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add some fun to the new concept. For those who don't enjoy the idea of their possessions being left out all night the company designed a cart garage."

"If they want to park their cart in the garage for the night, that's fine," Messer said. "And everyone on our staff has a laptop computer for their own use. We also made a significant investment in new technology for modem ports and a phone system."

Acknowledging the fact that many business people have been groomed on the idea that the size of the office and its location mean prestige, Messer realizes the open spaces concept may take some getting used to.

"This scares some people and we are trying to break that notion that they have earned that space in the windowed office," Messer said. "Our president, John Anderson, sits right out in the middle of the room here. There are no walls around him."

Wide open spaces with rolling

furniture and desks that are actually carts may seem extreme but more and more businesses owners are looking for ways to keep employees comfortable while trimming their square footage, Messer said.

"The hoteling concept is ideal for sales people because so many of them are on the road most of the time," Messer said. "But again, that particular concept isn't for everyone. To be moving around using different areas each day means that employees have to have workplace etiquette. They have to make sure the space is clean and available for use the next day."

Amid the group atmosphere, the Solutions plan does include three private rooms that are multi-functional. A staff member can work quietly on an assignment or a team can book the room for a whole week to work on a joint project. The atmosphere remains relaxed as the room includes big overstuffed chairs and white

boards along the walls for scrawling ideas.

"This is all really exciting because in the past we didn't have as many options to offer our clients effective ways to manage the cost of the space effectively," Messer said. "Now we offer everything from design, to installations, to project management to relocation services."

Another plus for Solutions is the fact that they set-up their new ideas in-house. The staff can find new things and get any bugs worked out address questions customers may present.

"The idea of this learning laboratory is that we are trying out some very new and interesting ways of doing things in the work environment," Messer said. "Some things will work and some won't but we'll be able to meet the needs of our customers because we'll already know how things work."

To contact Solutions@Work call (248)357-6620

Couple can manage money problems

Merging two personalities and two households is hard enough to do without the conflict of financial concerns. "Money" has always found its way to the top of the list of causes of disagreements between couples. Various behavioral and psychological studies indicate that the sense of security, safety and power are probably at the heart of this conflict.

Because two people probably have entirely different styles of financial management, the vows "to have and to hold, for better or for worse, for richer or for poorer," may not hold up when money is co-mingled, according to Carol Kurth, education coordinator for Credit Counseling Centers, a Consumer Credit Counseling Service agency in Farmington Hills. In fact, some marriage counselors are now beginning to add discussions on money matters and management in premarital counseling, perhaps a good idea!

Few couples really talk about money before the marriage. They may approach the altar not knowing if the other person has outrageous credit card debt, has significant back taxes to pay, or just doesn't believe in balancing a checkbook. Keeping these matters private until after the wedding can result in major conflicts.

Couples need to sit down and open up their checkbooks, tax returns, billing statements and brokerage accounts to discuss what they have, what their financial goals are, and how

they'll manage their money from month to month. Although couples may basically agree on most matters, they tend to square off and adopt opposing attitudes about money. If both are overspenders, they may fight for the role of super-spendor to make each other look like a hoarder by comparison. Why? Every couple needs one member who sets limits. If neither is a natural limit-setter, they "fight it out" until one emerges!

Here is insight about some popular financial personality-polarizations that can cause problems:

■ **Hoarder versus spender:** Hoarders like to save, budget and prioritize. Spenders like to spend. This is the most common way couples polarize when they disagree over money.

■ **Planner versus dreamer:** The planner is the nit-picky, take-it-one-step-at-a-time type. The dreamer hatches passionate schemes, but has no idea how to make them come true.

■ **Merger versus separatist:** The merger wants to pull all the couple's money together. The separatist, who is most often the woman, wants at least some of her own money.

■ **Risk-taker versus risk-avoider:** The risk-taker loves adventurous investing. The risk-avoider goes for the sure thing.

Kurth lists some ways to help curb the financial conflicts:

1. If you disagree about who spends what, keep separate accounts. For some couples,

four accounts may work best: a joint savings account for emergencies and investments; a joint checking account into which each spouse pays according to his or her income; and individual accounts to cover personal expenses such as clothing. Keeping some money separate eliminates the need to ask for permission! If one partner stays home to care for children, the wage earner's income should be split fifty-fifty after household expenses.

2. Take turns paying the bills so both of you know where the money goes. One may be more organized than the other. If you agree that one partner is the bookkeeper, review the bills together every month.

3. Discuss financial and lifestyle goals and priorities.

4. If you can't talk about money without arguing, get help. Work with a certified financial planner or financial counselor to explore financial goals and realistic ways to achieve them.

5. Track your income and your spending and see where you can economize.

6. If you have a home computer, try an inexpensive computer money management program that helps manage personal finances and gives you a clear picture of your financial situation.

With some of these ideas in mind, along with working together to achieve the "fiscal fitness" desired, couples can be well on the road to success — love and money can go together.

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Ph.D. in Special Education and Business Administration from Michigan State. She left the university life behind 14 years ago when she and her husband opened up U.S. Scuba Center.

