## Everyone is looking at 2-stroke engines again

Say you figure there's a good movie to be made about the auto business. First, you need a good guy, who has a new invention that will turn big, stoday old Deterid on its ear.

Then you have him struggling to make it, with loss of dirty tricks, infighting, phone taps, etc., from the big corporations tossed in his way. (Who would believe phone taps?)
So far, you have one version of the story of Orbital Engine Co, an Australian company founded by entrepreneur Ralph Sarich that developed a new version of a two-stroke tralian company founded by en-trepreneur Ralph Sarich that devel-oped a new version of a two-stroke engine presumably usable as a car engine. Two-stroke engines work like your chain saw, ifring every rev-olution, twice as often as most car

and fuel-efficient.

IN FACT, this is the second time
Orbital founder Sarich has attempted to develop a radical new auto enjue. The original effort was in the
mid-1870s, in the heat of the energy
crisis, with a radical but short-lived
design that never saw production—
and somehow metamorphosed into a
small fortune in Australian real-estate for Sarich.

The new Orbital claim is that it
has licked the main problem with
two-strokes—their nasty tendency
to produce more smoke than a Florida fruit orchard in a bad freeze, and
an equally obnozious tendency to
waste fuel. In fact, GM, Ford plus



several outboard manufacturers have been interested enough to li-cense Orbital technology, while Chrysier Corp, went off on its own to develop a two-stroke it thinks is even better. So far, it's the stuff of automotive dreams. In fact, 15 years ago, you

rial success today is that U.S. gov-ernment regulations have made it almost impossible for a free-lance engine company to get into business. The main problem is that under

The main problem is that under new emissions regulations, a new en-gine today must carry a 100,000-mile warranty — about 10 years of average use. That's an up-front lia-bility that's almost impossible to overcome without the active partici-

pation of one of the majors.

Nonplussed, Orbital opened a
plant last year in Tecumseh, Mich.,
to manufacture its engine, either for
an unnamed auto company or a ma-

an unnamed auto company or a ma-rine engine manufacturer.

THREE NEW twists to the plot temerged last week in stories pub-liabed in several auto trade publica-tions. Automotive New reported that Orbital has been quietly lobber rate fuel economy requirements. The thinking goes that this would benefit. Orbital's tuel-efficient em-terment of the present of the presence of the pressure also could lead to an emissions exemption. With would emissions exemption. but the pressure also could lead to an emissions exemption, which would make the engine more viable.

Even more interesting is the fact that Michigan's state pension fund now owns 1.3 million shares of Orbit-al stock — an investment of about \$3 million. So far, the new plant is emp-

According to Automotive Industries, in a separate story, the state investment is paying for a grand to lead of 20 employees in Michigan, plas 300 or so in Australia who are working on the engine — feverably, presumably, since Chrysler recently annunced a new deal with Mercury Marine to explore joint production of its own two-stroke engine design. Orbital exces still are promising a startup for 1993. That's when we get to see how this all comes out.

# Hold down all spending until wife returns to work

commone not make page cash flow can support these purchases. But home appliances and furniture often seem to wear out or break just about the time no cash is available to replace them. If they need to replace the appliance sooner, they should consider buying second hand as an intertime solution.

MIKE AND CAROL have made no arrangements for estate planning. Mike has always believed that "wills are for other older individuals." Mike has always believed that 'with are for other lodder individuals.' 
Proper estate planning is appropriate for people of all ages and especially important for the Donovans because of their son. A will provide specific instructions as to the distribution of assets upon death as well as providing for the naming of guardians in the event both parents die. Most of their assets are jointly beld, which will result in the surviving spouse immediately becoming the owner of the property. But under Michigan law, any assets that are held by one person alone will not automatically go 100 percent to apouse.

iomatically go are proposed.

Mike and Carol should provide for the naming of guardians and successor guardians in the event that they should both die prior to their son. Without a specific designation, the probate court will determine who the constituent should be.

