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agement, established the first Accounting Ethics Center in the United States and developed a Corporate Associates Program between the management school and local corporations.

Prior to his stint at Binghamton, Gardner spent eight years on the faculty at SUNY-Buffalo, during which time he taught two summers in mainland China. Gardner has also published work in accounting, finance and management science journals and also published a book on accounting research.

Gardner sees his newest post at Oakland as an opportunity to utilize his experience to provide direction to the School of Business as it moves toward the year 2000.

First impressions

"I think the university itself, up until recently, has been a real unrecognized asset in the area," said Gardner. "Coming in here as an outsider I don't think most people know the quality of what Oakland has here in terms of the faculty and programs."

Case in point, says Gardner, is the fact that OU's business school is one of just three universities in Michigan that have been accredited in both management and accounting by the American Assembly of Collegiate Schools of Business.

"They are the premiere accreditation agency," said Gardner, who explained that the AACSB rating ensures a quality program and first-rate faculty for all students in the business curriculum.

Numbers game

To that end, enrollment trends at Oakland may have showed a decrease in the student population in the early 90's but the numbers are on the way back up today, said Gardner.

"MBA enrollments are up significantly, about 17 percent, and enrollment for the university was 13,600 this past year but is expected to go to as many as 16,000 over next five years," said Gardner.

This fall Oakland's School of Business has enrolled 2,100 students - 1,650 under graduates, 350 graduate students and about 100 people working on their post-MBA certificates.

The department encompasses four areas including accounting/finance, management information systems, economics, and marketing/management.

Gardner explained that all business students are exposed to the management information system skills.

He would like to see those skills enhanced ever more by offering specific computer courses for each students individual major.

Noting that his total staff includes 46 full-time faculty members and many part-time instructors, Gardner feels his department has the best of both worlds.

"Having the combination of

Seminar

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requirements for starting and operating a business.

Subjects include money management, record keeping, business plans and financing.

Registration is at 8:30 a.m. at the Birmingham Community House, 350 S. Bates. The presentations go until 4:30 p.m. Parking available across from the Community House.

Seminar Fee is \$15. To pre-register call 313-226-7947. Fees cover handout materials.

full-time and part-time coming in provides a nice blend," he said. "Full time provide support and development of new programs. Part-time brings the balance of practice and theory to the classroom which can bring a different perspective to it."

Despite his "new arrival" status Gardner already has plans to set-up faculty internships at major corporations and is eager to work to provide any of the support and training his staff might need.

"I think it's good for the faculty to get out and see what's going on currently in their disciplines so I plan to encourage the faculty to do those type of things," said Gardner. "In fact we've already done three faculty internships this past year, two at Chrysler and one at ITT."

Classroom technology

Outside of faculty issues one of the first things Gardner wants to do is look for a niche for the school in terms of what they teach and the expertise they provide on an outreach basis.

"Technology is our basic focus but it's kind of all encompassing," explained Gardner. "Basically I have asked the faculty to reevaluate all our programs. I want to upgrade the curriculum to emphasize student knowledge in the use of information technology."

Gardner wants to see MIS courses offered that go beyond spread sheets. He envisions teaching student how to attain the information, how to manage the technology available and how to use it as a resource in their course work.

"Everyone's job is going to be effected more and more by the use and access that technology provides and the information," said Gardner. "Twenty years ago you had to rely on individual managers to run your shop now you have information at your fingertips to get incredible resources and that provides a whole new perspective to what being a manager is."

New programs

Beyond tackling the technology aspects of his department, Gardner has several other new

ideas he hopes to see born at OU's School of Business soon.

He plans to set-up a program that will offer an executive MBA in health care management. Gardner explained that the university already has more than a dozen faculty members more than qualified to instruct courses in the field. "It seems a natural area for us to move into," he said. "And as health care as a health care is a dynamic field now as well."

Offering an MBA or MS degree program that will try to provide internships and scholarships for minority students from Michigan that want to go to graduate school is another of Gardner's plans.

"The internships would get them some practical knowledge after their bachelors degree and provide scholarship money to provide their MBA or MS degree," said Gardner.

He would also like to offer something for those who have already earned an MBA, perhaps some time ago, and want to refresh their skills.

Gardner's plan is to offer a post-MBA certificate that will include a series of courses in the students specified area. The certificate will serve to enhance resumes and show the individual is up-to-date with the ever changing technology in their chosen field.

Getting Settled

All this enthusiasm both in and outside the classroom seems natural to Gardner who has also found time to act as a consultant to several U.S. companies including Citibank, Ernst and Young and General Electric.

Gardner is a native of Troy, New York and lived their much of his life until moving to Michigan last month.

He is keeping himself occupied by fine tuning all of his ideas on how to move the School of Business into the next century.

"The greatest service we can provide to the business community is to try to keep our faculty and students on the cutting edge of what's going on technologically in information systems and do that in every discipline," said Gardner.

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buy an inflation rider - a 5 percent simple benefit increase option. This increases the daily benefits annually on the policy's anniversary date by 5 percent of the initial benefit.

• The company should not exclude pre-existing conditions that exceed six months preceding the effective date of the coverage.

• Premium payment should be waived within 90 days once the policy's benefits are activated.

• While you can buy coverage for two, four or six years, or even a lifetime, it's most cost-effective to buy a policy that would cover you for six years.

• An elimination or deductible period is a waiting

period measured in days. A 90-day elimination period offers a good balance. Remember though, that it will cost you \$9,000 (\$100 x 90 days) before your coverage begins.

Here are some of the attractive features of a long-term care policy:

• There should be no lifetime limit on the benefits a policyholder can receive for all periods of care.

• The policy should allow the full restoration of the benefit period for a new period of care. The new period should begin when services are required for a new condition or a related condition developing after six months.

• The policy should cover

Alzheimer's disease based on a physician's diagnosis.

• The policy should include an alternative plan of care benefit which will pay for medically appropriate services and supplies in a setting other than a nursing home.

This care can be given in other settings, such as assisted living facilities which are licensed by the state.

• The policy should pay at least 75 percent of the eligible expenses for respite care during the plan of treatment.

• The policy should cover you if your doctor recommends that you enter a nursing home. This should hold even if you are able to perform all the functions listed in a typical policy.

Jobs from page D1

Midwestern state besides Michigan received the study's highest rating. The article noted that the inflationary effects of tight labor markets have so far been surprisingly modest.

"It's easy to go about your daily life and not appreciate what's happening here in

Michigan over the past five years or so," said Doug Rothwell, CEO and Department Director of the Michigan Jobs Commission. "But we've gone from a high-unemployment, 'last-one-out-turn-out-the-lights' state, to the nation's strongest economy. That's quite a dramatic turnaround."

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Doug Rothwell

Michigan Jobs Commission

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