

Alternate highways to wealth

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next dollar is coming from usually doesn't know where his last dollar went.

Through proper allocation of income and management of your assets, financial success is attainable by almost everyone. The definition of success will vary from person to person, as should be expected.

The objective of accumulating assets is to attain the peace of mind that comes from knowing you are on a solid financial footing, both now and in the future. This frees you to focus your time and energies on other areas of your life that are ultimately more important than day-to-day financial worries. We hope this column has provided you with the tools and motivation to begin the process of providing the money for a secure financial future.

Family Finances appears the third Thursday of the month. We will resume our monthly financial profiles in November. To receive a free financial planning brochure or to obtain a questionnaire to have your finances reviewed in this column, write the Center for Financial Planning, Dept. 100, 377 S. Adams Suite 202, Birmingham 48009 or call 642-4000.

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 a past president and current board member of the southeast Michigan chapter of the International Association for Financial Planning.

business people

Garwood "Gary" E. Erickson was named director of sales — Americas at Vickers Inc. in Troy. Erickson joined Vickers in 1988 as director of information services.

Raymond D. Wagner of Rochester Hills was named marketing manager at National Brooch and Machine Co.

Gus Hanaala was promoted to pharmacy supervisor for Arbor Drugs Inc. in Troy. Prior to his promotion, Hanaala served as a pharmacy manager at Arbor's Joy Road and Beech Hall store in Dearborn Heights.

Toshio Kinoshita of Rochester Hills and Steven Lemberg of West Bloomfield have been named partners in the Coopers & Lybrand Detroit office.

Jim White of Rochester was named controller for Damore/Andrew in Troy. Prior to joining Damore/Andrew, White was a controller for Lincoln Property Co. in Foster City, Calif.

Nicholas W. Ramfos of Keego Harbor was named manager of media and corporate relations at Lovio-George Inc. Prior to his appointment, Ramfos was an account representative for Lovio-George Inc.

Kristine M. Beller of Farmington Hills was promoted to manager of Zelenko & Associates. Prior to joining Zelenko & Associates, Beller was a staff accountant with Friedman & Goldberg.

Helen Sue Howard has joined Sheila Sloan Public Relations Inc. as an account executive. Prior to joining the agency, Howard was advertising and public relations assistant for the 1989 North American International Auto Show, Detroit.

Craig D. Wedge of West Bloomfield, has joined Honey & Co. as an account executive. Wedge holds an associate's degree from Oakland Community College, and a bachelor's degree from Eastern Michigan University.



Erickson

Wagner

Hanaia

Kinoshita

Lemberg

White

Ramfos

Beller

Frederick H. Ritchie has joined the intellectual property law firm of Brooks & Kushman, Southfield, as partner. Prior to joining Brooks & Kushman, Ritchie was assistant director of the patent section for General Motors Corp.

Mickey Galswite of Birmingham was elected vice president of Ross Roy, Inc. Galswite has worked on a variety of accounts since joining Ross Roy in 1988.

John F. Whedon of Farmington Hills was appointed executive chief of the new Radisson Resort and Corporate Education Center. Before joining the Radisson Resort, Whedon was executive chef of the Fern Hills Country Club.

Kim Baxter and John Hanasack have joined Michigan Business Magazine as district advertising sales managers.

Adrienne M. Yurko of Southfield has qualified as a member of the 1989 President's Council of New York Life Insurance Co.

Melody Hall has joined W.B. Doner & Co. in Southfield as a media planner. Prior to joining Doner, Hall was with Lintas: Campbell-Ewald in Detroit.

James Jeffrey Ibrahim was named field reimbursement manager for Amicare Home Healthcare. Ibrahim started with Amicare in 1986 as manager of the Detroit office of Amicare Home Health Resources.

Dick Howling was named executive vice president, creative director for J. Walter Thompson USA/Detroit in Southfield. Howling has been with J. Walter Thompson for eight years.

Nancy S. Berg of Auburn Hills was promoted to director of exhibitions for the Society of Manufacturing Engineers. Berg has been serving as interim director since the resignation of Tom Heith in May 1989.

David J. Altchison was named human resources manager of Amicare Home Healthcare. Before joining Amicare, Altchison was human resources administrator for CSC Commec.

James Ciennik III has qualified for the 1989 National Quality Award. Ciennik is employed as a life insurance agent with American Mutual Life Insurance Co.

Constance A. Pulte was named vice president, cashier, and commercial lender at Liberty Bank in Troy. Pulte joined the bank in 1983 as auditor.

Wendy G. Keys was promoted to first vice president of Michigan National Bank in Farmington Hills. Keys joined Michigan National in 1977, and began her career as a commercial lending credit analyst.

Teresa Steele was named manager of the Troy and Port Huron offices of Amicare Home Health Resources. Steele has been a clinician on the staff of Amicare Home Health Resources for the past two years.

Don Stokes of West Bloomfield was named senior vice president, group media director for J. Walter Thompson diversified accounts. Stokes has previously held a variety of media and marketing services management positions for retail and packaged goods accounts.

Terry T. Brown was named public relations account executive at Stone, August, Baker Communications Cos. Brown has most recently been a freelance writer, working with several local advertising and PR agencies.

Ronald M. Mattel has joined Total Therapy Management Inc. as director of operations. Mattel brings 12 years of experience in the Michigan Health Care field.

Doug Horner, Shawn Stevenson and George Rogers recently passed their state examinations to become registered architects in Michigan. Horner, Stevenson and Rogers are all employees of TMP Associates Inc. in Bloomfield Hills.