One significant financial weakness we note is inadequate life insurance

Although buying a house can be costly, home ownership can provide significant satisfaction.

coverage on both Mike and Carol. If something should happen to either of them, it would be a significant financial setback for the family. Their biggest asset is their future earnings potential, which abstracts is the statement in the contract of the contract of the carbon of the contract of the contract of the carbon of t biggest asset is their future earning's potential, which obviously is lost on either death. Mike currently has some coverage under a group term policy that would pay twice his annual salary. We would suggest that they purchase a personally-owned term insurance policy on each of them. At their ages, term insurance is inexpensive.

them. At their ages, term insurance is inexpensive. Their auto insurance liability coverage is only \$25,000 per person and \$50,000 per occurrence. This coverage is too low. For protection of their assets, the coverage abould be raised to \$100,000 per person and \$300,000 per occurrence. The additional cost is minimal. They have bennewmers overage at those levels aiready, which adequate. Most of their planning those levels aiready, which adequate. Most of their planning those of a larger bome, educating their so and planning their retirement will have to be deferred until additional, income is available. The Donoyans

currently have two small savings programs. Mile is putting \$50 per month into the company 401(k) plan for retirement and \$50 per month into an employee stock purchase plan for future education costs. We encourage this savings habit at a modest level. When Carol returns to work, they should work hard to save 10 percent of their incomes for their longer term goals. While their reduced income due to Carol's leave of absence and significant anticipated short-term expenditures put some pressure on their financial stability. Mike and Carol have some good financial strengths. An adequate emergency reserve, little consumer debt, a regular automate savings plan and Carol's working at improving her job skills while at home will help provide a good financial basis upon which to build for a comfortable future.

Dan Bouce, a certified financial financial faints.

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

## datebook

MORE NETWORKING
 Thursday, June 20 — Leads Club
meets in Southfield. Information: Jo
Anne Kusudo, 641-2756.

### WOMEN BUSINESS

● WOMEN BUSINESS
OWNERS
Thursday, June 20 — Greater Detroil Chapter of National Association
of Women Business Owners hold
of Women Business Owners hold
in the Chapter of National Chapter
in Sombield, Normember fee: \$30.
Information: Martha Kummer, 8518270.

COMPUTER GRAPHICS
 Thursday, June 20 — Free computer graphics and multi-media open house 4-8 p.m. in Bloomfield Hills. Information: 647-3333. Sponson: Florings Business Sytems, Vuctor Horpidaystems, Presidential Training & Support, INTREPID Freelance Network, The Training Depot.

### **■ COMPUTER GRAPHICS**

• COMPUTER GRAPHICS
Friday, June 21 — Free computer
graphics and multi-media open
house 10 am to 2 pm. in Bloomfield
Hills. Information: 647-3333. Spon-sors: Hovinga Business Sytems,
VuCom Graphicsystems, Presidential Training & Support, INTREPID
Freelance Network, The Training
Decot

TRAINING IN
COMMUNICATION
Saturday, June 22 — International
Training in Communication meets
9.30 a.m. to 2:30 p.m. in Detroit. Fee:
\$11. Information: 563-0361.

### • COMPUTER GRAPHICS

● COMPUTER GRAPHICS
Saturday, June 22 — Free computer graphics and multi-media open
house 10 am. to 2 pm. in Bloomfield
Hills. Information: 647-3333. Sponsors: Hovinga Business Sytems,
VuCom Graphicystems, Free Sytems
Hall Training & Support, RVREPTO
Freelance Network, The Training
Depot.

GROUP FACILITATOR
 Tuesday, June 25 — "Developing
 Group Facilitator Skilis" 9 a.m. to
 4:30 p.m. in Southfield. Non-member
 fee: \$225\$. Information: Lila Kalleal,
 353-4500, Sponsor: American Society
 of Employers.

### FOR BUSINESS

◆ FOR BUSINESS Wednesday, June 28 — "Writing a Business Plan" seminar for women who own or are considering starting a business 6+9 p.m. in Southfield. Fee: \$40. Information: Chinyere Neale, 398-5376. Sponsor: Services Marketing Specialists.

