

business people

Bob Prokop has been named publishing services coordinator with the Observer & Eccentric Newspapers. He will assume his new duties Sept. 10. Prokop had been retail sales representative for the Farmington area.

Roger Weber of West Bloomfield has been named WDIV-TV's suburban bureau chief.

Suzanne Aberly of Bloomfield Hills has been named director of public relations at Williams Advertising & Public Relations, Southfield.

Gorham A. Cowl of Orchard Lake has been appointed assistant general manager-sales and marketing of Ford Tractor Operations.

Carl L. Parks has been named director of public relations for R.J. Baker Advertising Inc., Troy.

Kenneth B. Hollidge Jr. has been appointed executive vice president and director of Hall Industrial Publicity Inc. and HHP Advertising Service, Troy.

Joe Nagy of West Bloomfield was appointed assistant general manager of the Quality Inn, Pontiac.

Creative House Advertising Inc.,

Southfield, has promoted Sandra Oert to media/production services director and Douglas Mooradian to art/production director.

Empire of America has promoted Susan J. Saba to personnel officer and transferred Robert Joseph from Empire Originations Inc. to Empire of America, Southfield.

Steven M. Zimberg, certified financial planner and president of Asset Advisory Services Inc., has been accepted as a member of the National Association of Personal Financial Advisors (NAFPA).

Berale Chaudard of Troy has established the health and beauty aids brokerage firm of Bernard Marketing Co. in Troy.

Jeffery A. Hillinger of Lathrup Village has been named assistant vice president of Walter E. Heller & Co.'s central commercial finance division branch office in Troy.

Frank Kere III was named vice president of manufacturing and overseas operations of Maxitrol Co. in Southfield.

Maccabees Mutual, Southfield, an-

nounced the election of new officers and appointments of second vice presidents. Jerome P. Darga, second vice president and associate controller; Leo N. Julp, second vice president; Judith L. Kirchner, second vice president; Michael A. McGrath, second vice president and secretary; Gerald H. Moser, second vice president; Barbara K. Maclell, second vice president; Frederick J. Sievert, vice president and life actuary; James S. Smith, second vice president.

William S. Morrison of Troy was appointed corporate counsel within the law department of Ex-Cell-O Corp. of Troy.

Richard A. Walker has been elected vice president and secretary of the Kuhlman Corp. of Birmingham.

Comerica Bank-Detroit, principal subsidiary of Comerica Inc., has appointed Ely L. Stevens of West Bloomfield small business loan officer, small business banking department. G. Edwin McComas of Farmington Hills has been appointed corporate banking officer, United States banking department.

Shirley A. Cuccchi is now associated as a technical assistant with Paul J. Keller Jr. attorney in Birmingham.

Laurette A. Foss of Farmington Hills has joined the staff of Yaffe Berline Inc., Southfield, as coordinator for production and traffic.

Michael W. Miller of Rochester has been appointed national sales manager for Southfield-based Leeco Diagnostics Inc.

Ross Roy Inc. has promoted Michael P. Webster and J. Richard Vocum of Rochester to vice presidents.

First of America Bank-Rochester announced the appointment of Drexel Amy to vice president; Patricia R. Botkin to assistant vice president and Pamela M. Wesolowski to assistant cashier. Amy is consumer loan department manager; Botkin is commercial and mortgage loan officer and Wesolowski is responsible for branch administration.

William D. Young has been appointed bank officer for Liberty State Bank & Trust, Troy.

The Michigan Association of Certified Public Accountants has elected the following officers: Harold Dobrowsky of Southfield, president; Lloyd A. Schwartz of Bloomfield Hills, vice president; Angelo A. Agnello of Troy, treasurer.

datebook

STARTING A BUSINESS

Tuesday, Sept. 4 to Oct. 1 — "How to Start a Successful Small Business" will be offered 7-10 p.m. Fee: \$245. Information: 542-4220. Sponsor: Small Business Management Schools.

COMPUTER COURSES

Wednesday, Sept. 5 — Fall computer series begins with three-day advanced Lotus course offered in both day and evening sessions. Also offered will be beginning Lotus and Wordstar courses. Sponsor: Walsh College. Information: 689-8282, Ext. 258.

