U-M folks upbeat on economy

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BUT CONSUMERS nationwide are pessinistic, according to Richard T. Curtin, director of U-M surveys of coasumers.

From July to October, the consumer confidence index fell 24 points, During October of 1989 it was 933. This October it was 633. Chie 100 point was February of 1966).

'This is the largest three-month decline in the history of these surveys, easily outdistancing the prior record of 15 points following the 1973 oil embargo, the said.

Iraq's invasion of Kuwati, with the resulting rise in energy prices, came when consumer confidence already when consumer confidence already when the economy is in recession, he said.

think the economy is in recession, he said.

But Curtin found a bright spot:
"Consumers have not fallen into the inflationary psychology of the 1970 a

Buy now because prices are only going op'—which only drove inflationary hich only drove inflation ligher. At present, consumers expect inflation to moderate following the resolution of the Middle East crists."

'Insurance' pays for legal advice

sign up at least 2,000 new members a month. While Spleser is first to ad-mit be's in business to make a profit, My Lawyer is more and more seen as a public service, he said. "It's turning into almost like social (work), something for the working man."

man."

ABOUT THREE OF five people who become eligible for My Lawyer services aign up at the first opportunity, Spieser said, with much of the rest choosing to come aboard later. Besides providing more service, Spieser said My Lawyer attracts better law limst than similar companies due to the way the firms are paid. My Lawyer's firms get a set amount of money per month per paid. My Lawyer's firms get a set amount of money per month per paid. My Lawyer's firms get a set amount of money per month per paid. My Lawyer's firms get a set amount of money per month per paid. My Lawyer's firms get a set amount of money per month per paid. My Lawyer's firms get a set amount of money per month per paid. My Lawyer's firms get a set amount of money per month per paid.

140,000, \$50,000 dollars a month."
Spieser said.
With that kind of compensation, the firms have powerful linentive to do right by My Lawyer clients. They treat our clients the same they would be treating a corporate executive, "Spieser said.
Bladen was equally lofty in his praise for My Lawyer. "We would characterize them as the Cadillac and the Lexus of the prepaid legal plans," he said.
My Lawyer services cost individuals \$416 a year. Anyone can buy the insurance for that amount, but employees of a company that buys the service can sign up for a 2-percent discount. For them the service coefs \$44 a month, which can be deducted \$14 a month, which can be deducted from their pay.

For more information, call My Lawyer at 567-2090.

clarification

In the Thursday, Nov. 6 business section, Vanessa Carthron should have been identified as the manager of Credit Counseling Centers Inc.,



Take a long piece of string.
Wrop it around a small stock of newspapers. Then take it to a recycling center or leave it out for collection on recycling day. You'll be helping U. onewspapers in their drive to

encourage recycling. More than a third of our country's newsprint was recycled last year. But without your help, we wan't have the material to moke recycl-

ing work, So tie a string around your linger. It'll help you remember



business people

Ruth Clevers was named Realtor of the Year by the 2500-member Western Wayne Oakland Association of Realtors. Clevers is vice president and sales manager for Raiph Manuel Associates — West Inc. in Farmington Hills.

Thomas J. Carey was appointed director of sales administration for Brass Craft Manufacturing in Southeld, Previously he served as director of sales/service — Plumb Shop.

Julie Cordes of Rochester Hills joined DMR&B Public Relations in Bloomfield Hills as an account exec-utive serving Caddita door Card, DArcy Masius Benton & Bowles/ Bloomfield Hills asventiage, and Shuert Industries counts. Cordes previously acreed as NASCAR public relations coordinator for Pontiac Motor Division.

Keith D. Wright of Southfield has joined Comerica Inc. as corporate cash management officer.

Scott H. Daniel was appointed manager of sales administration for Plumb Shop, a division of Brass Craft Manufacturing in Southfield. He most recently served as area sales supervisor for Brass Craft's In-dustrial Products Division.

Timothy Weir of Troy was promoted to account supervisor at Anthony M. Franco Inc. Weir joined the Franco firm in 1987 as an account

J. Christopher Preuss joined DMBAB Public Relations in Bloomfield Hills as an account executive serving the Cadillac Motor Car and Pontiac Division accounts. Preuss most recently served as account executive at Campbell and Co., Dearborn, working on the Ford Motor Co. celebrity account.

Craig E. Schubiner was named managing partner of Real Estate Partnership of Franklin.

Katle Brown was named director of human resources at Cellular One. Previously, Brown held a similar po-altion at Ernst & Young.

Carrie Cornwall and Lori Najduk of Cornish, Zack, Hill and Associates recently were awarded the Accredit-ed Customer Service Representative destination

Laurel Wells of Bloomfield Hills was appointed an account coordinator for Balley, Klepinger, Medrich & Muhlberg Advertising. Before Joing B.K.M. & M., she was a program assistant with the Comstock Community Center.









Richard C. Knapp has joined EMPCO Inc. as vice president. Knapp comes to EMPCO from Leaseway Transportation Corp. where he was executive vice presi-dent in charge of the automotive di-vision

Glyan Culver was named senior vice president of development for American Speedy Printing Centers Inc. in Bloomfield Hills. Prior to joining American Speedy, Culver was vice president of Business Card Express, a subsidiary of American Speedy.

Speedy.

John P. Miutz was recently promoted to account supervisor for the Postliae sales promotion account at intergroup Marketing and Promotions. Before joining IMP, Miutz served the Pontiae sales promotion account for the D'Arcy Masius Benon & Bowless advertising agency in Bloomfield Hills.

