

# Money doctor comes to town

**SOUTHFIELD**—Joe Naporski likes to call himself the money doctor. He will begin a five-week adult education course Oct. 24 on how to invest your way to better financial health. The course will be taught at Southfield High School, Ten Mile and Lahser roads, and will cost \$8. Naporski spends much of his free time teaching people to use money effectively. "People are so glad to get someone to talk to. The more I teach this course, the more excited I get about it," he explained.

**HIS FIVE SESSION** class covers the stock market, real estate, corporate and government bonds, life insurance, mutual funds and just about any other investment. "Once I advised a man who had been thinking about it to go out and invest in a truck. I saw him recently, and he's doing real well as a trucker," said Naporski, as proud as any teacher whose student made good.

Convincing people to start investing is one of the hardest parts of Naporski's business. That's why he started teaching investment classes 10 years ago. Many people are afraid to take money out of savings accounts, but know they are losing ground to inflation, Naporski explained. His mission is to tell them on the United States.

**"IT'S A TRAGEDY** that the average person is not an investor in America. Foreigners are snapping up investments here — they seem to have more faith in us than we do. I tell people to be optimistic about our country," Naporski said.

Naporski is a living example of optimism. He overcame a physical handicap to become a successful account executive for Olde and Company of Southfield. "It's therapy for me. It really helps me," Naporski said.

"A lot of my students are people on the verge of doing things, who don't have the confidence. They just need a little shove and I'm the catalyst," Naporski added.

**ALTHOUGH INVESTMENTS** are his bread and butter, Naporski said he is primarily concerned with the overall health of the patient. "Sometimes I might tell them to keep their money in the bank. And sometimes I tell people to stop saving so much, to go out and live a little and stop worrying," he said.

Naporski will conduct an individual financial examination for his students. "Just like a doctor," he said.

"I get the whole case history. Often I end up saying, you're pretty sick. You've got all that money in the bank, and you would use some surgery to get some of it healthy," Naporski said.

**"I USE GIMMICKS** like that every-

where in my course," he added. "I like that everywhere in my course," he added. "I like gimmicks if they get people involved." Recently, his "exams" have included a substantial amount of estate planning, including living trusts. "People don't know that you don't have to be wealthy to take advantage of a living trust. It could be done with as little as \$10,000," Naporski explained. But, he admitted, he turns complex financial situations over to estate lawyers.

# Residents ignore ordinance

**SOUTHFIELD**—A housewife in the city bought a \$2 carnation from a young solicitor who said the money would be used for a drug abuse program.

The housewife later discovered she'd been bilked. The door-to-door impersonator pocketed the \$2 and a lot more from unsuspecting donors.

The victims were unaware of the city's charitable solicitations ordinance which makes it unlawful to obtain money or sell any article, publication ticket or subscription for philanthropic purposes without a permit.

Provisions of the ordinance don't apply to churches, church-sponsored charitable organizations, agencies chartered by the U.S. Congress or approved by the International Cooperation Administration of the U.S. government.

**SOUTHFIELD'S** solicitations licensing committee includes the chief of police, the city clerk and a member appointed by the city council.

A written application for a permit to solicit must be sworn to and filed with the city clerk not less than 21 days before the permit is needed.

Applications must contain information including: Name and address of the organization and solicitors. Names and addresses of principal officers.

Purpose of solicitation and use of any receipts.

Names of persons disbursing receipts and names and addresses of those directly in charge of conducting the solicitation.

Outline of methods to be used and a copy of all printed material such as

labels, posters, television and radio scripts or recordings announcing solicitation of funds.

Financial statement of the applicant for the preceding fiscal year showing amount of money raised or collected and itemized statement of expenses.

A full statement of the character of the charitable, educational or philanthropic work to be done by the applicant.

The licensing committee investigates the applications and makes its recommendations to the city clerk. The permit issued is valid for six months.

The committee may require the solicitor to prominently display an identification badge. Any misrepresentation on the part of the applicant may cause the committee to recommend revocation of the solicitation permit.

# Upgrading saves city \$500,000

**SOUTHFIELD**—First National City Bank of New York and National Bank of Southfield were low ballers in the city's sale of \$8 million in general obligation and special assessment bonds.

The bids included \$3 million in general obligation street bonds at a net interest cost of \$2.3 million and an effective net interest rate of 5.9741 per cent.

Special assessment bonds of \$1.1 million and \$470,000 in general obligation bonds were bid at a net interest cost

of \$508,900 and an effective net interest rate of 5.7815 per cent. Southfield City Administrator Peter Cristiano said he was pleased with the interest rates of less than six per cent.

**'Spooky Special'** Oct. 26

## Save your leaves

The Farmington Hills Beautification Committee is sponsoring a community leaf composting project.

The group is asking residents to bring leaves to a site that has been secured from the Farmington School District.

Composting site is on the west side of Drake Road south of Twelve Mile Road.

Persons donating leaves are asked not to leave plastic bags or other containers at the site.

**SOUTHFIELD**—The Southfield Public Library's annual Halloween "Spooky Special," a traveling show which features storytelling, puppet shows and ghostly sounds will make rounds of five schools beginning Oct. 26.

The 40-minute show is aimed at children ages five to 12. Children's librarians Susan Kolesky, Karen Brant, Janet Elgas and Lillian Woodard are assisted by teen volunteers.

The free program is scheduled for the following times and places: Oct. 26, 11 a.m. at 2227 W. Kalong; 1 p.m. at MacArthur School; and 3:30 p.m. at Grace School.

Oct. 27, 1 p.m. at Brace School; 3:30 p.m. at Kennedy School and 7 p.m. at Vandenberg School.

Oct. 28, 7 p.m. at Simms School; Oct. 29, 7 p.m. at Northbrook School; Oct. 30, 7 p.m. at McIntyre School.

## Alma queen

**FARMINGTON**—An Alma College senior was named homecoming queen Saturday.

Christine Washburn, daughter of Mr. and Mrs. John M. Washburn III, received the honor. A French major with a business administration minor, she is a resident assistant in Briske Residence Hall on the Alma campus.

She is a 1971 graduate of Farmington High School.



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**Sonny's BULLET CAR**

Planet of the Apes members held over through Thursday, 12-8 p.m.

from the Godfather now through Nov. 3 a 1941 Lincoln Continental with real bullet holes from a .45 calibre Thompson machine gun.



**Livonia Mall**

7 Mile at Middlebelt

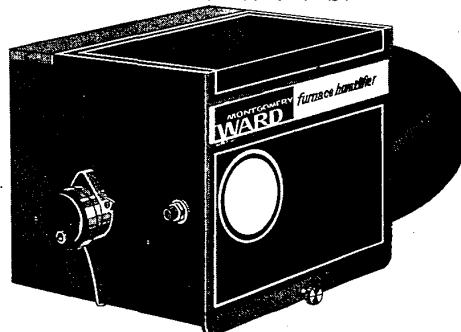
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