

business people

Justine Harrington joined the Troy-based automotive communications/training firm Venture Communications as art director.

Lawrence R. Chute, assistant director of structural engineering, was named principal at the architectural, engineering, planning and interiors firm Harley Ellington Pierce Yee Associates Inc. in Southfield.

Mabel Jones of Farmington was named manager of the Birmingham AAA Michigan branch office.

Eugene Applebaum, chairman and CEO of Arbor Drugs Inc. in Troy, received the Wall Street Transcript's annual silver honors award based on the company's outstanding sales results.

The law firm of Miller, Canfield, Paddock and Stone named Michael H. Trahan of West Bloomfield and Andrea L. Fischer of Birmingham as partners.

James Weltman of West Bloomfield was appointed executive vice president of World Wide Financial



Mabel Jones



Eugene Applebaum



Justine Harrington



Lawrence R. Chute

Services Inc. in Bloomfield Hills.

Yee/Minard & Associates, a Southfield-based marketing research firm, promoted Jeannette L. Saquet to vice president - senior associates, business development.

Arthur Freeman joined Dittich

Furs of Bloomfield Hills in an executive capacity.

John King, president of Nordhaus Research Inc., has announced the following promotions: David Steidberg has been named vice president, Jeffrey Stander has been promoted

to the position of senior project director and Jeff Linenfelder and Suzanne Crane have been promoted to project directors.

Charles Tudor has been appointed to manager of the Technical Division of ManPower Temporary Services in Southfield where he will coordinate

all sales and marketing activities and direct the recruitment of skilled professionals on a contract basis.

Nancy Dorais was promoted to vice president & director of office operations with Yee/Minard & Associates, a Southfield-based marketing

research firm. Susan Galantowicz was named senior associate. Carol Craddock and Lauren Serlin joined the company as research assistants.

Casey Communications, the public relations firm in Southfield, has appointed Regina R. Strong as account executive and Shawn Williams as media relations assistant.

The Birmingham-based J.J. O'Connell & Associates, Inc. has appointed Maureen E. Dacey of Birmingham to account executive in the marketing department.

Gary Kippe has joined Sonanetics Corporation of Troy as director of manufacturing, and James Youngblood joins the firm as a designer/drafter. Ian Cawley has been promoted to service manager.

Casey Communications Management Inc. the Southfield-based public relations firm, has promoted Cheryl Hawkins of Southfield to senior account executive.

Franklin Bank has announced the appointment of Lida S. Alvey, Melissa Price and Nancy J. Robb as assistant vice presidents.

datebook

● BUYING A HOUSE
Saturdays, March 14 and 21 -- "Principles of Buying a Home" 9 a.m. to noon at the Highland Lakes Campus of Oakland Community College, 2480 Opydyke Road, Bloomfield Hills. Fee: \$20. Information: Carol Lubin, 360-3041. Sponsor: Oakland Community College.

● PC TRAINING
Tuesdays and Thursdays, March 17-26 -- "Show Me How... To Master the Personal Computer" presented 6:30-8:30 p.m. at 28509 W. 11 Mile in Farmington Hills. Fee: \$95. Information: 473-1819. Sponsor: Microsystems Training Inc.

● MARCH CREW
Wednesday, March 17 -- Commercial women in Real Estate is pleased to announce a special panel discussion by developers Robert DeMatia of R.A. DeMatia Company, Douglas Etkin of Etkin Equities, Douglas Horn of Duke Associates and Michel Damone of Damone Associates Inc. at 7:30 a.m. at the Embassy Suites in Southfield.

sy Suites in Southfield.

● SECRETARIAL SEMINAR
Thursday, March 19 -- "The Organized Secretary" presented at the Westin Hotel Renaissance Center in Detroit. Fee: \$99. Sponsor: Padgett Thompson Co.

● INVESTING SEMINAR
Tuesday, March 24 -- Free investing and tax seminar noon to 1 p.m. at Merrill Lynch, 32255 Northwestern Highway, Triara, Building Suite 260, Farmington Hills. Information: Dennis Herula, 1-800-937-0446.

● SUCCESSFUL INVESTING
Tuesday, March 24 -- Free seminar, "Successful Investing for the '90s," 10 a.m. to noon at the Farmington Hills Public Library, 32737 12 Mile, Farmington Hills (between Orchard Lake and Farmington roads). Sponsor: Merrill Lynch. Information: 446-1219.

