

College savings concern parents

Continued from Page 1

A final problem we see is that 95 percent of their assets are in the stock market. Forty-three percent of their assets are in a single stock, which subjects their portfolio to much higher volatility factor than is appropriate or necessary.

They should try to build a more substantial cash reserve, perhaps as much as \$5,000. This will allow them to weather any unexpected financial crisis without having to prematurely liquidate an investment at an inopportune time.

Bill and Trudy may want to consider diversifying their portfolio at least partly into bonds and inflation-sensitive areas such as energy and real estate. Bill should certainly reduce his portfolio exposure in the individual stock he owns unless there is a compelling reason to maintain his current position in it.

The next few years will be challenging for Bill and Trudy as they watch their children grow, but by continuing to build a solid financial base now, their goals for their children and themselves can be reached.

Dan Boyce, a certified financial planner, is a past president of the Metropolitan Detroit Society of the Institute for Certified Financial Planners whose practice is in Birmingham. Alan Ferrara is a partner in the Farmington Hills law firm of Couzens, Lansky, Feak, Ellis, Roder & Lazar. He is a past president and current board member of the southeast Michigan chapter of the International Association for Financial Planning.

business people

Mark S. Gebhard was appointed executive director of strategic planning and marketing for ASC Inc. He was formerly director of marketing. Gebhard joined ASC in 1985 as the national sales and marketing manager for the company's limited-edition vehicles group.

Keith Flemingglass was named associate of Geraghty & Miller Inc. He will continue to serve as office manager of the company's Troy office. Prior to joining the firm he served as a site investigation and remediation supervisor at Rohm & Haas Co.

Charles C. Hess of West Bloomfield was appointed vice president and general manager of Metro Computing Corp. Hess formerly served as program manager for IBM Corp.

Gerald M. Jusco of Rochester Hills was promoted to the position of president of Aeromotive Systems Co. Jusco joined ASC in May of 1983 as director of corporate ventures.

John P. Marozzi of Troy was named director of the ASC direct sales activity. Marozzi first became affiliated with ASC in 1974 as a sales manager for American Sunroof Company.

Karen Gagne passed the professional examination of the American Society of Interior Designers. She works for Gagne & Gagne Interiors of Troy.

Mary B. Sperry was named account executive of KBD Communications Inc. in Troy.

Stephen B. Shaw of Birmingham has been appointed assistant controller of accounting control, Michigan Consolidated Gas Co. Shaw joined MichCon in 1979.

Charles J. Ryzts of Troy will provide leadership for the MGA Re-



Gebhard



Flemingglass



Hess



Jusco



Marozzi



Gagne



Sperry



Shaw

search Corp., Birmingham. Ryzts is a graduate of the University of Michigan and has more than 20 years of automotive design, development and testing experience related to automobiles, trucks and buses.

Terece R. Rielly of Birmingham has been named organization and personnel planning manager — Ford Mexico and Trim Operations. He was formerly Industrial Relations manager at the Livonia Transmission Plant.

Charles C. Hess was appointed vice president and general manager of Metro Computing Corp. in Troy. He formerly served as program manager for IBM Corp.

Guy Pierchla has joined the staff of RE/MAX Executive Inc. in Farmington Hills as a Realtor associate.

John Collison has been named manager of the new Farmington Hills sales office of Coldwell Banker. Collison joined Coldwell Banker three years ago as a sales associate.

The following people have been named second vice president at Michigan National Bank in Farmington Hills. They are: Barbara Boyd, who was operations manager with electronics financial services; Merry Hastings a commercial loan operations manager with commercial loan operations; and Amanda Uffelman,

a commercial marketing account officer with the commercial real estate division in the southeast region.

Christina A. Zull has been named tax manager at Michigan National Bank in Farmington Hills. Zull joins the bank from Deloitte Haskins & Sells where she was a senior tax manager.

Robert F. Hess has joined the intellectual property law firm of Brooks & Kushman in Southfield as partner. Formerly he was chief counsel for Federal-Mogul Corp. for 16 years.

Marjory A. Bauer has been named first vice president, director of financial reporting in the corporate controllers division at Michigan National Corp. of Farmington Hills. Prior to joining Michigan National, Bauer was employed at Allied-Signal Inc.

Dr. Arthur Christian Held of Birmingham has been named director of the cardiac care unit at Harper Hospital. Previously, he was assistant director of the cardiac care unit.

