

## business people

Dennis V. Woodra of West Bloomfield was appointed vice president, systems support at Manufacturers National Bank of Detroit.

Daniel Artman joined Hermanoff & Associates of Farmington Hills as an account executive.

Dan Owens of Bloomfield Hills was appointed production manager at Heritage Graphic Services Inc. of Troy.

David C. Downs of Rochester Hills was appointed program manager at Jered Brown Brothers Inc. of Troy.

Alfred N. Gatt was appointed president of the Rockwell Clutch Co. of Troy.

Michael T. Jenkins of Birmingham joined Michigan National Investment Corp. of Farmington Hills as vice president in the personal trust investment management group.

Jill A. Deaman of Troy joined Anthony M. Franco Inc., Detroit, as an account supervisor.

Chris B. Emmons of West Bloomfield was appointed executive search associate at Compass Group Ltd. of Birmingham.

Katherine Beebe of Birmingham was appointed manager of real estate consulting at Coopers & Lybrand, Detroit.

Joseph R. McGrath joined Barton-Malow Co. of Southfield as senior



Woodra



Artman



Owens



Downs



Gatt



Jenkins



Denman



Emmons



Beebe



McGrath

project administrator, health facilities group.

George Cooney Jr. and Susan Moody joined Kaufman and Payton of Farmington Hills.

David M. Dosegan was appointed chief engineer of materials engineering at Rockwell International Corporation's Automotive Operations of Troy.

Walter T. Knollenberg was appointed director of financial planning and analysis at Rockwell International Corporation's Automotive Operations of Troy.

John C. Wilson, State Farm Insurance Co. agent in Farmington Hills, was named to the Legion of Honor.

Robert Ealer, State Farm Insurance Co. agent in Birmingham, was named to the Legion of Honor.

Darrel Ashby and Dean Sutor were appointed development directors at Kirco Realty & Development Ltd. of Bloomfield Hills.

Henry A. Slasek was named manager of graphic services for Allnet Communication Services Inc. of Birmingham.

Brian D. Cartwright joined Ross Roy Inc. of Bloomfield Hills as an account executive.

Sherrie Weltzman joined Ross Roy Inc. of Bloomfield Hills as a senior account executive.

Jane Brennan of Birmingham joined Ross Roy Inc., Bloomfield Hills, as an account executive.

Craig C. Dunaway joined Ross Roy Inc. of Bloomfield Hills as an account executive.

Peter J. Valentine joined Ross Roy Inc. of Bloomfield Hills as an account supervisor.

William S. Clayton of West Bloomfield joined Ross Roy Inc., Bloomfield Hills, as senior copywriter.

Peggy Dantas of Kego Harbor was appointed sales associate at

Coldwell Banker Residential Real Estate Inc. of Novi.

Marjorie Garwin of Farmington Hills was promoted to account executive at W.B. Doner and Co.

Michelle W. Jones of Southfield was appointed associate director of the Detroit Strategic Plan Implementation Office.

Mark Haack was appointed programmer analyst at Phoenix Data Resources Inc. of Farmington Hills.

John Crawford of West Bloomfield was appointed account manager for the marketing communications group at Creative Universal Inc.

Douglas A. Dickie was elected a security officer at Empire of America Federal Savings Bank of Southfield.

Richard Ellis of Bloomfield Hills was appointed account executive at Phoenix Group Inc. of Farmington Hills.

Roger Zalant was promoted to director and shareholder at Perrin Fordree & Co. of Troy.

Judy Caldwell, Garrett Kleis and Glenn Sheets were promoted to associates at Perrin Fordree & Co. of Troy.

Ines Fitzpatrick joined Ross Roy Inc. of Bloomfield Hills as an international project coordinator.

Joseph B. Sylvan of Farmington Hills joined Ross Roy Inc., Bloomfield Hills, as a senior account executive.

Steven M. Seiderman of Southfield joined Ross Roy Inc., Bloomfield Hills, as a senior account executive.

Joseph Volltrauer joined Ross Roy Inc. of Bloomfield Hills as an art director.

