

## datebook

- PERSONNEL**  
Thursday, Feb. 21 — Human Resources Association meets. Information: 528-8108.
- BUSINESS EXPO**  
Thursday, Feb. 21 — Business Expo 8:30-3:30 p.m. in Bloomfield Hills. Fee: \$5. Information: 644-1700. Sponsors: Birmingham-Bloomfield Chamber of Commerce, Manufacturers Bank.
- WOMEN BUSINESS OWNERS**  
Thursday, Feb. 21 — National Association of Women Business Owners meets in Southfield. Information: Martha Kummer, 851-9270.
- ACCOUNTANTS ASSOCIATION**  
Thursday, Feb. 21 — National Association of Accountants meets in Bloomfield Hills. Information: Joy Beyer, 838-9329.
- TECHNOLOGY COUNCIL**  
Thursday, Feb. 21 — Michigan Technology Council meets in Southfield. Information: 1-313-763-9757.
- ADCRFT CLUB**  
Thursday, Feb. 21 — Acraft Club of Detroit meets in Southfield. Information: 982-7225.
- COMPUTER DEMO**  
Friday, Feb. 22 — Free computer demonstration 9 a.m. to noon in Birmingham. Information: 647-3333. Sponsor: Intrepid Freelance Network.
- CALL A CPA**  
Saturday, Feb. 23 — Free advice from certified public accountants via phone 9 a.m. to 4 p.m. Phone number: 855-2288. Limit: 2 questions per call. Sponsor: Michigan Association of CPAs.
- NEW BUSINESS OPPORTUNITIES**  
Saturday, Feb. 23 — "A Business Opportunity for the 1990s" 7-9 p.m. in Southfield. Information: 649-5863. Sponsor: Training Leadership Council.
- COMPUTER DEMO**  
Saturday, Feb. 23 — Free computer demonstration 10 a.m. to 1 p.m. in Birmingham. Information: 647-3333. Sponsor: Intrepid Freelance Network.
- LOTUS 1-2-3**  
Saturday, Feb. 23 through March 16 — Lotus 1-2-3 workshop 9 a.m. to 12:30 p.m. near Rochester. Fee: \$160. Information: 370-3120. Sponsor: Oakland University.
- RETIREMENT PLANNING**  
Monday, Feb. 25 — Retirement planning workshop begins at 7 p.m. in Farmington. Fee: \$15. Information: Cara, 555-3544. Sponsor: Pearl & Mack Corp.
- TEACHING JOB-SEEKING SKILLS**  
Monday, Feb. 25 — "Opening Doors: Teaching Job-Seeking Skills" 9 a.m. to 4 p.m. near Rochester. Fee: \$70. Information: 320-3033. Sponsor: Oakland University.
- WORKERS COMPENSATION**  
Tuesday, Feb. 26 — Workers Compensation seminar 9 a.m. to 5 p.m. in Southfield. Non-member fee: \$225.
- Information: Denise Moody, 353-4500. Sponsor: American Society of Employers.
- INTERNATIONAL TAXES**  
Tuesday, Feb. 26 — "International Tax Issues: Four Perspectives" begins at 1:30 p.m. in Troy. Fee: \$50. Information: Mary Reinbold, 259-0500. Sponsor: Price Waterhouse.
- HIRE THE BEST**  
Tuesday, Feb. 26 — "How to Hire the Best" 8:30 a.m. to 3:30 p.m. in Auburn Hills. Fee: \$85. Information: 370-3033. Sponsor: Oakland University.
- WOMEN AND ECONOMICS**  
Tuesday, Feb. 26 — Women's Economic Club meets. Information: 963-5088.
- LIVING TRUSTS**  
Tuesday, Feb. 26 — Living trust seminar 1:30 a.m. to 1:30 p.m. in Farmington Hills. Information: Greg Wright, 454-3440. Sponsor: PaineWebber.
- GLOBAL OPPORTUNITIES**  
Wednesday, Feb. 27 — "Global Economics: Financial Opportunities in the New Decade" begins at 7:30 p.m. in Bloomfield Hills. Fee: \$12.50. Information: 645-3635. Sponsor: Cranbrook Schools.
- CPA CONFERENCE**  
Wednesday, Feb. 27 — "Industry, Government and Education Conference" 8 a.m. to 5 p.m. in Troy. Fee: \$105. Information: 855-2288. Sponsor: Michigan Association of CPAs.
- REAL ESTATE ETHICS**  
Thursday, Feb. 28 — "Ethics in Real Estate Management" 9 a.m. to 4 p.m. in Farmington Hills. Fee: \$160. Information: Glenn M. Pelot, 851-0800.
- FEMALE EXECUTIVES**  
Thursday, Feb. 28 — National Association of Female Executives meets in Troy. Information: Joan Sheridan, 693-7039.
- INTERMEDIATE WORDPERFECT**  
Thursdays, Feb. 28 through March 28 — "Intermediate WordPerfect" computer course 6:00-8:30 p.m. near Rochester. Fee: \$150. Information: 370-3120. Sponsor: Oakland University.
- GRE PREPARATION**  
Saturdays, March 2-23 and April 6 — Graduate Record Examination preparation workshop 9 a.m. to 12:30 p.m. near Rochester. Fee: \$235. Information: 370-3120. Sponsor: Oakland University.
- PURCHASING MANAGEMENT**  
Thursday, March 14 — Joint meeting of National Association of Purchasing Management, APICS in Southfield. Information: 1-773-3737.
- REVERSE MARKETING**  
Thursday-Friday, March 14-15 — "Reverse Marketing" seminar in Troy. Fee: \$475. Information: Anna Flynn, (602) 786-1107. Sponsor: Purchasing Education Plus.
- SPECIAL PROGRAM**  
Tuesday, March 5 — "Opportunities in Distressed Real Estate," panel of attorneys and CPAs, 5:15-8 p.m., Troy Marriott, sponsor: Detroit Metro Ctl, \$18 for members and \$25 for others, Information, 585-1283.

