

Direct deposit promoted to save time and money

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Direct deposit helped strengthen First Federal of Michigan's relationship with clients, said Harold Plotowski, who was recently elected chairman of the board of MACIA and is first vice president of First Federal.

"In some instances, some of our business clients are now opening checking and savings accounts right on the premises. And if I demand warrants, an ATM (automatic teller machine) will be installed on the premises and free ATM access or free checking may be offered."

BUT IF direct deposit is to save millions by the use of cost-efficient cash management technology, MACIA has a long way to go. Currently, just 8 percent of American employees are paid by direct deposit compared to nearly all Japanese and roughly 80 percent of Europeans.

"Right now we're in the process of marketing ourselves better," Kargol said. "For the first 15 years we've been on-line, our time has been spent getting everything down pat. Now we're turning toward educating consumers and employers about the benefits of direct deposit."

MACHIA BEGAN its first advertising campaign in September. The campaign consisted of a talking pay-check called "Big Mouth" demanding to be taken to the bank immediately, even though the employee was at a meeting or eating lunch.

The association was still evaluating whether the campaign was successful, Thornton said. The National Automated Clearing House Association, of which MACIA is a member, added 380,000 new accounts after an ad campaign earlier in the year, he said. Just 170,000 new accounts had been expected.

Lots of small business people just like to do it for themselves

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Daughter and mother used their own money and loans to start the business. Both also work a minimum of 60 hours a week tending to their investment.

High-quality products, their knowledge of wildlife and science and unusual products such as a Galileo thermometer attract customers, Barbara said.

The store is profitable, but not generating big money now, Barbara said. But then, there's no desire to grow too big too fast.

She admits to a few surprises since jumping into business for herself.

"For me, everything costs more than I think, takes longer time and is more work than I expected. That's OK. I love it," Barbara said.

ROSENTHAL AND McCoy were librarians, he at Henry Ford Community College, she at the Southfield

Public Library, until their retirements last summer.

They've had a book store in Farmington for three years and before that for three years in Royal Oak.

"I started collecting books at rummage sales," Rosenthal said. "Pretty soon, I had a houseful, and you start wondering what to do with all these books. So I opened a little store."

Both kept their full-time jobs when launching the business. Initially, they hired a full-time person to help run the operation. Now, several part-timers in aggregate work 20 hours per week, Rosenthal said.

"I'm in here all the time. It's a love. It's a hobby. It's an obsession."

Two factors are keys to the couple's ability to run a bookstore by themselves — they own the building where they do business and the children are grown.

Rosenthal and McCoy don't com-

pete with major retailers, he said, because they don't offer hardcover fiction best sellers and they don't offer magazines and newspapers.

Books abound sells used as well as new books plus cassettes of classical music.

Knowledge and service especially pay dividends in his line of work, Rosenthal said, adding that he doesn't now need the headaches, risks and worries of expanding.

business people

Ann Linscheid of Bloomfield Hills joined Plante & Moran in Southfield as a senior consultant in the management consulting department. Linscheid was formerly telecommunications manager and senior technical analyst with Unisys Corp.



Linscheid Edwards Rieple Mager

Chris Edwards of Farmington Hills joined the WJBK-TV in Southfield as weekend weathercaster and environmental reporter. He comes to TV 2 from WISN-TV in Milwaukee.

Ted Rieple of Farmington Hills was promoted to region vice president at Diversy Corp. in Wyandotte. In addition, Rieple has been appointed to the corporation's strategic planning committee.

Alyce Mager of Troy was appointed sales manager for the Troy Marriott. Previously, she held a similar position with Northfield Hilton in Troy.

Lewis C. Veraldi of Birmingham retired Nov. 1 after 40 years with the Ford Motor Co. Veraldi was Ford's vice president of product and manufacturing engineering. He was head of Ford's "Team Taurus" program.

Veraldi joined Ford's Engineering staff in 1949 and held a number of positions in design, engineering and product development with U.S. components before moving to Ford of Europe as vice president — car engineering in 1973.

He was elected a corporate vice president with responsibility for product development for Ford of Europe in 1975. Later he held a number of assignments with Ford's North American Automotive Operations, serving successively as vice president in charge of Advanced Vehicles Development, Advanced Vehicle Engineering and Technology, Luxury and Mid-Size Car Engineering and Planning, Luxury and Large Car Engineering and Planning, and Car Programs Management. He has headed the Product and Manufacturing Engineering Staff since October 1988.

Charles A. Rood was appointed manager for Englander's furniture showroom in Birmingham. Rood had been general manager of Pierson Interiors.

The following people have been named to new positions at Ross Roy Communications in Bloomfield Hills. They are: Michael Lablak to senior

vice president, director of creative services; Larry McMurry to vice president, group creative director of art; and James J. Brown to group creative director of copy in the Chrysler/Plymouth Group.

Other promotions within the Chrysler/Plymouth Group include: Clifford Sevakis of Troy to associate creative director, copy; David Trevillian to associate creative director, art; Stella Kappas of West Bloomfield to art supervisor; Keith O'Malley of Birmingham to art supervisor; Chrysler; and Danny Freels to copy supervisor, Dodge Merchandising.

William Behr was promoted to group creative director of copy in the Dodge/Dodge Truck Group.

Other promotions within the Dodge/Dodge Truck Group include: Susan McKay to associate creative director, copy; Gary LaGuire of Birmingham to associate creative director, art; Daniel Busto to copy supervisor; and Donald Eggert to art supervisor.

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