

Zimmerman from page D1

consumers. Once people are used to the convenience of paperless banking, they don't want to go back to the old, cumbersome way.

As marketing director, Zimmerman promoted greater acceptance of automatic bill payments, both by consumers and Michigan's utilities. As a result of advertising the convenience of automatic bill payments — no checks, postage or worry over late fees — some 180,000 Michigan residents over the last two years signed up for automatic payment of at least two utility bills.

MACHA, representing 624 member financial institutions in Michigan, is the fastest growing of the 27 state and regional non-profit Automated Clearing House associations in the U.S. Reflecting the surging reliance on the convenience and efficiency of electronic banking, MACHA's handling of electronic transactions has recorded a 25 percent annual growth rate in Michigan, compared to a national average of about 16 percent. Electronic banking saves

money, time and worry for consumers. But the reduction in the cost of printing and processing paper checks also saves millions of taxpayer dollars for the federal government. For example, the federal government saves about 25 cents monthly for every Social Security recipient who receives a payment through direct deposit rather than by check.

Zimmerman and the MACHA staff currently are helping educate small and medium-size businesses about implementing mandated electronic filing of federal payroll taxes in 1997.

The federal law requiring electronic filing of payroll taxes for any business that paid at least \$50,000 in 1995 federal taxes will affect 46,000 small to medium-size firms in Michigan business. Those businesses, previously exempt, will be required to make their monthly tax payments with automatic electronic transfers, rather than the coupon and check system they now use.

Prior to joining MACHA, Zimmerman served as assistant vice president at Comerica Bank.

MBA from page D1

business organization devoted to enhancing the professional skills of its membership.

The NBMBA's mission and primary goals are to assist in the development of exceptional African-American business leaders and managers, and to sustain and strengthen the economic structure of the African-American community, by enhancing the business/leadership skills and social awareness of its members.

Over the years, the Detroit Chapter-NBMBA, has nurtured successful relationships with and gained phenomenal support from metro Detroit's businesses, civic, education and government communities. The organization has been dedicated and instrumental in assisting corporations in their minority recruitment and retention efforts.

The NBMBA strives to spotlight the minority status of companies and to promote partnerships between minority businesses and major corporations.

Ford from page D1

through a designated broker, Ford Motor Company will not be buying or selling any of the shares. Full details are described in the materials being mailed today.

There are about 1.1 billion shares of Ford common stock outstanding, including more than 277,000 individual shareholder accounts. About 121,000 shareholder accounts, or about 44 percent of the total, own fewer than 100 shares of Ford common stock. More than 74,000 shareholder accounts, or about 27 percent, own 25 shares or less.

Many shareholders continue to hold their shares because of the cost of brokerage commissions or because of the inconvenience of buying or selling in small amounts. This buy-sell program is conducted entirely through the mail at a cost below standard brokerage commissions.

To be eligible, shareholders must own fewer than 100 shares as of Sept. 9, 1996. Shareholders wishing to discuss the plan further may call Shareholder Communications Corp. at 800-669-9886.

HAP and Henry Ford join up for health insurance venture

The Alliance Health and Life Insurance Company (AHLIC) soon will inject a dose of competition into the state's health insurance market.

AHLIC is a for-profit subsidiary of the Henry Ford Health System, operated through a management agreement with Health Alliance Plan (HAP). HAP will provide the claims and data processing, member servicing, physician credentialing and marketing administrative functions.

"The Alliance Health and Life Insurance Company is an arm of the Henry Ford Health System that will extend our reach to a new market segment, employers from whom a single HMO is not a viable option," said HFHS senior Vice President of Managed Care and HAP President James Walworth. "AHLIC will satisfy employer-driven demands for an affordable, more flexible, managed health insurance product than an HMO."

AHLIC will offer two types of health plans, a Point-of-Service (POS) and a Preferred Provider Organization (PPO).

Both plans include medical services oversight, yet provide benefit administrators the option to obtain some form of medical care coordination. Flexible benefit designs will help employers manage costs, and they can choose the level of care management that's best for them.

Marketing efforts are scheduled to begin Oct. 1, pending final approval from the Michigan Insurance Bureau. The target market is mid-size companies with 25 to 500 employees. This market represents 2,400 employer groups and 1.8 million individuals in southeast Michigan, according to Dun & Bradstreet.

"The Henry Ford Health System has always dominated the HMO market," said Michael Beach, HFHS vice president for Managed Care and Business Development. "Alliance Health and Life Insurance

Company will enable employers to have 'one-stop shopping' for their health insurance needs.