Mauren Hales of Southfield her.

Mauren Haller of Southfield has been transferred to the advertising account services department at Ko-lon, Bitther & Desmond Inc. Haller has been with KB&D since 1987.

Candace M. Robbins has joined McCann-Erickson/SAS as general manager. Robbins was previously manager of truck advertising at General Motors Corp.'s Chevrolet Motor Division.

Daniel J. Buckley of Farmington Hills was named vice president of sales and marketing for Lason Sys-tems Inc. Before joining Lason, Buckley was vice president of sales and marketing for Western Union Electronic Mall Inc.





Don't Drive and Drink." campaign, as well as a co-manager for the Jeep Off-Road Driving Simu-lator,





Damian G. Zikakis of Birmingham was named controller at Silver's Previously, Zikakis was chief finan-cial officer for Warren-based Color.

Michael T. Zambricki has joined, the law firm of Cox & Hodgman as an associate. Previously, Zambricki was director of human resources at Henry Ford Hospital.

Thomas J. Carey was appointed director of sales administration for Brass Craft Manufacturing. He most recently served as director of sales/ service — Plumb Shop. Prior to coming to Brass Craft, Carey worked for Ex-Cell-O Corp. as sentor accountant, sales engineer and government relations coordinator. Dr. Nancy Hurchik-Munaco, M D of Farmington Hills was recertified as a diplomate of the American Board of Family Practice as a result-of passing a recertification examina-tion offered by the ABFP. John M. Hatt of Bloomfield Hilts was appointed to regional sales man-ager for Mannesmann Demag Corp., Plastics Machinery Division. Prior to joining Mannesmann Demag, Hutt was regional sales manager with DME.

Gary Hoffman was named editor of Business Detroit Magazine. Previ-ously, Hoffman was director of com-munications for Sandy Corp., Troy.

Ronald E. Garbinski of Birming-ham was named executive editor of AAA Michigan Living Magazine. Garbinski was formerly editor of Michigan Business Magazine.

George R. Mrkonic Jr. was ap-pointed executive vice president; specialty retailing at Kmart Corp. In-this new position, Mrkonic will be re-sponsible for Pay Less Drug Stores and Waldenbooks.

Please submit black-and-white-pholographs, if possible, for inclusion in this column. While we value the receipt of pholographs, we are unable to use every photograph that the power pholograph return pholograph return pholograph return pholograph return pholograph that you want it returned. We will do our best to comply with your request. Send information to: Business Editor, 36251 Schoolcraft, Livonia 48130. Please include city of residence and a daytime telephone number where information can be verified.

Joseph Mankvitz sales associate at Century 21 Old Orchard, was recent-ly honored with a Centurion award, the highest level of recognition awarded top-producing sales associ-ates in the Century 21 system.

James J. Clennik III, an agent with the American Mutual Life In-surance Co., was named a recipient of the 1990 National Quality Award.

Alice Belfie has joined the profes-sional staff of Genesis Women's Fit-ness.

Vivian M. Kovach was named di-rector of catering at the Townsend Hotel, Birmingham. Kovach brings over nine years of sales and hotel services management experience to The Townsend.

Gerald C. Horner was named pres-ident Bundy North America. Horner joined Bundy Corp. in 1990 as execu-tive vice president of the company.

Scot Beaton has joined Young & Rubicam Detroit as an art director for the Lincoln Mercury Deater Association account. Before he joined Y&R, Beaton was a senior art director for Bozell, Inc. in Birmingbam.

Paul H. Deering, Paul M. Hart-an and Edward G. Foltz Jr. have ined Mortgage Connection Inc. as count executives.

David Bethards of Union Lake was David Bethards of Union Lake was promoted to vice president, director of program management systems for Intergroup Marketing & Promo-tions, Prior to Joining IMP, Bethards served as account supervisor on the Oldsmobile and Saturn accounts at Visual Services, Inc.

Richard H. Frank was appointed director of quality, Plastic Products, Rockwell International Corp. Frank is a 13-year Rockwell veteran.

Michael Jenkins of Birmingham was named director of research for Royal Maccabees Life Insurance Co. Prior to Joining PPA, Jenkins served as a portfolio manager for both Michigan National Corp. and Comer-ica Capital Management.

EQUIPMENT & CLOTHING

Bill Shallman of Bloomfield Hills has joined MDS/PRA Group as sales executive. Shallman was previously employed at Visual Services Inc. as publicist for the Dodge ODDS& ENDS, NEW AND

Buy one, get one.

John Sonla was appointed director of guaranteed product sales and Wester C. Whiteman, director of underwriting at Royal Maccabes Life Insurance Co. Prior to Johning Royal Maccabees Life Insurance Co. Sonla has held regional managerial positions with Equilable Life and John Hancock and Whiteman was associate manager for Prudential Asset Management Co.

Franklin J. Ellias, of Franklin J. Ellias & Associates Ltd. of South-field, was elected president of the Michigan Association of Life Insurance Counselors at the MALIC annual meeting at Lansing's Radisson Hotel on Oct. 25.

Michael Turner of Walled Lake was promoted to district manager for Arbor Drugs Inc. Previously, Turner served as store manager for Arbor's Cherry Hill Road stored in Inkster.

Laurie M. Callahan was named human resources manager for the Detroit and Troy offices of Price Waterhouse. Callahan joined Price Waterhouse in 1985 after graduation from Wayne State University.

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