Thomas W. Gliroy, a licensed counselor, has opened an office for private and group sessions at 12078 N. Cainton Center, Plymouth. He offers leadership training and counseling in the areas of career, education, grief, relationships and self esteem. The phone number is (313) 455-3173.

M NEW PRACTICE

Dr. Susan Stevens of Farmington Hills, a family practice physician on the staff of Oakwood Hospital, Dearborn, has opened a practice at 19900 Haggerty, Suld 104, Livonia. The phone number is (313) 462-0090. She has a special interest in adolescent medicine and women's health care.

Contract Awarded.

E CONTRACT AWARDED.
Nederman, Inc., Westland was awarded a \$4.1 million contract to install whitele exhaust extraction systems for the New York City fire department. The company will install its pollution contract NagmaStack and MagmaStack for the project started in 1985, when the New York fire department began studying firefighter exposure to diesel fumes in its firehouses. In June 1992, Nederman and two other manufacturers installed equipment for a six month trial in 10 firehouses. "During that time, the firehouses recorded in excess of 5,000 emergency responses per year, per house, and Nederman equipment demonstrated an outstanding performance record," the company said.

M AN ACQUISITION

Tay-based Arbor Drugs en-tered an agreement to acquire Burton Hollow Saw-Mor Pharma-cy in Burton Hollow Plaza at 17176 Farmington Road, at Six Mile, in Livonia.

The acquisition, which in-cludes Burton Hollow Sav-Mor's prescription files, should be com-plete early this month, Arbor-said. The 5,000-square-foot store will re-open under the Arbor Drugs name, becoming the com-pany's 15874 store. Arbor said it will expand the store to 10,500 square feet. The Burton Hollow store is Ar-bor's 50th Wayne county store and the fourth in Livonia.

III HOUSING GRANT

■ HOUSING GRANT

The Home Depot, America's largest home Improvement retailer, presented a \$20,000 grant to Habitat for Humanity of Greater Detroit. It's the largest corporate contribution to date for this non-profit organization, which builds affordable housing in partnership with families in need. The presentation was made last week at a VIP celebration celebrating the opening of Home Depot's Pontice store at 545 S. Telegraph.

pac's Pontiac store at 545 S. 1 etc., and a consider a consideration of affordable housing, neighborhood renovation and helping at-risk youth are at the center of Home Depot's commitment to the metro-Detroit area," said Ken Ubertino, Home Depot's vice president of merchandising.

The Pontiac store is the first of Surectors to one in metro-De-

The Pontine store is the lifety five stores to open in metro-De-troit this year. Other stores are planned in Redford Township, Canton, Northville Township and Warren.

and Warren.

IN HONOR ENGINEERS
Siemens Automotive said its
North American engineers, based
in Auburn Hills, Virginia and
Canada, accumulated 44 patents
last year — more than any of Siemens other 16 companies operating in North America.

The Auburn Hills-based suppiler of electronic and electromechanical products recognized
four local engineers for their patented designs in automotive techmology: Charles Cook, Rochester
Hills; James Robnett, Royal
Oak; Paul Daly and Henry Dozier, both of Troy.
Siemens is among the top 20
U.S. industries in terms of issued
patents, with 518 issued in 1993.

FREE BANK RAYING
Customers can check out their
bank's financial status by calling
a toll-free service based in Coral
Gables, Fla.
Bauer Financial Reports, a

bank research and rating firm, will advise if your bank is satisfactorily capitalized or undercapitalized. If the bank is a program sponsor, Baser also will check its star-rating and financial highlights; this information is available to customers of nonsponsor banks for \$10. Locally, Metrobank, N.A., Farmington 18ths, is a consequence paragram annual sponsor banks for \$10. Locally, Metrobank, N.A., Farmington Hills, is among program spon-

sors.
For information, call 1 (800)
388-6886 Monday through Friday,
8:30 a.m. to 8 p.m. Eastern time.
The free service is limited to two
banks per call.

SLICE DOWNPAYMENT

A new mortgage requiring a 3percent downpayment on home
loans is available through Houston, Tex-based Commonwealth
United Mortgage, which has a
Farmington Hills branch.
The 97 percent Loan-to-Loan
Community Buyers program will
benefit borrowers who have a solidid credit history and have demonstrated the ability to manage
debt, but don't have the funds to
buy under conventional guidelines, the company said. Most
conventional loans require a
downpayment of at least 5 percent.
Commonwealth was one of sev-

cent. Commonwealth was one of seven national mortgage lenders cho-sen to participate with GE Capi-tal Mortgage Insurance and Fan-nie Mac. Certain restrictions may apply to the program.