Shortly thereafter, Sellick began teaching diving courses through the center and several community education programs including those in Troy and Rochester. The year round diving business is growing and the SCUBA Center plans to expand with the demand. Next month a brand new state-of-the-art diving pool will open up in a new 3,600-square-foot addition to the shop.

Q. How long have you been an avid scuba diver?

A. "I started to dive about 18 or 17 years ago, just for recreation. After I met my husband and we opened the store, I got my certification and began teaching and traveling."

Q. Tell me a little about the program that you offer at US Scuba?

A. "Ours is considered a model program throughout the country. We have 13 instructors and our staff is half female. We are very conservative. We don't do the dangerous deep macho diving. This is strictly recreational. I think our conservative approach is what people want. It makes them comfortable."

Q. Do you teach all levels of diving or just beginners?

A. "We teach from beginners to instructor level courses. We train a lot of public service personnel. The Oakland County Sheriff's Department has an excellent diving team, but there are a lot of local departments that are developing teams of their own now too. We're here for training, teaching recreational divers and public service people."

Q. What types of courses do

you offer?

A. "There are 26 specialty classes that we offer. Underwater basket weaving and underwater photography are offered through the community education programs. We also offer a safety course called how to waterproof your family."

Q. You actually offer underwater basket weaving?

A. "Yes. Our instructor here designed the course and is the only one in the country that teaches it. It's getting a patent on that soon. The course actually improves diving movements and breathing in the water."

Q. Is there some type of trial run before someone signs up for a full course?

A. "We host a one night discover scuba diving class that introduces people to the activity. We have an instructor in the shallow end of the pool and we help them become aware of what diving is like. It's really easier than snorkeling."

Q. What's the age range for taking scuba diving classes?

A. "Twelve and older is the industry standard. The oldest person we've certified was 75. We take five-year-olds in our snorkeling classes though. Kids just love the water."

Q. What does it cost for lessons?

A. "Through a community education program the cost is \$187. That includes the instructor, use of the pool, your tank and your jacket and a packet that includes text book. Courses are seven weeks long. Usually 80 minutes of classroom time and 90 minutes in the pool each week."

Q. Do all divers have to be certified?

A. "Yes. In order to get your tanks filled you have to have a

certification card."

Q. Does a person have to be in great physical shape to be a scuba diver?

A. "Well they should be in good physical condition, but they don't have to be an 18 year old with a perfect body. They have to want to take the course, too. We see people while knocking it along the pool and we know someone has talked them into it, and that's no good. Diving is supposed to be fun, relaxing and a stress reliever."

Q. What's your favorite class to teach?

A. "I love the beginners classes just to share those first moments with people as they take the tanks underwater. Seeing them take their first breaths underwater is so great they are so excited."

Q. You do a lot of diving off the job, you must really enjoy it?

A. "I love it. And here in Michigan we have the shipwreck capital of the world, so I enjoy that too. There are over 5,000 shipwrecks in the Great Lakes. It's not unusual for our customers to return from a dive saying they saw or found a boat from the 1800's."

Q. Have you taken part in any diving excursions looking for ships?

A. "Yes. A ship called the Price is one of my favorite shipwreck dives. It went down (in the Great Lakes) in the 1900's. Another favorite is a ship called the Genaw that my husband Bud discovered in Lake Huron about 15 years ago. It went down in the 1830's."

Q. What's the best part?

A. "It's wonderful to have an occupation that I love."

Attorney General joins FTC fraud crackdown

Attorney General Frank J. Kelley announced last week that he has joined the Federal Trade Commission (FTC) and seven other states in taking action against Georgia companies engaged in telemarketing fraud and other practices detrimental to consumers.

Kelley recently brought a successful contempt action against American Vacation Ventures (AVV) and its owner, Daniel DelPiano, for failing to obey a

court order to deposit money into escrow for consumer refunds. The company fled to the Atlanta area after Kelley filed a lawsuit under Michigan's Consumer Protection Act.

The Ingham County Circuit Court found both AVV and DelPiano in contempt.

Kelley said, "Our goal now is to find their assets in Georgia and use them to satisfy their debt to Michigan companies."

Prior federal-state enforcement

projects in which Kelley has participated have focused on certain types of scams, including sweepstakes and travel fraud. Last week's sweep targets a particular area of the country where con artists have set up shop.

"This coordinated action should send a message to con artists that there are no safe havens for scammers. Keeping scammers on the run drives up their costs and interferes with their schemes to rip off consumers," Kelly added.

Mittra from F5

more conservative investments might be appropriate, because you may wish to protect the assets from short-term market volatility. In another case, if your child is going to start college and you already have most of the money saved for that expense, you may wish to transfer some of the funds into investments that mature when your child enters college.

Finally, if you are reallocating your holdings because you are nearing retirement, some assets should remain earmarked for growth as well as income and stability because a portion of your assets will still need to grow faster than inflation to avoid losing purchasing power.

In addition, you may wish to consider reallocating if you lose your job, become disabled, or are suddenly widowed.

A large increase in income may trigger reallocation as well. In short, anything that changes your risk tolerance and investment goals may be a cause for reallocating your asset mix.

One final point: If you buy and sell investments in an account outside of your retirement plan, be aware of the tax consequences.

For example, if you risk realizing a sizable gain from the sale of securities, you may wish to consider its impact on your tax situation before making a move.

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