

Sound designs abound

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a voice to come out the speakers."

BUT VALUE ENGINEERING does not mean that its systems will cost less than others, Ervin said.

"What (more engineering) means is more flexibility and more value for the same dollars. If we can enhance a system without costing the customer extra money, then we're ahead of the game," Ervin said.

Value engineering is a natural progression from being in a highly competitive, established market.

Most companies will offer comparable products, Hill said, but comprehensive engineering up front can make a system better and at a lower cost.

THE COMPANY'S greatest strength is its in-house engineer, Hill said. It has all the traditional draftsman and electrical engineers, plus computer-aided design/computer

aided manufacturing (CAD/CAM) capabilities.

"We can become a design partner with architect and design engineers," Hill said.

Any sound company that hopes to compete will have to be able to provide more. Because products are relatively similar, that "more" has to come from what the firm provides — design, installation and maintenance.

THE FIRST step in a sound design project, whether it's new construction or a remodeling job, is to sit down with the design and engineer team to work out the technical aspects of the system, Hill said.

The second step is to sit down with the non-technical end users, he said. "Quite often, the end user has whole different set of qualifications than the engineering people," Hill said.

"We have to be cognizant of that and sometimes act as the facilitator

of these two groups and get them together."

Once the pre-engineering interviews are complete, the company does a sound analysis of the structure from which sound engineers can determine what equipment is needed and how it should be used.

AFTER DESIGNING the system, being careful to allow for expansion and ease of use, the sound equipment is installed and tested. But the job doesn't end there, Hill said.

"No matter how good a piece of equipment is there will always be failures — especially in electronics."

Sound systems have to be flexible because users often change, he said. Non-sound applications and integrated applications follow similar steps, he said.

"A year from now, they're going to need this or that so you have to have a system that can change with the company's needs," Hill said. "That's why service after the sale is so important in this business."

Savings quickly add

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of the school chosen and on the strategies she uses for allocating her savings.

It is commonly recommended that parents provide for college savings by establishing a Uniform Gifts to Minors Act (UGMA) Account, which places assets in a custodial account for children. But when determining eligibility for financial aid, these assets are considered to be owned by the child. As a result, for financial assistance purposes, the yearly contribution percentage of those assets (35 percent) is much greater than if the assets are kept in the name of the parent (the expected contribution percentage is reduced to 6 percent).

In addition, Tiptit's daughter would be entitled to the assets in an UGMA account at age 18 without any restrictions on the use of the assets. In this case, we might recommend that Tiptit keep assets in her own name and earmark certain savings for her daughter rather than establishing such an account.

An additional consideration is that certain types of assets never show up on the college aid application forms (for example, annuities or life insurance), and Tiptit should be aware of these planning opportunities. It may seem like a long time in the future to begin planning for college, but decisions made now could have a significant impact on the cost of funding her

daughter's education.

If Tiptit can maintain her current financial strengths and gradually improve in areas of financial weakness, her good beginning can help bring fruition of her goals and desires.

Dan Boyce, a certified financial planner at the Center for Financial Planning in Southfield, has been recognized by Money magazine as one of the top financial planners in the nation. Alan Ferrara is a partner in the Farmington Hills law firm of Cousins, Lansky, Feak, Ellis, Roeder & Lazar. Both serve on the board of directors for the Southeast Michigan Chapter of the International Association for Financial Planning.

datebook

LEGAL ASSISTING

Thursday, Jan. 3 — Free legal assistant career night begins at 7:30 p.m. in the Oakland Center on campus near Rochester. Information: 370-3120. Sponsor: Oakland University.

CAREER NIGHT

Thursday, Jan. 3 — Free seminar on opportunities for legal assistants 7:30-8:30 p.m. near Rochester. Information: 370-3120. Sponsor: Oakland University.

GMAT WORKSHOPS

Saturdays and Sundays, Jan. 5-7 and 12-13 — Graduate Management Admissions Test preparation workshop 9 a.m. to 5 p.m. Saturdays and 1-4:30 p.m. Sundays near Rochester. Fee: \$175. Information: 370-3120. Sponsor: Oakland University.

GRE WORKSHOPS

Saturdays, Jan. 5-26 — Graduate Record Examination preparation workshop 9 a.m. to 12:30 p.m. near Rochester. Fee: \$135. Information: 370-3120. Sponsor: Oakland University.

ACCOUNTANT ASSISTANTS

Tuesday, Jan. 8 — Free accounting assistant information night 6:30-8:30 p.m. near Rochester. Information: 370-3120. Sponsor: Oakland University.

PLANNING

Wednesday, Jan. 9 — Power Plan-

ning '91 covering estate planning, asset and income management, insurance planning, tax update, investment planning and a question-and-answer session 2-5 p.m. at Petruzzello's, 6950 Rochester Road, Troy. Information: Mike Harter, 878-6400. Sponsor: Asset & Income Management Group of Bullyneck & Co. CPAs.

PERSONAL ASSESSMENT

Thursday, Jan. 10 — Personal Assessment Inventory, required for entry into the Oakland University legal assistant program, 7:30-9:30 p.m. near Rochester. Fee: \$25. Information: 370-3120. Sponsor: Oakland University.

AUTO CONGRESS

Sunday-Wednesday, Jan. 13-15 — Automotive News world congress in Detroit. Information: 784-5592.

CAREER NIGHT

Monday, Jan. 14 — Free seminar on opportunities for people completing production and manufacturing management certificate program 7:30-8:30 p.m. near Rochester. Information: 370-3120. Sponsor: Oakland University.

CAREER NIGHT

Tuesday, Jan. 15 — Free seminar on opportunities for personal financial planning professionals 7:30-8:30 p.m. near Rochester. Information: 370-3120. Sponsor: Oakland University.

PURCHASING MANAGEMENT

Thursday, Jan. 17 — "Doing Business as a Japanese Transplant" presented at the meeting of the National Association of Purchasing Management - Metro Detroit at the Mazda plant in Flatrock. Information: 1-773-3737.

WOMEN'S ECONOMIC CLUB

Tuesday, Jan. 22 — Women's Economic Club member exhibition at the Westin Hotel in Detroit. Speaker: Robin Sternberg, vice president and area general manager for IBM Corp. Information: 963-5088.

PURCHASING

Thursday-Friday, Jan. 24-25 — "Purchasing the Fundamentals" in Troy. Fee: \$295. Information: 1-616-323-1531. Sponsor: Marketing and Management Institute Inc.

FAMILY LAW SEMINAR

Thursday, Jan. 31 — "Recent Developments in Family Law" seminar 9 a.m. to 4 p.m. at the Sheraton Southfield, 16400 J.L. Hudson Drive, Southfield. Non-member fee: \$100. Information: Michael A. Robbins, 646-7177. Sponsor: Family law section of the State Bar of Michigan.

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