Anne Gahagan joined Ross Roy Inc. of Bloomfield Hills as a copywriter.

John N. Sprague of Birmingham

was appointed deputy treasurer at Michigan Consolidated Gas Co., Detroit.

Daniel L. Schiffer of West Bloomfield was promoted to associate general counsel and secretary at Michigan Consolidated Gas Co., Detroit.

Tamara Fischer of Rochester Hills was appointed audit manager at Coopers & Lybrand of Detroit.

M. Elaine Moran of Birmingham was appointed audit manager at Coopers & Lybrand of Detroit.

Sara Alex of Farmington Hills joined W.B. Doner & Co., Southfield, as senior media negotiator.

Michael Skields of Rochester Hills was appointed manager of JC Penney's Summit Place Mall store.

Robert A. Berlow of West Bloomfield was named senior vice president, general counsel and secretary of Perry Drug Stores Inc. of Pontiac.

Douglas Rulos joined O/E Learning of Troy as an instructor.

## marketplace

MVP Communications Inc. of Troy provided videotape coverage of Barbara Walters for The Forum of Birmingham.

Micro Engineering Solutions Inc. of Farmington Hills has a new price structure for their Solution 3000.

Townsend Hotel of Birmingham will provide the exclusive Steigenberger Reservation Service.

Digital Animation Corp. moved to a new location at 24445 Northwestern Highway and 10 Mile in Southfield.

Clifford N. Wright Associates of Birmingham completed its 40th year of practice.

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Styles.  
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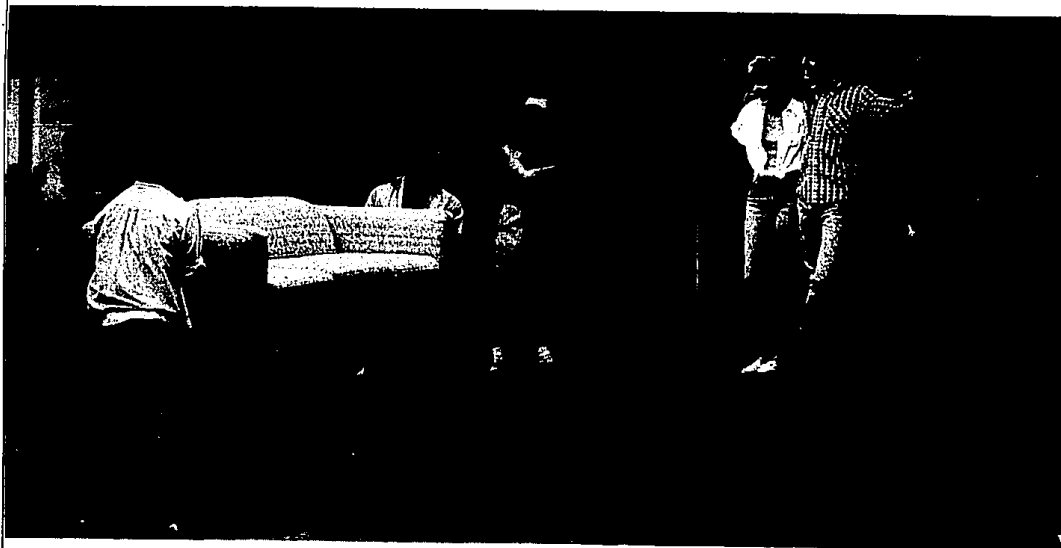
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### 30-Year ARM

7.50% Annual Interest  
10.37% Annual Percentage Rate\*

\* All annual percentage rates are calculated based on a 2% loan discount fee, a loan amount of \$50,000, a 20% down payment, and monthly principal and interest payments of \$456.43 for the 15-year loan and \$349.01 for the 30-year loan. The estimated Annual Percentage Rate is subject to increase or decrease on an annual basis after the loan is closed based on the formula set forth in the loan contract. The initial interest rate will be in effect for the first year of the loan and does not correspond to the formula. There is a 2% annual and 6% lifetime interest rate cap on all adjustable-rate mortgage loans. Conversion is subject to certain conditions provided in the loan contract.

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