

Mark from C1

Mark heads the largest franchise of Weight Watchers International. Her company employs 2,500 people, all of whom are successful Weight Watchers members.

Mark, whose headquarters is based in Farmington Hills, Michigan, operates franchises in Indiana, Kentucky, Massachusetts, Michigan, Ohio, Pennsylvania, Rhode Island and West Virginia, Canada and Mexico. She is recognized as one of America's leading entrepreneurial women.

In July 1986, Mark established her first meeting in a school auditorium. Prior to that, the program was available only in New York.

Mark has received numerous honors from charities and various organizations. In 1994, she received an award from the National Association of Women Business Owners, presented by Governor John Engler, recognizing her as one of the top 25 women business owners in Michigan. The Greater Detroit Chamber of Commerce honored her with the "Trade Advantage Lifetime Achievement Award" in 1993 and the United States Small Business Administration recognized her with the "Distinguished Entrepreneur Award" in 1990. She was named "Entrepreneur of the Year" for Michigan in 1990 by Merrill Lynch.

In 1997, due to her devoted involvement in health and fitness, Mark was reappointed to the Governor's Council of Physical Fitness, Health and Sports by Gov. John Engler, where she has served since 1995.

One year prior, in 1994, Mark became the first woman elected to the Detroit Renaissance Board in the group's 24-year history. The chief executive officers who preside on this board focus their efforts on the economic development of Detroit.

She also presides on the boards of the American Heart Association, American Red Cross, Boy Scouts of America, Community Foundation of Southeastern Michigan, Detroit Institute for Children, English Gardens in Michigan, Gilda's Club, Hospice of Southeastern Michigan, March of Dimes, Michigan Women's Foundation, Sinai Hospital of Michigan, United Jewish Appeal Women of Distinction, United Way, Weight Watchers Foundation and Women's Economic Club.

Federal-Mogul opens center in Southfield

The integration of self-directed work teams and advanced technology was recently celebrated as Federal-Mogul Corporation dedicated its new consolidated customer service center in Southfield.

The consolidation of the customer service operations in Phoenix, Arizona and Southfield into one location was part of the company's restructuring plan announced in February, 1997. The goal of this action was to improve service to the customer while reducing company costs.

"Everyone involved undertook a huge effort to make this day possible," said Dick Snell, chairman and chief executive officer, during a ribbon cutting ceremony. "Thanks to the team effort, we finished ahead of schedule and under budget. We were able to make this changeover without disrupting our customers for one second."

Southfield, which is where Federal Mogul's world headquarters is located, was chosen and announced in March, 1997. Since then, Federal-Mogul has hired and trained 90 new employees from the Metro Detroit area. Each new hire receives eight weeks of extensive training on Federal-Mogul products, policies and procedures.

The customer service operation is organized into self-directed work teams that are charged to manage themselves.



Snippers: Proudly presenting their shears after the ribbon cutting are (left) vice president Mike Schultz, Southfield Mayor Donald Fracassi, Congressman Joe Knollenberg and CEO Dick Snell.

This builds a team culture based on empowerment and ownership of customer needs. To reinforce the concepts of a self-directed work team, each employee receives on-going training in teamwork dynamics and conflict resolution.

"Without a doubt, these are world class people in an exemplary organization," said Mike Schultz, vice president and general manager - sales, North

America. "Throughout Federal Mogul, we are applying the proven methodology of this teamwork success."

Customer service employees answer an average of 340,000 calls per month or 17,000 calls per day. Each employee handles over 250 calls per day. Federal-Mogul's customer service level goal is based upon a call being answered within 24 seconds or four rings.

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"moonlight" for a couple of months to earn a little extra - better before than after!

Shopping early and catching special or true sales helps with many large-ticket items.

It also allows you a more stress-free shopping time so you can enjoy the season and celebrate more fully.

Probably most consumers make a list for shopping, but there is one list you should always make and check first when getting ready to buy for the holidays. It's called your holiday shopping budget!

First, place spending limits on gifts for family members and stick to it. Make a list of their sizes and special interests.

Take a look at the number of people to whom you give gifts. Can you handle all of them or do you need to draw names for family members or perhaps even cut down on the number of gifts per person this year?