## Psychic probes: new team tool

Continued from Page 1

"It's unethical to use this as a screening test."

NOT ONLY is it unethical, but it is probably unwise. Employers who hire only certain types of personalities — because they feel certain types are better than others or are trying to avoid conflict — are assuming conflict is a bad thing.

On the contrary, Heise said, conflicting opinions and methods can be used as a tool to arrive at the best solution.

"Personality differences are a gift," he said. "Sensory people are more detail oriented; intuitive peo-

ple are more possibility oriented — knowing one person looks at (problem solving) this way and another this way can help the two communicate," he said.

Personality tests help people see how they arrive at decisions, Heise said. A warmhearted, extroverted, perception-oriented person, for example, is likely to arrive at a decision differently from a quiet, reserved, impersonal person.

It's important for people to see a person's personality may guide the way in which they approach a problem, and therefore, may explain why they arrive at different conclusions, he said.

Not sharing the results of the

personality test, then, is perhaps its biggest misuse, Heise said. Companies that give the test to employees and then bury the results in a file are not using the test as recommended. Instead, the test taker should be given the results and encouraged to share those results with others. "The trainer should make that clear to people."

"The more alike the personalities, the less conflict you are likely to have," he said. "But you're not as likely to grow, either."

ANDERSEN CONSULTING'S Smale said personality testing is helpful in team building, but is by no means the only tool.

By analogy, personality tests are like a hammer used in building. "You have to have tools to build a house. You don't say I'm going to build this house with a hammer (and only a hammer)."

"A hammer can't cut wood very well, nor could a saw hammer nails," he said. "Could I build house without a hammer? Probably. Would I want to? Probably not (because the hammer is the best tool for joining boards with nails)."

"You need more than one tool for the job — the same applies to personality tests and team building," Smale said. "It's not the only tool, but it's a very important, good tool."

## Family should focus on cash flow

Continued from Page 1

bought new cars, because of their weakened financial condition, we suggest that they look for a low mileage used car to lower their costs. This is an easy way to save several thousand dollars.

The Frys should also review their current auto insurance coverage. They have collision and comprehensive insurance on both cars, including a 1991 Ford and a 1990 Chevy. They may want to consider eliminating the collision and comprehensive coverage on the 1991 car because the value is low and their premiums are buying very little coverage.

They should also raise their liability coverage under the policy from \$100,000 to \$300,000. They currently have the lowest amount available for uninsured motorists and should raise this to the maximum amount. The increased premiums for the additional liability and uninsured motorists coverage will be minimal.

DAVID AND JANET are especially concerned about college costs of their youngest daughter. They should

**They have not spent much time analyzing their current expenses, but it is important to make sure that each dollar is working hard for them toward their most important priorities.**

know that financial aid may well be available for much of their daughter's college costs. They should begin now to thoroughly investigate what might be available.

Their daughter may not have to be restricted to the lowest cost college. The "expected family contribution" to qualify for financial aid is the same regardless of whether she goes to a local community college or Harvard, and the remainder is expected to be made up in a financial aid package from the college. But different schools have different aid capacities, which may have a greater impact on her decision as to where to go.

While David and Janet have recently updated their wills, they should seriously consider durable powers of attorney, particularly with David's physical condition. A durable power of attorney allows the appointed person to act on behalf of another person for all legal matters in the event of incapacity. This document can avoid the necessity of establishing a guardianship and conservatorship through the probate court, and all attendant costs and time delays associated with that process.

The Frys, as well as many others, may want to consider executing a new Patient Advocate Designation.

State law allows a person to designate an individual who will make decisions on care, custody and medical treatment in the event it is determined that the person is unable to participate in medical treatment decisions and becomes incapacitated. Specific rules must be followed, and care should be taken in the drafting of such a document.

While fate has thrown a twist into the well-laid plans of the Frys, with proper re-evaluation and resetting of goals, many of their dreams may still be reachable.

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 Cousens, Lansky, Peck, Ellis, Roeder & Lazar. Both serve on the board of directors for the Southeast Michigan Chapter of the International Association for Financial Planning.

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