John E. Ruhaak, vice president of advertising and promotion for United Airlines, was elected chairman of the board of directors of the Association of National Advertisers Inc.

Sean Neall of Birmingham was named senior vice president, management director of Ford Truck account consisting of light trucks and medium and heavy truck at J. Walter Thompson USA/Detroit. Neall has been with J. Walter Thompson/Detroit since 1984.

Ronald F. Price of Birmingham was named planning manager of Exxon Chemical Co.'s automotive and transportation industry sector, Farmington Hills. Previously, Price was global automotive marketing manager and automotive commercial manager with Borg Warner Chemical Co.

Randy P. Remdenok of Rochester was appointed general manager of the digital techniques division of GTE Valente Corp. Remdenok was most recently manufacturing manager for Digital Techniques.

James A. Koepke has become a principal member of Doern Mayhew & Co.

Edwin T. Funk was admitted to the Quarter Century Club of Merrill Lynch, Pierce, Fenner and Smith Inc. Funk is vice president and senior financial consultant in the downtown Merrill Lynch office in the Renaissance Center.

Please submit black-and-white photographs, if possible, for inclusion in the business people column. While we utilize the receipt of photographs, we are unable to use every photograph submitted. If you want your photograph returned, please enclose a self-addressed, stamped envelope. Indicate in a margin on the front of the photograph that you want it returned. We will do our best to comply with your request. Send information to: Business Editor, 30251 Schoolcraft, Livonia 48150. Please include city of residence and a daytime telephone number where information can be verified.

datebook

● **CAREER FAIR**
Thursday, Oct. 26 — Women's Advertising Club career fair 5:30-9:15 p.m. in Bloomfield Hills. Student fee: \$20. Information: Fay Stone, 356-4191.

● **WORDPERFECT 5.0**
Thursday, Oct. 26 through Nov. 16 — "WordPerfect 5.0 (Word Processing on the IBM PC) offered 7-9 p.m. in Bloomfield Hills. Fee: \$80. Information: 645-3635. Sponsor: Cranbrook Schools.

● **CPAs AND BANKERS**
Friday, Oct. 27 — CPA-banker conference 8 a.m. to 4 p.m. in Troy. Fee: \$95. Information: 855-2288. Sponsor: Michigan Association of Certified Public Accountants.

● **MANUFACTURING SEMINAR**
Friday, Oct. 27 — "Meeting the Challenge of World-Class Competition" 8:30 a.m. to 4:30 p.m. in Troy. Fee: \$190. Information: James Low, 577-4495. Sponsor: Wayne State University.

● **G.R.E. WORKSHOPS**
Saturdays, Oct. 28 through Dec. 2 — Graduate Records Examination preparation workshops offered 9 a.m. to 12:30 p.m. in Rochester. Fee: \$125. Information: 370-3120. Sponsor: Oakland University.

● **BUILDERS ASSOCIATION**
Monday, Oct. 30 — Builders Association of Southeastern Michigan

meets in West Bloomfield. Non-member fee: \$25. Information: 737-4477.

● **AUTO CONFERENCE**
Monday-Wednesday, Oct. 30 through Nov. 2 — Autofact conference and exposition at Cobo Hall in Detroit. Information: 271-1500.

● **COMPUTER-INTEGRATED MANUFACTURING**
Tuesday-Wednesday, Oct. 31 and Nov. 1 — Computer-integrated manufacturing fundamentals review course offered in Detroit. Information: Anthony Corte, 271-1500 Ext. 515. Sponsor: Society of Manufacturing Engineers.

● **BUSINESS WRITING**
Tuesday, Oct. 31 — "Business Writing for Clarity" 8:30 a.m. to 4:30 p.m. in Detroit. Fee: \$135. Information: 659-9282. Ext. 260. Sponsor: Walsh College.

● **JOB FAIR**
Wednesday, Nov. 1 — Free job fair 9 a.m. to 5 p.m. in Southfield.

Sponsor: United Way of Southeastern Michigan. Information: 226-9688.

● **EXECUTIVE ROUNDTABLE**
Wednesday, Nov. 1 — "Improving Leadership Styles — Learning from the Classics" talk 8:30 a.m. to 12:45 p.m. in Rochester. Information: 370-3120. Sponsor: Oakland University.

● **SOCIAL SECURITY**
Wednesday, Nov. 1 — "Understanding Social Security for the '90s" presented in Bloomfield Hills. Fee: \$12. Information: 645-3635. Sponsor: Cranbrook Schools.

● **RETIREMENT PLANNING**
Wednesday, Nov. 1 — Retirement planning seminar begins at noon or 5 p.m. in Southfield. Information: Kent Bowman, 358-5009. Sponsor: Shearson Lehman Hutton.

● **WORDPERFECT**
Wednesday, Nov. 1-15 — Increase skill with WordPerfect 6:30-9 p.m. in Rochester. Fee: \$125. Information: 370-3120. Sponsor: Oakland University.

● **LSAT WORKSHOP**
Saturdays, Nov. 4-18 — Law school admissions test preparation workshop offered 9 a.m. to 4 p.m. in Rochester. Fee: \$175. Information: 370-3120. Sponsor: Oakland University.

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● **BUSINESS WRITING**
Monday, Nov. 6 — "Back to the Basics: The Business Writing Refresher Workshop" in Southfield. Non-member fee: \$99. Information: 644-1229. Sponsor: Oakland County Chamber of Commerce.

● **QUALITY CONTROL**
Mondays-Tuesdays, Nov. 6-7 through Jan. 2 — Statistical quality control workshop offered 6-9 p.m. near Rochester. Fee: \$125. Information: 370-3120. Sponsor: Oakland University.

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