

BUSINESS

SUBURBAN BUSINESS LEADERS

Sandy Robinson has been named the head of the "Just For Kids" Program at the Holiday Inn of Farmington Hills. "Just For Kids" is a weekend adventure program for children ages 4 to 12.



Robinson

Robert J. Leger of Novi has been promoted to the director of network design for the Michigan regional office of Ameritech Cellular Services in Farmington Hills.



Leger

Marilyn Zelger has been appointed assistant general manager of Northland Center in Southfield. She will oversee the daily operations and tenant relations.



Zelger

Deborah Thompson of Bloomfield Hills, an attorney at Detroit law firm of Miller Canfield Paddock and Stone, has been appointed to the executive committee of the Michigan Employee Benefits Corporation.



Thompson

To submit materials to this column, please send a brief biographical summary along with a black-and-white photo, if possible, to: Business Editor, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia 48150. There is no charge.

Taking the mess out of oil changes drives chemist

A Bloomfield Hills entrepreneur is hoping the driving public will take to self-service oil changes in the same way it took to self-serve gas pumps.

BY DOUG FUNKE
STAFF WRITER

Do-it-yourselfers tend to some 80 million oil changes on passenger vehicles annually in this country, industry sources report. The process can be messy, the disposition of used oil problematic.

Enter Ram Bedi, 64, chemist and entrepreneur.

He's invented a machine that reduces an oil change to a five-minute job requiring little mechanical ability and which leaves virtually no residue.

The product is called Environmentally Safe Oil Change. Bedi sees outstanding business potential not only for privately owned vehicles, but also commercial trucks and rental cars.

"I don't know how much we will accomplish, but we can talk about a market," he said. "You're looking at \$8.3 billion."

That's based on annual national volume of 110 million oil changes for trucks at \$30 per pop and 600 million for cars at \$10 per vehicle.

Not that he's going to get them all, Bedi concedes, but they're certainly inviting targets.

His invention is simple in concept.

The customer connects two attachments from an oil exchanger to the engine block. Air forces oil out of the filter and oil passages while a second hose sucks the oil out of the oil pan.

After all of the used oil is purged, a dispenser releases a clean filter for the customer to attach. Then clean oil is pumped first into the filter and from there to the oil passages and pump.

The customer disconnects the hoses when the job is done.

The oil exchanger is programmed

like a bank's automated teller machine.

Adapters costing less than \$100 — modifications to an oil change relocation device already available for cars, and a coupling at the oil filter/engine connection on trucks — must be installed now before Bedi's system will work.

Bedi figures that consumers would be more disposed to paying \$10 at ESOC for a five-minute job compared to the \$15-\$25 charged by commercial oil changers and the \$10-\$15 plus time and potential mess paid by owners who do it themselves.

"Before the end of the century, I think this will go like airbags and antilock braking systems," Bedi said. "It has to be customer driven. The other driving force can be environmental legislation."

Bedi said he anticipates breaking even three years from now, with profits soaring in the fourth year. He said he's spent upwards of \$2 million in research and development and deferred compensation costs since tinkering with the idea in April 1989.

Those were paid by loans from 2V Industries, a small, family-owned manufacturer of machining cooling chemicals, and loans from family members.

He's looking for a few private investors to pump another \$2 million into company coffers to meet production costs in exchange for minority ownership positions.

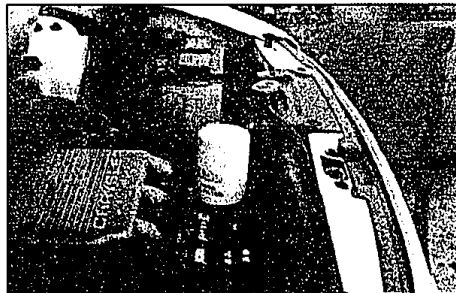
Bedi said he has an agreement to retrofit 400 trucks and lease an oil exchanger to a major national leaser that he declined to identify.

He's also negotiating with a rental car company — "It's looking very good right now" — and a used-car dealer.

Information also has been sent to executives of a foreign car manufac-



Easy hook-up: Ram Bedi's Environmentally Safe Oil Change process is a simple one in which an exchange machine connects to the engine block for a quick, clean flush and fill.