Robert A. Steinberg of Birmingham has been named president of St. Vincent Hospital. Steinberg was appointed to St. Vincent's board of trustees in 1978.

Jerry Dummer of Farmington



Barbusch



Jurczynski



Murphy



Mitchell

Hills has been named assistant vice president of executive planning at AAA Michigan.

Terri Barbusch of West Bloomfield has been named account executive for Hermann & Associates.

Robert Jurczynski has been named corporate manager-regulatory affairs for Akzo Coatings Inc. in Troy. Jurczynski has been with Akzo since 1983.

Sharon Murphy has joined Leo Burnett as senior account executive-direct marketing in Southfield.

Diane L. Mitchell has been named aftermarket product manager for drivelines and trailer axle products

at Rockwell International Corp.'s Automotive Operations.

Please submit black-and-white photographs, if possible, for inclusion in the business people column. While we value the receipt of photographs, we are unable to use every photograph submitted. If you want your photograph returned, please enclose a self-addressed, stamped envelope. Indicate in a margin on the front of the photograph that you want it returned. We will do our best to comply with your request. Send information to: Business Editor, 36251 Schoolcraft, Livonia 48150. Please include city of residence and a daytime telephone number where information can be verified.

marketplace

American Speedy Printing Centers Inc., a national quick printing franchise, recently honored Livonia center owners Bill and Connie Greenman with a Sales Leadership Award for 1988.

The Greenmans were recognized at "Partners... Setting the Pace," the franchise system's 1989 National Convention held June 29 through July 2 at the Opryland Hotel in Nashville, Tenn.

J.E. Sandzik Advertising Inc. in Troy recently announced the continuation of its role as the agency of record for Essex Specialty Products Inc., a subsidiary of The Dow Chemical Co.

Akzo Coatings Inc. of Troy received the Q1 Preferred Quality

award from Ford Motor Co. at a special luncheon in Dearborn. Akzo's Pontiac plant is the first Ford NAAD paint supplier to receive the Q1 rating, which is based on exemplary quality performance by a facility as measured by Ford Quality Engineering and Purchasing experts.

International Search Consultants Inc., a nationally recognized executive search firm, has moved from Southfield to a new and expanded facility in the Arborum Office Park complex at 34705 West 12 Mile Road, Suite 343 in Farmington Hills.

TV 2 was honored during the 1988 Take Pride in America national awards ceremony for its efforts to promote Rouge Rescue '88, the annual cleanup of the Rouge River.

For active seniors, come home to...
• Security • Warmth • Friends
in your own private apartment.

Come to...

the
LEATHERWOOD
SUPERB HOMES FOR SENIORS

350-1777

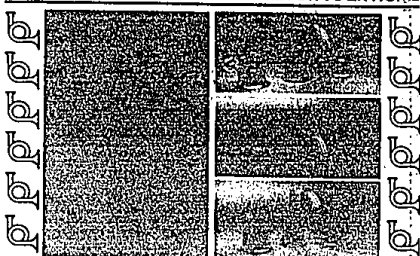
22800 Civic Center Drive, Southfield

Address an
unsettled problem.

Your generous Torch Drive donation can
provide shelter and clothes for the homeless.

PHYLRICH

LIGHTING, BATH, DOOR HARDWARE FOR YOUR HOME



4 of 10,000 REFRESHINGLY DIFFERENT ITEMS
AT HERALD WHOLESALE

We are proud to be the exclusive Michigan distributor of this beautiful line of decorative plumbing and door hardware for the home... from kitchen to bar to bath and on every

door and cabinet in your home, even tile for your floor and walls. Visit our showroom where you can view our large selection and receive savings of 20% and more.

20830 COOLIDGE HWY. JUST NORTH OF 6 MILE RD. 390-4560
HOURS: 9-5:30 MON-FRI, 9-5 SAT, OR CALL FOR A SPECIAL APPOINTMENT ANYTIME.

datebook

BASIC IBM-PC

Saturdays, Sept. 23 through Oct. 14 — Fundamentals of operating and IBM personal computer, offered 9 a.m. to 12:30 p.m. in Rochester. Fee: \$115. Information: 370-3120. Sponsor: Oakland University.