STAY IN THE SWING Wednesday-Thursday, June 26-27
The Michigan Association of Cartified Public Accountants will present its annual management information show, "Stay in the Swing," daily from 7:30 a.m. to 6:30 p.m. at Roma's of Bioomileld in Bloomfield Hills. Displays of products and services by more than 60 exhibitors. Cost: 460 in advance, 455 at door, includes workshops, exhibit, lunch and prize drawings. Participants may earn eight hours of CPE credit

at each show, Information: call 855-2288.

NETWORKING
 Thursday, June 27 — Leads C
meets in Southfield. Information:
Anne Kusudo, 641-2756.

WOMEN'S NETWORK
 Thursday, June 27 — Strive, a networking and support group for women in business, meets at 6:30 p.m. in Troy. Visitors: free. Information: Joan Sheridan, 391-086.

BEGINNING LOTUS
 Mondays-Wednesdays, Jaly 1-18 "Introduction to Lotus 1-2-3:
Spreadsheets for Home and Business" 7-9 p.m. in Bloomfield Hills.
Fee: \$45. Information: 645-3635.
Sponsor: Cranbrook Schools.

WORDPERFECT 5.1
 Tuesdays and Thursdays, July 9-18
 "WordPerfect 5.1" 7-9 p.m. in
Bloomfield Hills. Fee: \$85. Information: 645-3635. Sponsor: Cranbrook
Schools.

dBASE III PLUS
 Tuesdays and Thursdays, July 9-18
 "Introduction to dBase III Plus"
 7-9 p.m. in Bloomfield Hills. Fee:
855. Information: 645-3635. Sponsor:
Cranbrook Schools.

### ACCOUNTING ASSISTANT

Taesday, July 9 — Free informa-tion about accounting assistant pro-gram 6:30-7:30 p.m. near Rochester. Information: 370-3120. Sponsor: Oak-land University.

## business people

Auto Club Life employees Steve Washington, Cornell Kimbrough and Finance Dexter have moved into of-fices at the AAA Michigan/White-Wilcox General Agency, 28688 Tele-graph Road in Southfield.

Joseph Banyal, current president of the South Oakland County Board of Realtors and Associate Industrial Broker with Signature Associates in Southfield, was awarded the CCIM

Cynthia Henry of Southfield was appointed to business development officer, Custom Banking at Comeri-ca Inc.

Alian R. Vernier of Troy was pro-moted by BBDO-Detroit, a division of the BBDO Worlwide Network, to senior vice president, management supervisor. BBDO-Detroit is a South-field-based advertising agency.

S. Lawrence Stein has become of counsel to the firm of Finkel, White-field & Sellk, P.C. of Farmington

USMaintenance Corp. of South-field announces the promotion of Mi-chael J. Mxich to president and chief

Auto Club Life employee Martin Uldricks has moved into offices at the AAA Michigan/Bach-Bukrrill-McPhersoon-Rehm General Agency, 23603 Farmington Road, Farming-tee.

Robert L. Mays Sr. has joined Douglas & Lomason Company, Farmington Hills, as division mana-ger of its Atlas, Centennial and Kan-ass City Service Center truck body operations.

Bill Kirkhulf, general manager at the Radisson Plaza Hotel at Town Center in Southfield announces the promotion of Denise L. Hohf to ac-count executive in the sales depart-ment.

Arthur W. Emerson participated in the 1991 Executive Producer Council sponsored by Crum & For-ster Commercial Insurance. The owner and president of Emersonowice and pressured of Emerson-Prew Insurance Agency at 30600 Telegraph Road in Birmingham, he represented the CFCI Detroit region Custom Agents at the council meet-ing

Parker, Wittus and Company in Southfield announces the following promotions to manager: David Tre-ia, Karen Giles, Karen Ayoub and Jon Rothenberg.

Peter Wojtowicz has joined McNabnay & Associates Inc., in Bloomfield Hills, an affiliate of New America Network.