Engine adapter: Slight modifications to existing oil change relocation devices, adapters already available, are needed for Bedi's invention to work on passenger vehicles now.

turer, Bedi said, but he's yet to personally follow up. In the long run, the big money could be with passenger vehicles. "You want to place those things where people are. People are in offices, factories during the day, shopping malls," Bedi said.

Environmentally Safe Oil Change technology already has proven its mettle in the scientific community.

It was one of three award winners selected from among 100,000 patent recipients invited to apply to partici-

rate in the U.S. Department of Commerce Inventors Expo '93.

Comments left in a guest book during the display — "Great idea, it would save me time, clean hands, no drain plug to wear out, Very efficient process; Go for it!" — indicated how well ESOC was received.

"I came to this country with \$60," said Bedi, a native of India. "I'm not opposed to taking risks and putting my heart and soul into a project that motivates me."

Finalize plans before final days

BY DANIEL BOYCE
and ALAN FERRARA
SPECIAL WRITERS

Local financial planning experts reviewed the data of the people profiled here and made general recommendations based on the participant's resources and goals. The information is intended to be educational; references are not intended as discrimination or endorsements by the Observer & Eccentric Newspapers or the advisors.

"Many people take no care of their money till they come nearly to the end of it, and others do just the same with their time."
— Goethe

Harriet Tarrant is age 84 with health that is beginning to fail. The inquiry prompting this month's financial profile was sent by Tarrant's daughter, Fran McCall.

McCall writes that her mother is still living in her own home, but it has become obvious that she has not been managing her finances well recently.

"Mother's financial affairs are in need of immediate attention. I'm not sure just where to start."
— McCall, an only child, sees that it is time for her to step in and help her mother make some decisions.

Once the current bills are paid and some order has been established, they need to put a priority on establishing a comprehensive estate plan for Tarrant. This includes not only planning for the distribution of her estate, but also planning for the management of her current financial affairs.

Fortunately, Fran's mother still has the ability to understand her general situation and to make decisions about it. She is more than willing to let McCall take care of the day-to-day financial matters. A durable power of attorney could provide McCall with the authority to handle the management of her mother's finances.

THE BOTTOM LINE

PROBLEM AREAS FOR FRAN'S MOTHER

- How to handle financial affairs
- Deteriorating physical health: dealing with health care decisions
- No will in place to deal with:
 - distribution of estate
 - estate administrator
- Entire estate is subject to probate

DOCUMENTS NEEDED

- Durable power of attorney
- Medical durable power of attorney
- Will
- Revocable living trust
- Letter of instruction



Durable powers of attorney

"To understand a durable power of attorney it is helpful first to understand powers of attorney in general. A power of attorney is a document used to give one person the right to act on another person's behalf.

The person who grants the power of attorney is called the "principal." The individual who is given the power is called the "attorney in fact." There are two types of powers of attorney, special and general.

A special power of attorney gives the attorney-in-fact the right to act for the principal in connection with a specific transaction or for some other limited purpose. For example, you could use a properly drafted special power of attorney to give a relative in Florida the right to handle a real estate closing in Florida

while you remain in Michigan.

A general power of attorney gives much broader authority. This document grants the attorney-in-fact the ability to do for you almost any financial transaction you could do for yourself. Effectively, a general power of attorney creates a legal clone. Because of the broad powers granted by a General Power of Attorney, it should be used only after careful consideration and with proper legal counsel.

Traditionally, powers of attorney expire under three circumstances: when revoked by the principal, when the principal dies, and when the principal becomes incapacitated. A durable power of attorney is durable because it doesn't expire if the principal becomes incapacitated. It is this "durability" that makes it such a useful planning tool.

Patient advocate

A variation of the durable power of attorney is the "durable power of attorney for health care," sometimes called a health care directive or patient advocate designation. With this type of power of attorney, the principal designates another to make health care decisions in the event of the principal's incapacity.

This type of durable power of attorney is broader in scope than a living will. The living will deals only with the issue of limiting life-sustaining treatment in the event of a clearly terminal illness and is not legally binding in Michigan. The patient advocate designation handles this situation but also deals with other situations when the patient may be unable to communicate with the physician due to physical or mental incapacity. For example, this document could be used to put a comatose patient on a promising, but experimental, drug therapy.

See FINALIZE, Previous page

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