

Focus from page 1C

Once the targets are set, they should gradually move toward this allocation and periodically monitor the funds to make sure they are performing as planned.

They hope to retire by the time Larry is 60. But they should realize they need a substantial nest egg to be able to retire that soon. If he does retire at that time, they will likely need to draw on their investment income for many years. Bonnie will only be 52 and will probably spend more time in retirement than she did in her working career. Inflation, even if modest, will become a significant factor.

Bonnie has indicated an interest in cutting back her work to part-time in 1994, possibly returning to teaching at the college. Obviously there are financial tradeoffs to this and it could result in delaying their retirement and purchase of their dream home. But personal goals also need to be factored into their long-term plans.

By refocusing an reallocating

their asset picture, Larry and Bonnie Williams can meet both their financial and personal goals, and protect themselves for what we hope will be a long future together.

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 Couzens, Lonsky, Feak, Ellis, Roeder & Lazar. Both have served in leadership roles in financial planning professional organizations.

To receive a free financial planning brochure or to obtain a questionnaire to participate in this column, contact the Center for Financial Planning, Dept. 100, 26211 Central Park Blvd., Suite 604, Southfield 48076 or call 948-7900. Names of participants are withheld upon request, and submitted financial data is confidential.

MARKETPLACE.

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United Van Lines, represented in the Metropolitan Detroit area by Corrigan Moving Systems in Farmington Hills, has become the largest carrier in the household goods moving industry.

United, with annual moving service revenues of \$461.6 million, edged out the previous leader at the end of 1992.

Analysis from page 1C

Most companies are run by management teams, Holmes said, which makes it critical that all members are compatible.

Millions of dollars are spent each year because of poor hiring decisions, Holmes concluded. Often this is a result of a company hiring a person who is qualified, but not the right choice for a specific job.

No legal hassles

Robert Webster, an attorney with Hill Lewis in Birmingham, said there are no Equal Employment Opportunity Commission regulations against the use of handwriting analysis to his knowledge so an employer who asks for a writing sample or uses a writing sample is not infringing on a person's right to privacy.

"At the initial hire, the employer can make up his or her own mind (on the need or validity of handwriting analysis)," he said.

Webster speculated that the only time a problem might arise is when handwriting analysis would be used for deciding between candidates for an internal promotion.

Even then, he added, he isn't aware of any instance in which handwriting analysis has been challenged. The key component of any test used by an employer to examine job candidates is that it be fair.

An unbiased analysis

Elizabeth Mills of Livonia, president of the American Association of Handwriting Analysis, said that while handwriting analysis isn't an exact science, neither are medicine or psychology.

Mills said handwriting analysis is a useful tool for employers precisely because it is unbiased.

Handwriting analysis offers an objective assessment of a person, Mills said. Because handwriting analyzing cannot determine sex,

age, religion, race, ethnic or cultural background, it is an ideal tool for selecting qualified people without discriminating on non-essential details.

"From it we can tell if this is a work alone person or a team player, a go-getter or a sit back and wait person," she said. "Does the person have integrity?"

Those are the things employers really want to know."

Starting to catch on

Mills said that handwriting analysis has only recently begun to gain legitimacy in corporate America — which is surprising since European corporations have utilized it as a way to evaluate people for many years.

"We (in the United States) have had to overcome the 'carni-

val' feeling of it," she said. "A lot of businesses are still afraid to come out of the closet and admit they do it."

Handwriting analysis has often been viewed as a party gimmick or sideshow attraction, Mills said.

"It's serious business," she said. "In Europe, you have to take a year of graphology to become a psychiatrist."

Handwriting reveals the writer's true personality

Certainly, it takes a lot more than a couple of minutes to learn how to analyze handwriting; many handwriting analysts spend years studying to learn the craft.

We don't promise to make you an expert in the next several paragraphs — that would be like taking Psychology 101 at a local university and sending you out to practice psychotherapy.

That being said, here are some of the ways handwriting analysts develop personality profiles from handwriting, as explained by Ruth Holmes, founder of Pentec, Inc. in Bloomfield Hills.

The emotions of a person can be determined by the slant found in handwriting. Slanting to the left or straight up and down indicates a withdrawn person. A slant toward the right indicates a friendly personality and a heavy slant toward the right indicates an impulsive personality.

A person's energy can be determined by pressure. Someone who presses hard when they write tend to have more energy than those who press lightly when writing. Size helps determine ones con-

fidence level. Someone who writes large tends to be more confident than someone who writes small.

The baseline which is more easily determined when people write on unlined paper, helps determine a person's rhythm. Someone who writes very straight (horizontally) tends to be rigid. Someone who writes along a straight line but more fluidly tends to be steady. Someone who writes unevenly tends to be unstable.

The way a person writes an oval will also give the handwriting analyst a clue to a person's inner makeup. A typical "o" closed at the top will indicate how communicative a person is. People who don't close the "o" tend to be more talkative and open. People who close the "o" by cutting across the top, thereby splitting the "o" into two unequal parts tend to be more secretive.

The lower loop of letters indicate how sociable a person is. A person who writes a "y" without a loop, for example, tends to be more solitary. A person who writes a "y" with a large lower loop tends to be more outgoing.

How a person crosses a "t" also tells a handwriting analyst several things about a writer. Someone who presses very hard while crossing a "t" tends to be enthusiastic; someone who presses lightly tends to be gentle.

Where a person crosses the "t" gives a clue to a person's ambition. Someone who crosses a "t" nearer to the bottom tends to be satisfied. Someone who crosses a "t" in the middle tends to be practical. A person who crosses a "t" at the top or above the vertical tends to be ambitious.

Again, handwriting analysts spend years learning the science of handwriting analysis and there is much more to it than simply looking for slants and how a person crosses a "t."

Be advised, peering over your colleague's shoulder and trying to surmise if he or she is a lunatic or a candidate for a Nobel prize is not recommended.

Remember, to paraphrase Thomas Henry Huxley, a little knowledge can be dangerous.

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