Michigan Minority Business Development Council.

"I'm proud of this award," Villa said. "But it is really in recognition of things like this that are going on."

Villa has been chairman of the Hispanic Business Alliance for three years. Under his direction, the non-profit organization has sponsored several programs designed to help Hispanic business owners.

Formed in 1978, the alliance is

based in Detroit and has about 50 members. Recent efforts include meeting with Republic Airlines officials last year in an attempt to further business opportunities for Hispanic business persons. McDonald's representatives have met with the group to locate Hispanics interested in obtaining a McDonald's franchise.

VILLA HAS been on the board of directors of the Inner-City Business Development Forum for five years. The organization offers services to minority businesses such as improvement of accounting procedures and advice on how to obtain funding.

He has also been active in the Michigan Minority Business Development Council for five years. It sets guidelines and procedures to certify minority companies and encourage development of business between major corporations and small minority firms.

"I am of Hispanic descent, so my involvement in these groups is personal," Villa said.

New Detroit is another organization benefiting from Villa's interest.



Anthony Villa

"New Detroit is very active downtown and has become an advocate of minority business," Villa said. "A lot of chairpersons of major corporations are involved in New Detroit."

Villa has been selected by Gov. James Blanchard to serve on the construction and industrial divisions of the Board of Appeals of Health and Safety.

VILLA FORMED Corona Construction in 1980 with two partners who are not active in the business. A general contracting firm, the company is involved in industrial and commercial projects in the metropolitan area.

Trepeck's career is by the numbers

By Carolyn Carman
special writer

The U.S. Small Business Administration has named Judith Trepeck Michigan's 1987 Accountant Advocate.

Trepeck, a managing partner in the firm of Grey & Trepeck of Birmingham, will receive the award Monday at the fifth annual Michigan Small Business Expo at the Lansing Exhibition Center.

"I am very proud of the award," Trepeck said. "I realize it is given in recognition of an advocate in small business, and that is what we pride ourselves on."

"I really think we do service small businesses. We help them get started, teach them to read finan-

cial statements and provide much support."

Trepeck's activities include selection as one of Michigan's delegates to the 1986 White House Conference on Small Business which met in Washington D.C. in August to compile and address the most important issues facing small businesses. Of 400 candidates, she was one of 40 elected from Michigan.

TREPECK of West Bloomfield also chairs the Continuing Professional Education Committee for the Michigan Association of CPAs.

"CPAs are required to take 40 hours a year of continuing education, and so my committee decides on the programming," she said. "We are the final approval for all programs offered."

A member of the National Curriculum Subcommittee at the American Institute of CPAs, she has been a frequent speaker to other accounting firms on how to market their services.

"I teach an all-day course on word power," she said. "It is how to market their firm through the use of newsletters and advertising."



Judith Trepeck

She also will participate in a Cable News Network program on financial abuse. She will be interviewed by the program's host and then take call-in questions for 20 minutes.

The program concentrates on situations such as clients not getting the kind of service they were promised.

Grey & Trepeck opened in 1981. It employs 12, including seven accountants, four support staff and a head of advisory services.

A graduate of the University of Michigan, Trepeck has been in accounting 16 years. She and her accountant husband have two young daughters.

Financial Affairs Month focuses on fiscal fitness

By Carolyn Carman
special writer

Now that the tax deadline has passed, supporters of Financial Affairs Month (April) are hoping attention is turned to financial planning.

Promoted by the Maunders Co. of Birmingham, Financial Affairs Month is a public service to heighten the awareness of estate planning, wills or trusts, life insurance and IRAs. A new topic is financial planning for single women.

During the observance, now in its 28th year, Detroit area bankers, CPAs, lawyers and insurance executives cooperate to promote a heightened awareness of financial affairs. Professionals from the four fields volunteer to speak before service and church groups, PTAs and the news media.

BRENDA SCHNEIDER, vice president and director of community relations at Manufacturers Bank, says she encourages people to identify their financial goals.

"It is important that everyone develop a financial plan, but after it is developed, don't just put it in a drawer," she said. "Things change; you should have a financial plan but each year have it modified."

She has taped a half-hour radio show for station WMCB dealing with the financial affairs of women. "We discussed how married women can obtain a copy of their credit history by contacting TRW, a local credit reporting agency, and for a small fee of \$6 to \$10 can get a copy of their credit rating," she said.

"They can then determine whether creditors have been reporting credit transactions in both names, and if

not, they can go back to creditors and ask that they do that."

She advises women to establish credit by opening a checking and savings accounts and then obtaining a line of credit at a small store.

"Once they have established that by showing they have the capacity to pay back, they can try to establish other larger lines like Visa MasterCard or a car loan."

JOHN PROST, president of the Detroit Chapter of the American Society of Certified Life Underwriters, has been actively promoting Financial Affairs Month by appearing on radio, cable and local television programs. One issue he has focused on concerns locating the proper professional to give advice about financial planning.

He suggests contacting various professional organizations to discover a person's area of specialty, degree or certification they may have.

For example, if you are going to talk with an attorney about financial affairs, Prost advises finding out if the attorney specializes in taxes or a financial area.

On his specialty area, Prost says people should determine if their life insurance coverage is adequate.

"I think I can safely say that few individuals own an adequate amount of life insurance because it is not the kind of product that is readily bought," he said.

He calls life insurance an economic device to replace income. One question to ask is if a policy approaches the economic loss of earning power.

He added that life insurance plans have changed dramatically and now are paying competitive, attractive rates of earnings.

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