● WINDOWS 3.0
Tuesdays and Thursdays, April 7-

16 -- "Show Me How... To Use Windows 3.0" presented 6:30-8:30 p.m. at 28509 W. 11 Mile in Farmington Hills. Fee: \$95. Information: 473-1819. Sponsor: Microsystems Training Inc.

● SMALL BUSINESS DIRECTORY
Copies of the free "Small Business Directory" are available at all National Bank of Detroit offices. The booklet, produced by New Detroit and NBD, offers resource information for operators of small business.

Information for this column should be sent to the business editor, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia 48150.

Information must be received by Monday to be published in the Thursday issue. Publication cannot be guaranteed. Information should contain a daytime telephone number where information can be verified.

Children's safety spawns business

Continued from back page

"love kids," he said. "I think that the kids are our future, but before they are our future, they have to be around."

"I wanted to contribute to that -- what better way than to start a square one?"

Ozrovtz also said it helps to try to think like a kid. "I've trained myself to be a trouble shooter. When I walk into a home I know what to look for." The first thing he does, he said, is get down on all fours to see things from a child's perspective.

Ozrovtz begins a job by walking

into every room and making a checklist of all the potential dangers. Some, like a poisonous plant, are corrected by simply moving an object, but others require more work, he said.

A home review lasts from two to four hours, after which he gives the homeowner an estimate and a written report.

What happens next depends on which capacity Ozrovtz is acting. As a contractor, Ozrovtz sells and installs the child safety products. The average home service is \$250 for parts and labor for what can be a four-hour to a multi-day job. Parts and labor come with a life-

time guarantee, he said.

Prices can vary, Ozrovtz said, noting that he has child-proofed homes for as little as \$150 and as much as several thousand.

Ozrovtz said he also works in a consultant capacity, in which he evaluates a home and suggests ways for the homeowners to make it safer. A homeowner can then buy his products or buy them from other sources.

"I have well over 100 products and am testing new ones all the time," he said.

For evaluating a home, Ozrovtz charges \$50; for evaluating a business, he charges \$100.

Take withholding, invest that money

Continued from back page

or more and singles who earn \$53,200 or more will see no change in withholding.

Still, Boesler advises to take the money -- and even more if you can -- and develop an investment plan.

"At the end of the year, you'll have more than \$1,000," she said of the typical refund. "That's \$83.33 a month in your pocket to go to a savings plan. You have interest and growth."

BUT IF YOU don't have a plan, better to let money accumulate without interest by overwithholding than fritter it away, Boesler added.

"There's a danger here as well," Hopson said, especially for folks who have been careful about matching withholding to actual tax due. "Withholding may be less than what people owe. They'll have to come up with the money to pay their tax. It could create budgeting problems."

Who else should look into adjusting payroll withholding with a W-4 filing once the new IRS rates take effect? Individuals whose taxes are affected by a sideline business or those who anticipate large capital gains.

There has been some interest by people filling W-4 forms with employers in advance to offset revised IRS withholding tables.

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marketplace

Ameritech Publishing Inc. of Troy was presented with the Silver Marketing Innovation APPY award from the Yellow Pages Publishers Association.

The Bestline Group of Birmingham has once again been retained by Citizens Insurance Company of America to handle the company's annual "Concerned Citizens Awards Program" which honors the volunteer efforts of mature adults in Michigan.

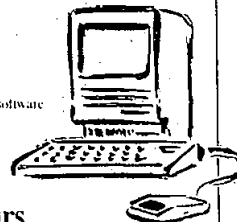
Walter Zimmerman, a partner in 15-year-old R. Plazibat Associates, has purchased the company located at 31876 Northwestern Highway, Farmington Hills. Plazibat serves as manufacturers' representatives for air conditioning, heating and ventilating equipment, and assists in design of specialty, industrial, commercial and computer environments.

Nacht Robotic Systems Inc. of Farmington Hills, introduced the Vorg 100 robot at the International Robots and Vision Automation Show. The Vorg 100 is the latest addition to Nacht's advanced line of multi-purpose robots for medium to heavy-duty applications.

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