

Exercise improves health care

Last May, the U.S. Surgeon General's Office released its first-ever Report on Physical Activity and Health.

The report issued a warning to all Americans: "Lack of physical activity is detrimental to your health." This is the inspiration for "Exercise is Healthcare" from 5 to 7:30 p.m. Monday, Jan. 20, at the Oakland Athletic Club, 355 S. Woodward, Suite 290, in downtown Birmingham.

Noting that an estimated 250,000 Americans die prematurely due to lack of physical activity, the report compares sedentary living with smoking one pack of cigarettes a day. It has been proven that regular physical activity can help reduce the risk or control symptoms for a variety of diseases and degenerative conditions, ranging from cancer and heart disease to depression.

The Office of the Surgeon General has asked all involved in the health and fitness arena to redouble the effort to get America moving toward healthier lifestyles. Participants in "Exercise is Healthcare" will receive:

- Free cholesterol and blood sugar level screenings.
- Free blood pressure check.
- Free body composition analysis.
- Free fitness consultations.

The Oakland Athletic Club has compiled a list of 10 simple fitness and weight management tips for their daily routines:

1. Always eat a healthy breakfast.
2. Use the stairs instead of the elevator or escalator.
3. Park in the furthest parking spot.
4. Take a 10-minute stretch break at the office.
5. Get up 20 minutes early and do some basic calisthenics.
6. Take a 15-minute walk after dinner.
7. Play an active physical game with your children after you get home from work.
8. Do some abdominal exercise during commercials while watching TV.
9. Go on a brisk walk at lunch.
10. Drink eight to 10 glasses of water a day, and limit caffeine.

For more information, call Oakland Athletic Club fitness director Dana Mitchell at (810) 540-9596 or Pat Bogchi at St. Joseph Mercy Hospital in Pontiac, (810) 558-6682.

HEALTH News

Hunter joins staff of Southfield-based hospice

Walter R. Hunter, M.D., has joined the staff of the Southfield-based Hospice of Southeastern Michigan. He will oversee the medical care of hospice patients, primarily in Oakland County.

Dr. Hunter comes from Murfreesboro, South Carolina, where he had a general internal medicine practice. He cared for many hospice patients and covered for the medical director of Mercy Hospice in Myrtle Beach, where he served on the board.

"About a year and a half ago I decided I wasn't happy with the constraints involved in practicing general internal medicine, even though I'd been doing it for 14

years. I took a close look at my life and asked myself what I really wanted to do," he said.

"I realized that what I most enjoyed in my work was being able to sit down with a patient and family without being rushed and seeing the healing that can occur with the terminally ill in a hospice setting. That's when I knew I really wanted to work in hospice."

Dr. Hunter doesn't expect to have any trouble adjusting to Michigan winters, since he grew up in Bloomington, Indiana. He went to college and medical school at Indiana University and did his residency in internal

medicine in Youngstown, Ohio.

Dr. Hunter enjoys public speaking and hopes to increase awareness of hospice in the community.

Hospice of Southeastern Michigan is a program of Hospice of Michigan (HOM), a nonprofit organization licensed by the State of Michigan. Hospice delivers care at home or in a homelike setting to persons with a terminal illness. Hospice affirms life and empowers patients to live with dignity, involving families and loved ones in their care. Hospice also provides grief support services. Hospice cares for everyone who needs end-of-life

services, regardless of age, gender, nationality, race, creed, sexual orientation, disability, diagnosis or ability to pay. Hospice is covered by Medicare, Medicaid and most private insurance programs.

Hospice of Michigan began in 1994 in a merger of 10 community-based hospice programs. HOM cares for approximately 1,000 patients every day throughout the lower peninsula of Michigan. It is the largest non-profit hospice in the United States in number of patients served annually and in geographic service area. In 1995, HOM served more than 7,000 patients and families.

Epilepsy Center named best managed non-profit

Crain's Detroit Business has named the Epilepsy Center of Michigan a winner of their seventh annual "Best-Managed Nonprofit Contest."

The announcement was made in Monday's edition of the weekly business newspaper.

The Epilepsy Center was a winner in the category of non-profit organizations with budgets under \$3 million.

"We are elated to have the work we do for people affected by epilepsy recognized in this manner."

Organizations that enter the contest are evaluated in the following areas, according to Ruth Benedict at Crain's Detroit Business:

- overall financial health and diversity of funding sources;
 - effectiveness and efficiency of management, board, staff and volunteers;
 - evidence of agreement between the organizations stated purpose, mission and goals and actions;
 - innovation and problem solving;
 - and utilization of diverse resources (from money and volunteers to in-kind gifts, training and technology).
- Judges cited the Center's strategic management and courageous changes, including the transferring of medical services to the Detroit-based Henry Ford Health System, as noteworthy.