LOTUS 1-2-3

Mondays, Sept. 25 through Oct. 16 — "Introduction to Lotus 1-2-3" offered 7-9 p.m. in Bloomfield Hills. Fee: \$80. Information: 645-3635. Sponsor: Cranbrook Schools.

INTERVIEWING

Tuesday, Sept. 26 — "Basic Interviewing and Selection" offered 9 a.m. to 4:30 p.m. at the American Society of Employers Learning Center, 2315 Northwestern Highway, Southfield. Non-member fee: \$205. Information: 353-4500.

PLANNING

Tuesday, Sept. 26 — Business planning seminar offered 6-8:30 p.m. in Detroit. Information: 964-4000. Ext. 279. Non-member fee: \$15.

Sponsor: Greater Detroit Chamber of Commerce.

EXPORTING

Tuesday, Sept. 26 — "How to Export" seminar offered in Detroit. Fee: \$25. Information: Bernice Stanley, 395-5441. Sponsor: Touche Ross & Co.

CAREERS MICHIGAN

Tuesday, Sept. 26 — Careers Michigan, a group of human resource people, meets in Detroit. Information: 455-4421.

BEGINNING COMPUTER

Tuesday, Sept. 26 through Oct. 17 — "Beginning Computer... Surviving the Computer Age" offered 7-9 p.m. in Bloomfield Hills. Fee: \$70. Information: 645-3635. Sponsor: Cranbrook Schools.

STRESS MANAGEMENT

Wednesday, Sept. 27 — "Stress Management" offered 9 a.m. to 4 p.m. at the American Society of Employers Learning Center, 2315

Northwestern Highway, Southfield. Non-member fee: \$205. Information: 353-4500.

ADVERTISING SEMINAR

Wednesday, Sept. 27 — Ameritech advertising seminar offered at Roma's of Bloomfield. Non-member fee: \$45. Sponsor: Oakland County Chamber of Commerce. Information: 644-1229.

INTERNATIONAL BUSINESS

Wednesday, Sept. 27 — International Business Forum meets in Detroit. Information: Don Keese, 640-2615.

NEW YORK TRUNK SHOWING

THE ULTIMATE IN FUR ACCESSORIES



Meet Ms. Zeld, representing the largest New York hat designer. Our own staff and Ms. Zeld will help you find the most flattering style from her Wonderful Trunk Collection

20% OFF
ALL HATS
INCLUDING SPECIAL ORDERS

Plus an additional 10% OFF Ms. Zeld's Collection

Through Saturday Only
Major Credit Cards Accepted

DETROIT 878300 3773 Third Ave. (West of Fifth St.)
DOWNTOWN HILLS 840-3000 1315 N. Woodward Ave. (E. of Long Lake Rd.)
MON-WED 10:00-6:00 p.m.
(Closed Tues. Thru Fri. 10:00-12:00 a.m.)
For products labeled to show country of origin of imported furs

CHIMNEYS

Cleaned
Screened
Repaired
New

Roofs

• Repaired
• Re-Roofed
• New
• Leaks Stopped



Senior Citizen Discount

Karney Denderlan's
CROWN CONTRACTING, INC.

427-3981

LICENSED • INSURED • GUARANTEED
SINCE 1952

BRIGHTMOOR TABERNACLE FLOODED!

Cascading, foaming, sparkling streams of blessings continue to pour out from the fountainhead of Heaven!
• Barren, fruitless lives are being refreshed!
• The mighty wind of the Holy Spirit is swooping over all—sending deep breaths of new life into every fainting, thirsty soul!

Brightmoor Tabernacle...
Flooded beneath the outpouring
of the Holy Ghost!

Come and satisfy your thirsty heart!



Brightmoor Tabernacle
2555 Franklin Road • Southfield, MI 48034
1-696 & Telegraph West of Holiday Inn
Kenneth R. McGee, Pastor

UNIVERSITY SURGEONS, P.C.

announces the opening of an additional clinic office in
Southfield, Michigan for

WALTER G. SULLIVAN, M.D.
Plastic & Reconstructive Surgeon
Certified, American Board of Plastic Surgery

specializing in

COSMETIC SURGERY
PLASTIC & RECONSTRUCTIVE SURGERY

27201 LAHSER ROAD, SUITE 104
(at 11 Mile Road)
SOUTHFIELD, MI 48034

for Appointments or Information call:

(313) 357-4381

Affiliated with Wayne State University