Small businesses that don't want an HMO, or large companies with geographically widespread employees located outside the HMO's service area, will appreciate the out-of-network benefit options. Employees can take advantage of the freedom and flexibility of selecting out-of-network providers.

Individual subscribers insured by Alliance Health and Life will use a vast network of physicians and hospitals. Participating providers include Botsford General Hospital, Farmington Hills Children's Hospital, Detroit; Crittenton Hospital, Rochester; Pontiac Osteopathic Hospital; Providence Hospital and Medical Centers AND St. Mary Hospital, Livonia, among others. The physician network will expand as additional providers come on board.

Future 50 from page D1

by Ameritech to a charity in the name of a business leader who has demonstrated a major commitment to improving the quality of life in his/her community through volunteer work with a non-profit organization.

Also participating in the recognition of the Future 50 and the Ameritech Community Service Award Winner will be WWJ Newsradio's Murray Feldman of Farmington Hills who will share his insights as WWJ's Money Reporter on the current business climate in the

Detroit area.

This luncheon is open to the entire business community. Everyone attending will receive a 36-page booklet providing additional information on each of the winning companies and a copy of the October issue of the Detroit magazine.

Cost is \$25 per person. To receive an invitation or for more information, call Kathryn Johnston at BDO Seidman, LLP, (810) 244-6527.

Mitra from page D1

any expenses you incur due to the casualty. These would include any actions you have taken to secure the property or take photos.

Step 5. If you have difficulty getting a satisfactory settlement from the insurance company, you may consider other actions, such as hiring a public adjuster, seeking mediation of the dispute, or seeking legal help in pursuing the claim.

BUSINESS MARKETPLACE

Business Marketplace features a glimpse of Oakland County business news and notes. Write: Business Marketplace, Observer & Eccentric Newspapers, 805 E. Maple, Birmingham 48009. Our fax number is (810) 644-1314.

MEET THE AUTHOR
Two business writers will stop in Oakland County to sign and discuss their latest works.

Author Joyce Weiss, a management consultant and motivational speaker, will sign "Full Speed Ahead: Become Driven By Change," at 7 p.m. Friday, Sept. 27, at Barnes & Noble, 6800 Orchard Lake Road, West Bloomfield. Weiss' latest offering tells how to handle roadblocks to success.

West Bloomfield author Armen Kabodinn, a consulting client representative for IBM, will sign "The Customer is Always Right: Thought-Provoking Insights on the Importance of Customer Satisfaction From Today's Business Leaders," at 7:30 p.m. Tuesday,

Oct. 1, at Borders, 31150 Southfield Road, Birmingham. Kabodinn's book includes input from company presidents and CEOs in the U.S.

CHOOSE DISTRIBUTOR
Designs Unlimited, 3160 Haggerty, West Bloomfield, will be the exclusive Detroit area distributor for Poggenpohl European Kitchen. Poggenpohl's manager is Faith Kepler, formerly of Russell Hardware in Birmingham.

SUCCESS WORKSHOP
Michigan Employee Services and Recreation Association, Birmingham Farms, will host "Success As A Habit: Producing Value Through Service," on Wednesday, Oct. 7, at the Marriott Hotel, Troy. Registration for the half-day seminar starts at 7:45 a.m. The fee is \$35 for MESRA members and guests. The keynote speaker is Marilyn Semonek, executive director of Spectrum Communications. For information, call MESRA,

(810) 640-0130.

FOR NONPROFITS
BDO Seidman, LLP and Comerica Institutional Trust will co-sponsor a seminar for employees and volunteers of nonprofit agencies. StreetSmart Management will run 7:45 a.m. to 1 p.m. Tuesday, Oct. 1, at the Comerica Tower, at Telegraph and 120 Mile, Southfield.

The featured speaker is BDO Seidman's Thomas McLaughlin, a business writer with 20 years' experience with nonprofit agencies. The seminar will cover a range of topics including "How Many Nonprofits Can Profit?", "Managing the Strings Attached to Grants and Contracts," "Endowments, Pensions and Rainy Day Funds." The fee is \$85 for Accounting Aid Society members and \$75 for nonmembers. For information, call Truman Hudson, Jr., (313) 861-1840.

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Novi, Novi Town Center • (810) 349-8090
Rochester, Macombshire Village Mall • (810) 375-0823
Roseville, Macomb Mall • (810) 293-5461
Sterling Heights, Eastlake Commons • (810) 247-8111
(On corner of Hall Road and Hayes Road)

Troy, Oakland Mall • (810) 589-1433
West Bloomfield, Orchard Mall • (810) 737-8080
(Orchard Lake and 15 Mile)
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