LSAT PREPARATION

Thursday, Sept. 6 — Six-session preparation for Law School Admission Test offered 6-10 p.m. in Southfield. Information: 540-5988. Sponsor: University Test Preparation Service Inc.

INTRO TO COMPUTERS

Thursday, Sept. 6 — Non-cred easy introduction to computers provides supervised experience on several different computers. Offered at 7 p.m. Thursdays, Sept. 6 and 13, with labs from 9:30 a.m. to noon Saturday, Sept. 8 and 15. Tuition: \$75. Information: 377-3120. Sponsor: Oakland University.

RUNNING A BUSINESS

Thursday, Sept. 6 to Oct. 11 — "How to Run a Successful Small Business" will be offered 7-10 p.m. Fee: \$245. Information: 542-4220. Sponsor: Small Business Management Schools.

MANAGING FOR PROFIT

Thursday, Sept. 6 to Oct. 11 — "Managing for Profit" will be offered 7-10 p.m. Fee: \$245. Information: 542-4220. Sponsor: Small Business Management Schools.

AUTOMATED TELEMARKETING

Wednesday, Sept. 12 — Free seminar offered 9-11:30 a.m. and 1:30-4 p.m. in Troy. Reservations: Sue Flint, 362-0050. Sponsor: Prime Computer Inc. and AT&T Communications.

MANUFACTURING MANAGEMENT

Thursday-Friday, Sept. 13-14 — "Fundamentals of Management for New Manufacturing Supervisors" offered 9 a.m. to 4:30 p.m. in Troy. Fee: \$25. Information: Clark DeHaven, 1-800-439-4284. Sponsor: Michigan State University.

COMPUTERS

Tuesday, Sept. 18 — "Computers, What Have They Come Up With Now?" presented by Council on Small Enterprise seminar 8-10 a.m. in Bloomfield Township. Fee: \$5 for members, \$10 for non-members, including continental breakfast. Reservations: 335-6148. Sponsor: Oakland County Chamber of Commerce.

MOSHAW RECORDKEEPING

Wednesday, Sept. 19 — Michigan Occupational Safety and Health Act recordkeeping workshop offered 9:30-11:30 a.m. in Southfield. Fee: none. Information: 256-3620. Sponsor: Michigan Department of Labor.

LSAT PREPARATION

Friday, Sept. 21 — Weekend seminar in preparation for law school admission test offered in Troy. Information: 540-5988. Sponsor: University Test Preparation Service Inc.

Term life insurance can help manage risks

Continued from previous page

IF YOU outlive the policy, the company will return your premium deposit doubled or more and tax free.

In the event of your death, some companies will return the premium deposit to the beneficiary, while others will pay the maturity value as an additional death benefit. The maturity value is the amount to which it would have grown if you had lived until the policy had expired.

At the end of the term, you will have various options if you still need life insurance. You may renew the same policy. Or you could change the type of policy or the length of the policy or the amount of the policy. Since premiums for insurance policies are based on a mortality table, as you grow older, your rate will increase.

Educational Seminar: The Observer & Eccentric Newspapers and the Coordinated Financial Planning staff will conduct a seminar 7:30-10:00 p.m. Tuesday, Sept. 18, at the Ringling Inn, 1475 N. Woodward, Bloomfield Hills. This seminar will address the following questions: Taxes — how to defer or eliminate them. Investments — how to invest in stocks for growth, income or stability. Real

estate — how to find partnerships with excellent prospects. IRA's — where to invest now. Financial plan — for whom and what it offers.

Special Feature: Two out-of-town guest speakers on two attractive tax shelters. The seminar is free,

but registration is required. For more details, call 663-8888.

Sid Mittra is president of Coordinated Financial Planning Inc. in Troy and a professor of Economics and Management at Oakland University, Rochester.

Introducing another "useless gimmick" for business. Like the computer.



Every few years, something comes along that revolutionizes the way business does business.

Such a product is the new Ameritech cellular car telephone from Ameritech Mobile Communications Sales.

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Bell Labs spent 20 years and over \$200 million to stage this revolution in business communications. And Ameritech Mobile Communications, sister company of Michigan Bell, is investing another \$12 million to build Detroit's new cellular network.

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