

Starting early makes reaching goal possible

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THEY ASK whether they should buy personally owned life insurance. Through their employers, Roger has \$50,000 and Jenny has \$22,000 in coverage. They note that they were each self-supporting prior to marriage and, if pressed, each could manage on their own.

Unless they are concerned about future disability, they don't see any need for additional insurance at this time.

Unless they are concerned about future insurability, we don't see any need for additional insurance at this time.

They should protect against this serious financial loss by buying a personal disability policy on Jenny. A non-cancellable, guaranteed-renewable contract with a cost-of-living increase feature is recommended.

Roger and Jenny have shown the ability to follow through on building assets for their major financial objectives. This discipline will stand

them in good stead over the long haul. By following the recommendations, we believe they will be in a better position to become financially secure and meet their goals as rapidly as possible.

Don Boyce, a certified financial planner, is a past president of the Metropolitan Detroit Society of the Institute for Certified Financial Planners whose practice is in Birmingham. Alan Ferrara is a partner in the Farmington Hills law firm of Couzens, Lansky, Feak, Ellis, Roeder & Lazar. He is immediate past president of the current board of members of the southeast Michigan chapter of the International Association for Financial Planning.

Network offers services throughout the country

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list. The hotel charged \$150 for the service. And the corporation paid that amount," she said incredulously.

SEON rates vary from \$15.50 to \$35 an hour, depending on location and services rendered.

"At a two hour rate, maximum it would cost for a word processor — get the job at our top rate, it would cost only \$50," Alexander said.

That's a lot of wasted money, and the hotel didn't have time to correct the mistakes."

"The IRS started cracking down recently on what could be allowed as a business deduction while on the road," Stajos said. "In our offices, with desk, phone and office equipment, the expenses are a full write-off."

'In our offices, with desk, phone and office equipment, the expenses are a full write-off.'

— Cynthia Stajos
Everywhere Office Network

THEY SEE another advantage over hotels.

"As a woman, I don't like conducting seminars in a hotel room," Stajos said. "It puts both business men and women in a position they might not feel comfortable with. Our network puts them in a completely professional environment."

AmeriCenters, Livonia, is part of the network. The women proudly show off the facilities to a visitor. A new building adjacent to the I-275 expressway at Six Mile, each office has a large window. Units come furnished or unfurnished. Big and small conference rooms, a copying center, a secretarial pool, a complete kitchen, security are provided.

AmeriCenters, Troy, Southfield and Bloomfield Hills are also part of EON. Also in the metro Detroit area are the Somerset and the Plymouth Executive Suites.

THE WOMEN pride themselves in allowing only businesses they personally feel comfortable with to be

members of the network. Small office buildings and large commercial enterprises are members. All seem to offer the latest business technology.

Still in the process of launching EON (Aug. 1), I joined the first day a consultant and not a facility, the trio find 15-hour workdays are normal. And weekends are also spent at the office catching up on paperwork. They haven't taken a paycheck in 15 weeks, Stajos said.

"We're basically starving women," she said. "We put everything we have into this and more. Every good success story begins with putting it on the line and waiting."

EON has neither advertised nor issued a press release yet.

But, "We have had phenomenal response from around the country," Alexander said. "People want us to go international already."

"We are thrilled."

One program in the works is a frequent-user plan for corporate travelers who will receive perks and special incentives for frequent use of EON.

More information can be obtained by calling EON at 591-7235.

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Lisa Love of West Bloomfield was promoted to executive director at Ideal Occupational Medical Centers, Centerline. Love holds a bachelor of science degree in nursing from Michigan State University.

William Nixon of Birmingham has joined Industrial Publicity Inc. as an account executive. Nixon has a bachelor of science degree from East Tennessee State University and is a member of the Society of Automotive Engineers.

Richard D. Arroll of Rochester Hills was appointed as supervisor — manufacturing for National Broach & Machine Co. Arroll has an associate's degree in applied science for industrial supervision, management and NC technology. He is currently completing a bachelor's degree in business administration at Detroit College of Business.

Virginia A. Minoli of Rochester was appointed consulting engineer at Comau Productivity Systems Inc. in Troy. Minoli holds a bachelor of science degree in mechanical engineering and a master's degree in manufacturing systems engineering from Stanford University.

C. Richard Hrdlicka of Birmingham was named executive vice president of finance at Jeske Co., a Birmingham real estate investment and development firm. Hrdlicka holds a bachelor's degree in accounting from Marquette University, Milwaukee, Wis.

Barry D. Price of Orchard Lake was appointed director of production and purchasing at Chrysler Motors Corp.'s Procurement and Supply Office. Thomas H. Norman of Farmington Hills was also appointed director of facilities and materials purchasing in the same Chrysler division.

John M. Zrnec was named president and chief executive officer of ALC Communications Corp. of Birmingham. Zrnec had been chief executive officer of Cable & Wireless North America Inc., a subsidiary of Cable & Wireless plc, the British-based telecommunications group.

Robert G. Wilson of Southfield was named general manager of the Michigan Inn. Stefanie Bauer was appointed director of marketing for the same facility. Bauer had been Midwest regional director with the Service Management Corp. of West Palm Beach, Fla.

Lowell Bad Fullerton of Farmington Hills was appointed to director of account development with the Phoenix Group Inc., a Farmington Hills marketing firm.

Joseph E. Loricchio of Birmingham was appointed to assistant tenant coordinator with Kirco Realty & Development Ltd.

Larry Schmidt has joined Grant Thornton, a Southfield accounting and management consulting firm, as senior manager.

Bruce Williams of Southfield was named account manager of automotive adhesives and marketing at American Cyanamid Co. in Southfield.

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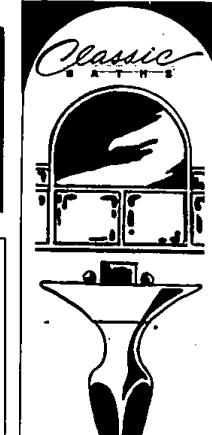
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