By the Program.

BY OF FUND
Amelia Earhart Eagle Equity, a
new proprietary mutual fund, was
ranked third among 1994's top
performing general stock funds as
of mid-February by Lipper Analytical Services. The fund focuses
on technology and telecommunications stocks. Its total return
was 8.18 percent; the general
stock fund average for the same
period in 1994 was 1.48 percent.
The fund was started in March,
1993 by Jill H. Travis, president
and CEO of Amelia Earhart Capital
Management, Southfield.

Ef.ORIDA BOUND

tal Management, southieus

FLORIDA BOUND

Detroit-based Farmer Jack and Hamilton, Miller, Hudson and Fayne Travel Corp., Farmington Hills, have teamed up to offer Farmer Jack customers borgain air fare to Chando, Fila. between June 1 and Sept. 30, 1994. Customers borged on the series of the tomers can get a one-way, non-stop, ticket for \$79 (based on roundtrip travel) Monday through Thursday, Weekend travel is \$89 one-way.

DATEBOOK non-members. Advance registration requested at 353-4500.

Datebook features upcoming Databack features upcoming events around the suburban business community. To list an event, write: Datebook, Building & Business, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia, 48150. Our fax number is 313-591-7279.

TUESDAY, MARCH 15

OME BUSINESS
Madonno University in Livonia presents a seminar "Smart Systems For Profit in the Homo Office" 7-9 p.m. campus, Topics include involcing, ordering and filing, Cost is \$20. For inmalion or reservations, call the original decision of the control of t

THURSDAY, MARCH 10

LIVING TRUSTS
Madonna University hosts a free seminor on living trusts 7:30-9 p.m. at its
Livonia campus. The seminar addresses managing your estate during your
lifetime and eliminating or reducing probate faces and estate taxes. Speaker: John C. Rexford, lawyer. For reservations, cell 591-51:23.

FRIDAY, MARCH 11

UNEMPLOYMENT INSURANCE
The American Society of Employers
presents a seminar "Controlling Cost
of Unemployment Insurance" 9 a.m.
to 12:30 p.m. at its office, 23815
Northwestern Highway, Southfield.
Speaker: Margardt of Unemployment
Comp. Council. Cost is 355 for members, \$125 for non-members. Advance registration requested at 3534500.

RELATIONSHIP SELLING
John E. Mitchell will delve into such
topics as understanding behavior,
problem solving and managing your
time during a seminar "felationship
Selling" 9 a.m. to 4 p.m. at the Somersat tim, Tory, Cost is 5 19 for advance registration, \$249 a.t tha cost
To register, call \$13-622-7606.

MARKETING WORKSHOP

INTELLINE WARNARD.

The Michigan Association of Community Arts Agencies and the Accounting and Association of Community Arts Agencies and the Accounting and and an accounting arts and accounting arts and accounting arts and accounting arts and accounting a second and accounting a second a second

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MONDAY, MARCH 14

COMMUNICATION SKILLS

The American Society of Employers
presents a seminar "Win-Win Communication Skills" 9 a.m. to 4:30 p.m.
at its offices. 23815 Northwestern
Highway, Southfield, Speaker: Joe
Tabors, Productive Training Services.
Cost is \$195 for members, \$225 for

591-5188.

The Death Chapter of the Public Retailed The Death Chapter of the Public Retailed The Death Chapter of America presents a program "Strategles for a Winning Relationship Between Marketing and Public Relations Professionals" noon at the Readson Plaza Notine, Southfield, Speaker, Jeff Stoffman, president of the Death Chapter of Stoffman, president of the Death Chapter of Stoffman, president of the Death Chapter of Stoffman Marketing Association and marketing process or at Wayne 51, 320 for most member of the Stoffman of Stoffman of

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INBURANCE APPRAISALS.
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INVESTMENT BASICS

The Oakland University Continuum Center offers "Investment Basics for Women" 7-9:30 p.m. on campus in Rochester. Program presenter: Jack Bryon, certified financial planner. The fee is \$39. Registration requested by March 11 at 370-3033.

