classifieds inside

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Miller said her company's research indicates the number of Japanese companies will double from 250 in the next five

Smoothing the way for Japanese The advertising will be from ups-cale establishments because Japa-nese people who come to Detroit usually "are not into discount stores," Penner said. "They tend to like quality and once they find a store they like they stick to it," she said. "They have af-fluent tastes and the pocketbook to back it up."

A Troy consulting firm is launching a business guide, written in Japanese, for businessmen and their familles who are new to the Detroit

area.

The first edition of the Japanese Guide to Preferred Detroit Business is to be published in September by Nihon-U.S. Ltd. The firm offers lan-

guage instruction, translation services and business development for American and Japanese companies.
"They desperately need to get information," Nibon director Hiroko Miller said of the Japanese people whose jobs bring them to Detroil. "Most of them cannot speak English. They cannot read so welt. They don't know the system."
The directory will consist of about 50 pages, 10 of which will be editori-

al content. The remaining pages will contain advertising. Advertisers' names will be in English and Japa-nese.

"They want it in Japanese so that people will really use it," said Freda D. Fenner, whose company, Fenner Communications, is helping to market the directory. "By making it kind of the bible, it will be important for advertisers to use it."

THE EDITORIAL content will consist of tips "to help a business-man or a family become acquainted with their new hometown. It's something we feel is really missing," Fenner said.

Miller sald because most people in the properties of the properties

Fenner said.

Miller said because most people in Japan use public transportation, Japanesee immilgrants don't know how to go about getting a driver's it cense. The said of th

Save now, retire later

Americans no longer assume that retirement must wait until their 65th birthday. In the last decade, the average age people retire has dropped from age 64 to 62. Similarly, more people now apply for Social Security at age 62 than at 65. The statistics undescore a trend that is likely to continue and perhaps even accelerate as the haby beom generation approaches retirement. But choosing early retirement is not simply a matter of deciding that you no longer want to rush out of the office. The Farmington fillis-based michagen absociation of CFAs age flexible and the second of the office of the content o

The second secon

Your Social Security benefits

The ege at which you can retire with full Social Security benefits depends on the year of your birth,

1937	oo years
1938	65 years, 2 months
1939	65 years, 4 months
1940	65 years, 6 months
1941	65 years, 6 months
1942	65 years, 10 months
1943-1954	55 years
1955	66 years, 2 months
1956	56 years, 4 months
1957	66 years, 6 months
1958	66 years, 6 months
1959	66 years, 10 months
1960 and after	67 years

practically speaking

curity benefits If you take an early retirement? Retire before age 62 and you will exceed the property of the

facome can you expect to receive from the plan if you retire at 50° At 62° Conside that many companies will base your monthly pension checks on receive from the plan of the plan of the following the plan of the following the following the following the following your career prematurely, take time to estimate how another raise or promotion could improve the standard of living you enjoy during retirement. The Social Security Administration estimates that those who hope to retire with an annual lacome of at least \$2,000 can expect these two factors to provide about 40 percent of their total retirement frome. The rest is up to the individual.

Whether you plan to retire early, the importance of personal retirement plans, such as IRAs of the program of the following the following

Zeroing in on Russian trade

The new openness in the Soviet Union's economy and industry has paved the way for trade between the USSR and the West, and now American companies are viewing the USSR as an extension of the foreign

can companies are viewing the USSR as an extension of the foreign marketplace. Trouble is, American business people don't have much experience in the filed of Soviet trade.

"A couple of years ago everyone thought perseriorla was a South American football player," and Sonia Buxton, director of Tara International, a West Bloomfield companies to the control of the c

everyone thought perestroika was a South American football player.'

- Sonia Buxton

chambers of commerce. For \$150, American firms can buy a quarterpage advertisement in the 84 by 11-inch directory. The ads will contain 50-word descriptions of the U.S. firm, which will be written in English and Russian.

THE DIRECTORY will consist of up to 1,200 pages, depending on the number of companies that buy space, according to Ron Monigomery, research director at Tara. It will be divided into industry sectors, and each category will be limited to four companies so the U.S. companies will have little competition.

The nearly 1,000 companies that have agreed to advertise so far include manufacturers of sporting goods, pipe fittings, mechanical machinery and building and construction firms.

"We have a little bit of everything

'A couple of years ago

throughout the United States," Mongomery said.

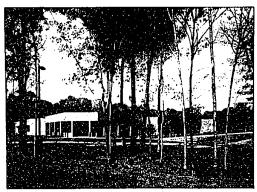
He said Tara's goal is to have 5,000 companies represented in the directory and "use those as our client base for seminars,"

The first seminar the year-old firm is organizing is tentatively set for later this year in Chicago.

"We will bring together people from the Soviet Union and the United Nations and the state and federal government and have speakers and elegates discussing the latest trade topics, east/west trade, joint ventures — basically how to deal with the Soviet Union," Montgomery said. Buston said dealing with Soviet Union businesses is a jot more complicated then dialing an International telephone number.

Union businesses is a lot more complicated then dialing an international telephone number. "The Soviets don't have their fax machines working. You can't pick the phone up and say, Twould like to speak to Vladimir," Buxton said. "If you send a telex, you're lucky if you get a reply in a month." The solution is "to do everything face to face," she said. Buxton, who is British, has experience in Soviet trade relations, have included the U.S./Soviet Trade Directory, which is to be published annually, will be available in this country for \$195.

Livonia Tech Center is the home of a joint venture be-tween Chrysler and Renault to develop a new Jeep model. The tech cen-ter is being developed by Kirco Really & Development of
Bloomfield
Hills. The
Southfield offico of Cush-man & Wake-field arranged the lease.



2nd Annual Great American Outdoor Sale going on now at

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