Direct deposit promoted to save time and money

Direct deposit belped strengthen First Federal of Michigan's relation-ship with clients, said Harold Plotrowski, who was recently elect-ed chairman of the board of MACHA

Plotrowski, who was recently electde chairman of the board of McHA
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 demand warrants, an ATM (autonatic teller and
rants, and are 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, MA-CIIA has a long way to go. Currently, just 8 percent of American employ-ees are pald by direct deposit com-pared to nearly all Japanese and roughly 80 percent of Europeans.

"Right now we're in the process of marketing ourselves better," Kargol sald. "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 con-sumers and employers about the benefits of direct deposit."

MACHA BEGAN its first advertising campaign in September. The campaign consisted of a talking paycheck 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 evaluat-The association was still evaluat-ing whether the campaign was suc-cessful, Thornton said. The National Automated Clearing House Assoca-tion, of which MACIIA is a member, added 380.00 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 pete with major retailers, he said, because they don't offer hardcover fiction best sellers and they don't of-fer magazines and newspapers. Books Abound sells used as well as new books plus cassettes of classical

new books pills cassettes of crossessimusic.

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.

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 lavestment.

of 60 hours a week renging to meal investment.

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

Rebarsaid.

The store is profitable, but not generating big money now, Barbars add.

The store is profitable, but not generating big money now, Barbars add. But then, there's no desire to "She admits to a few surprises since jumping into business for herself.

"For me, everything costs more than I think, takes longer timevise and is more work than I expected."

That's OK. 1000 til. "Barbara said.

ROSENTHAL AND McCoy were therefore the surprise since jumping the surprise since profitable since the surprise since in the surprise since in the surprise since it is not surprised. The surprise since it is not supported by the surprise since it is not surprised to the surprise since it is not supported by the surprise since it is not suppor

bob

stern

They've had a book store in Farm-

Iney ve nad 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."

all these books. So a openess a mis-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 cou-ple's ability to run a bookstore by themselves — they own the building where they do business and the chil-

dren are grown.
Rosenthal and McCoy don't com-



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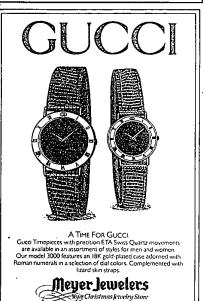
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business people

Ann Linscheid of Bloomfield Hills joined Plante & Moran in Southfield as a senior consultant in the man-agement consulting department. Linscheid was formerly telecom-munications manager and senior technical analyst with Unlsys Corp.

Chris Edwards of Farmington Hills Joined the WJBN-TV in South-field as weckend weathercaster and environmental reporter. He comes to TV 2 from WISN-TV in Milwaukee.

Ted Rieple of Farmington Hills was promoted to region vice presi-dent at Diversey Corp. in Wyandotte. In addition, Rieplehas been appoint-ed to the corporation's strategic planning committee.

Alyce Mager of Troy was appointed sales manager for the Troy Mar-riott, 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" pro-gram.

head of Ford's "Team i au us pur gram.
Veraldt joined Ford's Engineering staff in 1949 and held a number of justitions in design, engineering and product development with US, com-ponents before moving to Ford of Europe as vice president — car engi-neering in 1973.



Charles A. Rood was appointed manager for Englander's furniture showroom in Hirmingham. Rood had been general manager of Pierson In-

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

Linscheid









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

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 Kappos of West Bloomfield to art supervisor, Keith O'Mailey of Birmingham to art supervisor.
Chrysler; and Danny Treels to copy
supervisor, Dodge Merchandising.

He was elected a corporate vice prosident with responsibility for product development for Ford of Europe in 1973. Later he held a number of assignments with Ford's North-American Automotive Operations, serving successively as vice president in charge of Advanced Vehicle Engineering, and Technology, Luxury and Mid-Size Car Engineering and Technology, Luxury and Jud-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.

william Behr was promited to group creative director of copy in the Dodge/Dodge Truck Group. Other promotions within the Dodge/Dodge Truck Group includes. Susan McKay to associate creative director, copy, Gary LaGuire of Bir-mingham to associate creative di-rector, art; Danlel Busto to copy su-pervisor; and Donald Eggert to art supervisor.



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Shown are only 8 of over 200 pieces available. keg 5530 Our Price \$265 (1) Our Price \$349 Our Price \$499 A THE STATE OF THE Our Price \$289 Reg \$635 Our Price \$315 See what's new at Englander's OTHER PLACE. This week, DIA furniture at 1/2 off. Next week, who knows?

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