Franklin J. Ellias of Franklin J. Ellias and Associates in Southfield, health care cost consultant, was awarded one of the National Association of Health Underwriters Consultants top designations, that of Registered Employee Benefits Consultant

Sam Locricchio was promoted to account executive at Casey Commu-nications Management Inc., one of the Midwest's largest public rela-

James D. Andrews of Bioomfield Hills was named research and devel-opment manager at Surftran Divi-sion of Robert Bosch Corp., Madison Heights.

Garry Nielsen, executive vice president, director of creative services for The Berline Group in Birmingham was selected as a judge for he Cilo Awards competition, elected to the board of directors of the Deriol Creative Director's Council and selected as a charter member of the Detroit Radio Advertising Group's creative board.

Creative House Advertising Inc. in Farmington Hills appointed Deborah S. Smith as the new keyliner/produc-tion artist for the agency.

James E. Labadie was promoted to senior account executive at Marx Layne & Co., a full-service market-ing and public relations firm in Farmington Hills.

Frank Soccorsi was promoted to gional sales director by Ziebart

Janine Theisen was appointed tax manager for Nemes Allen & Compa-ny, a certified public accounting firm in Birmingham.

David Wilkie was named senior staff accountant by Nemes Allen & Company, a certified public account-ing firm in Birmingham.

Edward Nowak was named to vice president — quality assurance and Anthony Fielek was named vice president — strategic planning, automotive market at Bosch Automotive Group, Farmington Hills.

Lee Manderri, Steven Jacobs, Stefan Petryk and Hidehiro Tani-gawa were promoted to the position of director of sales at Robert Bosch Corp.'s Automotive Group, Farming-ton Hillis.

## If you're going to call yourself community newspapers,



## You need to care about your communities

WE DO. Our main goal is to bring you good, solid, local news that you won't find

anywhere else. We do that twice each week in 12 newspapers.

But throughout the year we also sponsor and promote a variety of events that benefit our communities. Events like the Marriott Soccer Classic, 10K Runs, and educational seminars. We care about people of all ages and show it with support of such organizations as Oakland County's Food Bank, the Holiday Gift Drive, and Project Graduation.
Youngsters in a number of schools will enter the third annual birdhouse building contest and we've taken an active role in the promotion of recycling in our communities. No, we don't swoop into our communities when a story breaks, turn on the bright lights

and focus on the situation for a few minutes and then disappear. We're here everyday, day in and day out

And we're happy about it. We hope you are, too.



Berningham Eccentric, Canton Observer, Farmington Observer, Garden City Observer, Livonia Observer, Plymouth Observer, Rectlord Observer, Rochester Eccentric, Southfield Eccentric, Troy Eccentric, West Bloomfield Eccentric, Westland Observer

## marketplace

Riverfront Towers Apartments in Detroit named Michael Flora & As-sociates of Troy as its advertising

Lindsay & Co. of Birmingham was hired as marketing consultant for Calld & Parent Services Inc. of Bir-mingham.

The Bodd Co,'s plastics division in Troy, announced what it described as a "giant" step in the advancement of flexible composites for car and truck body panels.

Sheila Stoan, president of Sheila oan Public Relations Inc. in South-Sloan Public Relations Inc. in South-field received three awards at the Women in Communications — Great Lakes Regional Conference. This was the second consecutive year Sloan has earned recognition for her agency's work on special events.

new itim name which now includes the names of firm principals Edward Haroutunian and Allen Sobel. He also amounced that Mark Wilson, specialiting in real estate transcitions and Eurorimental Law, has become a principal in the firm and that Austin Hiroshbora, specializing in bankruptcy and creditors' rights, had become affiliated with the firm as of counsel.

Vic Olesen & Partners of Bloomfield Hills amounced the addition of AA. Jansson Inc. to its agency of Twenty-live years of growth and expansion has resulted in a management restructuring of the Southfield law firm of Rabenstein, Isaacs, Haroutmian and Sobel. Erwin Rubenstein, president, announced the

A.A. Jansson Inc. to its agency of record roster.