WEDNESDAY, MARCH 16

LINCHEON
The Society of Environmental Sciences hosts a function discussion on "Punt Decontamination and Demolitical Building and Demolitical Building 100 Farnsworth, Detroit.
Speaker, Ronald Pordon, NAO property management goup, General Motors, Cost is \$22 for Engineering Society of Datoit members, \$25 for monmembers, For reservations, call 1, 800-889-9907.

800-89-9907.
PAPER LOSES
When in Communications hosts its
more in Communications hosts its
monual recognition of the Freedom of
information Act with a dinner program
it 6:30 p.m. at the New Antonro Bar,
450 Fort St., Dotroit, Reynote speakers Byan Guiley, Detroit New Washington Bureau reporter and author of
the Press joint operating agreement,
Cost is \$18 for mombers, \$15 for students, and \$23 for non-members. For
reservations, call 652-1460 by March
11.

DATA TECHNOLOGY
The Data Processing Management Asscalation Detail Chapter hosts a discustion on "An Overview of Clienty
Server Technology" during its March
meeting at the Skylino Club, 2000
Town Center, Suite 2800, Southfield,
The cost for dinner, served at 6:30
pm., is \$22 for members and studdents, \$27 for members and studcustions of 7:45 p.m., is fee and
open to the public. For reservations,
call 696-2707,

call 595-2707.

SURVIVING CHAOS
The Women's Economic Club hosts
Ann M. Mortson, executive editor of
Fortune, who will speak on "The
Workplace: Surviving in the Midst of
Chaos" noon at the Westin Hotel, De-troil. Cost is \$18 for members, \$25
for guests. For reservations, call 9635088.

5088.

HUMAN RESOURCES
The National Association of Women
Business Owners presents a four-part
series on human resource issues to
meet the special meeted of pure business
to see the special purport an on-staff position. Sessions meet this date, April
20, May 18 and June 15 in Fernadie.
Cost for NAWBO members is \$45 per
session, \$155 for the series, nonmembers, \$55 per session, \$205 to
the series. For information or reservations, call 396-376.

tions, cell 396-3976.

MRAKETING BRANDS

The American Marketing Association
Deviot Chapter hosts Joseph
Plummer, director of worldwide planning for Dracy, Masilus Bentina &
Bowles/New York, 5:30 p.m. at Embassy Suites, Southefalt, Plummer will
Identify the benefits of building brand
quity. Costs \$25 for members, \$30
for non-members, For reservations,
call 569-7095.

call 509-7095.

MATERIAL MANAGEMENT
Oakland University Division of Continuing Education presents a seminar
'Read-Time Material Management
(Barcoding)" 9 p.m. to 4:30 p.m. at
Meadow Brook Hall on campus in Rochester Hills. Speaker: Edward S. Coc.
Cost 1s \$205, \$1175 for members of
the American Production and Inventicy Control Society. For Information, call
810-370-3120.

THURSDAY, MARCH 17

SALES CONFERENCE

ALES CONFREENCE

Network Productions sponsors a daylong professional development sales
conference starting at 8:30 .m. in
the Westin Hotel at the Renalssance
Center, Detroit. Speakers include Biran Tracey, Tony Alessandra and Lou
Holtz, Cost Is \$149. For reservations,
call 810-569-1150.

COLLECTIBLE CARS
The Bank of Bloomfeld Hills presents a free senior "Hot Wheets: Collectible Cars and What Investors are Buy-nig" 7-820 pan, at the Townson of the Cars and the Land of the Cars and the Land of t

MAKE THE MOVE NOW!

THERE'S NO BETTER TIME TO BUY

If you've been thinking about moving from your current residence to the house of your dreams or from an apartment to a starter home, this is the time to do it.

- · The selection is excellent.
- Low interest rates are available.
- · There are many financing options



Go ahead, make the move. Now is the right time to buy a home.



Observer & Eccentric

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NOW is the right time to Buy a Home!

Purchasing a home has always been a wise decision, but current market conditions are making it even more attractive to buy now.

EXCELLENT FINANCING IS AVAILABLE NOW

Interest rates are lower, and mortgage lenders are offering a wide variety of financing options. Low interest rates mean you can get more for your money.

- 30-year fixed mortgages are still available as well as many other financing alternatives.
- First time buyers are encouraged to purchase now through financing packages offering small down

YOUR HOME IS YOUR **BEST INVESTMENT**

Purchasing a home is the best way to build a solid financial foundation. A home not only provides you with warmth and comfort, it also serves as a secure investment.