And don't forget to include such things as gift wrapping, party items, holiday cards and stamps, decorations, charitable gifts, maybe even travel in your budget.

What is a reasonable amount available for holiday shopping? In some cases, you may want to make your own gifts - from your kitchen or your craft collection of ideas. Everyone appreciates a gift from the heart.

Make short shopping trips. This will help monitor purchases and expenditures and keep you from buying on impulse because you are tired or stressed out. Keep checking that shopping list.

Make sure you keep receipts and compare what you've spent against what you have budgeted. See how you are doing.

Keeping receipts is important to avoid post-holiday blues when returning gifts that are not quite right.

At this time of year, more than any other, shopping safely is most important.

Credit card and identity fraud have increased at an incredible rate so it's wise to protect yourself and your credit.

Keep a list of all of your credit

cards, their account numbers and who to contact if your wallet or credit cards are lost or stolen.

Remember, if you use your debit card or a prepaid "smart" card, it is treated the same as cash.

Better yet, carry only one card with you to cut down on loss, preferably a bank card protected by a maximum repayment amount of \$50 if reported lost or stolen within a time fashion.

Never sign a blank receipt and keep your cash, or wallet in full view all the time.

Notify a creditor immediately if there is an error on your billing statement.

If you tend toward mail ordering for your gifts, make sure you know the company to whom you are giving your bank card number over the phone.

This year, more than ever before, consumers have Internet fraud to worry about. If you do on-line shopping, protect your Internet passwords.

Try not to give too much personal information such as your social security number.

That is hardly necessary in most transactions and should be avoided at all costs if possible.

Many creditors will offer "skip payment" options on your November or December statements.

Keep in mind that although you may not be required to make the minimum monthly payment, the interest on your debt is not forgiven and continues to be added.

Instead, pay down those bills as much as you can and as fast as you can.

Watch out for the "buy now - pay in six months" offers that affect post-holiday budgets.

Helpful hints for holiday shopping are available in a free "Holiday Planner" from the Education Department of Credit Counseling Centers, Inc. and "Holiday Shopping Tips" from the NFCC. Write to the Education Department, Credit Counseling Centers Inc., 38505 Country Club Drive, Suite 210, Farmington Hills, MI 48331 or call (248) 553-5400, ext. 19.

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programmers into object-oriented developers and retrained COBOL programmers into client/server developers.

"As a proprietary school, AMS is uniquely situated to assist Michigan companies in retraining existing employees to meet the challenges of new technology, and to provide skills for potential employees in meeting the needs of new Michigan employers," said Lifton.

In addition to certificate training programs, AMS offers courses in project management, management development and

software quality.

Graham, a graduate of Georgia State University and long-time resident of Rochester Hills, has over 16 years experience in education and training in manufacturing and information services applications.

In Michigan, AMS has provided training programs to the Chrysler Corporation, EDS, The Budd Company, among others.

AMS's business is to partner with clients to achieve breakthrough performance through the intelligent use of information technology. AMS is an

international business and information technology consulting firm that provides a full range of services: business re-engineering, change management, systems integration, and systems development and implementation.

AMS, which completed its 27th consecutive year of growth, is headquartered in Fairfax, Va., with offices in 53 cities worldwide. AMS's revenues for 1996 were \$812 million.

AMS's site on the World Wide Web is: www.amsinc.com



Loyalty is supposed to be a two-way street.

After 20 years of loyal service, Lorie Walls is locked out of her job as a circulation clerk at Detroit Newspapers. Why? Because she's a member of a union — one of six unions whose sacrifices helped make the Detroit News and the Free Press profitable.

But once the papers started making money, they turned their backs on decent

people like Lorie. The papers caused and prolonged a labor dispute that's now more than two years old. The newspaper bosses are stonewalling a judge's order to get the workers back to their jobs right away.

Lorie and more than 1,500 other union workers have been told by the papers to retire or find new jobs.

Help them get their jobs back.

Don't buy or read the Detroit News or Free Press

For more information, contact the Metropolitan Council of Newspaper Unions.
45 E. Adams, Detroit, Michigan, 48226. (313) 965-2347

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