They also praised Center efforts in legislative advocacy, noting a successful campaign to block a repeal of the state's motorcycle helmet law.

Founded in 1948, the Center is the state's only non-profit organization focusing solely on epilepsy.

The Epilepsy Center provides seizure management, employment, advocacy, epilepsy awareness, individual and family support, and telephone information and referral services to people with epilepsy, their families, and the general public.

People throughout Michigan can call the Center for help at 1-800-377-6226.

Epilepsy is a disorder of the brain characterized by a tendency to have recurrent seizures.

A seizure is caused by an unusually large burst of electrical energy within the brain. Over 90,000 people in Michigan have the disorder.

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joked Bann. She has yet to see anything like those devastating times and said the crash of 1987 was "a hiccup" in comparison.

Over the years Bann held her post as phone operator, secretary and head of the firms operations department. She put in lots of hours but it proved to be time well spent.

"I got lucky," smiled Bann. "I didn't have to learn the business from a bunch of idiots."

When World War II got underway Bann found herself in charge of what quickly became a one-woman show.

"The boys went off to war and I was there all by myself," she said. "Then, oh I don't know, 30 or 40 years ago I became a financial advisor. I had never been up front before that I was always in the back in operations even though I had the necessary license to be a broker." Bann watched as the job titles changed over the years - the current one being financial consultant - but says the business itself basically stayed the same.

"Today there are a lot more women investors and many more products out there to present to the people," said Bann. "But mutual funds came into being in the late 30's and they are still a huge part of the business."

A typical work day for Bann begins when she arrives at the office at 9 a.m. and doesn't end until she leaves her desk at 4:30 p.m.

She puts in a full Monday through Friday schedule noting that "there are lots of services to be done for her clients." Beyond accounts she shares with her associate, Bann doesn't have a secretary and said she prefers to do all the work herself.

The firm has form letters that can be mailed out to clients but she still believes in the personal touch keeping in contact with her account holders by phone.

"When a client calls my job is to ask a lot of questions. What stocks are you interested in? Are you conservative, moderate, or do you like to gamble?" explained Bann.

The investments she works on for her clients are always based on what their preferences not hers, she said.

"There are a lot of sophisticated people who tell you what to do - either buy or sell - and you just do it," said Bann, who doesn't try to sway the decision. "They know what they want."

"Having such a steady and even keeled personality while working on Wall Street is a trait rarely seen in the field, said Hatch. For example during the crash of 1987 somebody asked Irene if she was okay and she was very calm and composed throughout the day, said Hatch.

"At the end of the day she just got up from her desk and said, 'well tomorrow's Tuesday,' said Hatch. "Wall Street is very stressful and it's very schizophrenic. That's why there's so much attrition. We'll lose 50 percent of the staff we have right now within a few years," added Hatch. "It takes a person like Irene to last at it this long. Nothing rattles her."

Noting that her chosen profession was far from a planned career choice, Bann said she was neither a mathematics wiz or even familiar with stocks when she started out seven decades ago.

"This had nothing to do with what I liked. I had to eat and pay

rent," she said. "The worst thing you can do when you are young is have preconceived ideas about what you are going to do because you don't know what's going to happen. When you're young you need a lot of education and lots of discipline so that when you mature you know what you are doing."

Bann said she hasn't really even considered retiring and says she has no answer as to when that day might come. She points out that work has never been her whole life and she enjoys spending time at her Southfield home perusing the pages of good history books.

Calling his firm's own favorite treasure "a great lady and very gracious," Hatch doesn't even want to think about losing Bann to retirement.

"It is just an inspiration to work with anybody who has been working for the same firm this long. It's truly amazing," he said.

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SPOTLIGHT ON TAX STRATEGIES FINANCIAL MATTERS

by Pat J. Paige CPA

INITIAL REACTIONS

The popularity of initial public offerings (IPOs) has continued unabated in recent years. Growing young companies seek to raise capital with their new issues, and investors look to participate in the potential long-term prosperity of these emerging companies or, at least, take advantage of the short-term price savings that are so characteristic of many IPOs. What should investors look for before deciding to purchase an IPO? They should read the company's preliminary prospectus in an effort to discern its growth prospects. Also known as the red herring, the preliminary prospectus contains warnings about the company (highlighted in red), as well as preliminary financial details (including anticipated price ranges). The prospectus that follows is the formal document filed with the SEC that fully describes the company's business plan and other important facts.

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