

ATM from NEXT PAGE

en stores, and as such there are people around when someone uses them," said William Yaw, senior vice president and director of marketing for Standard Federal Bank in Troy. "I don't know how you can get any safer than that."

Yaw said the bank has 186 ATMs, 127 of which are operated independently from the institution's 119 state branch locations. He declined to reveal the number of machines with cameras, citing security reasons. Cameras are concealed.

In seeking legal redress for an ATM crime, Patrick Burkett, an appellate lawyer for Sommers, Schwartz, Silver & Schwartz in Southfield, said it was highly unlikely victims could sue a bank for not providing adequate security. "Michigan law is clear on this issue, unless a plaintiff relies on a

bank's security guard to their detriment, or the manager of a bank has knowledge of criminal activity and refuses an immediate request for help, then there's no case," said Burkett.

While extenuating circumstances may come into play, Burkett said such crimes are rare, and liability resulting from such incidents is rare still. Area banks say they follow federal laws in securing ATM sites. Most are located adjacent to a busy street, bushes and shrubs are kept to a minimum, and most have one or two spotlights. Magnetic cards that operate the machines have a four-digit personal identification number that must be verified before a machine allows access to an account.

Police officials recommend people refrain from writing the access code on the card.

Invest from NEXT PAGE

fit plans were terminated because cost of administration had become burdensome.

"With the old type of pension plan, the risk was on the employer; he would take the money and invest it and promise so much after retirement. With 401(k)s, the risk shifts to the employee."

"(But) the employee doesn't have the expertise to make these decisions."

By way of example, corporate pension funds invest 54 percent of their holdings in common stock, 33 percent in bonds, 6 percent in cash, 4 percent in real estate, 2 percent in other and 1 percent in guaranteed investment contracts.

Across the industry, the 401(k) plans invest 41 percent in guaran-

teed investment contracts, 21 percent in stock mutual funds, 10 percent in employer stock, 10 percent in money market funds and 9 percent in bond funds.

"That's 60 percent of the holdings in fixed income — that's exactly the opposite of corporate investments."

When people are asked to make decisions about where to allocate their funds within a 401(k) plan, they need information.

"A lot of people want to know the answers now, they don't want to wait."

My Asset Advisor can be reached at (313) 851-1114 and 401(k) Advisors Inc. can be reached at 900-933-4014 (\$2.50 per minute; callers must be 18 years of age.)

Auto gadgets: 'This is getting scary'



DAN MCCOSH

sticking a religious statue to the dashboard.

Still, the automobile has always been a repository of such features, loosely grouped by development engineers under the buzzword 'comfort and convenience.'

Today these are getting a little scary.

About six months ago, the folks at Buick invited me to look at some advanced features they were

working on, including a couple of new engines, sunroofs, etc. But the one that sticks in my mind was a car that automatically adjusted itself to the driver.

It does this by responding to the remote locking device that hangs on your key chain.

When you unlock the doors, it not only lets you into the car, it resets the rear-view mirror, adjusts the electric seats, sets the steering wheel, and even tunes the radio to your favorite station.

Several different sending devices can be programmed individually, which means the car responds differently to each family member. Kind of neat, but also a little spooky.

A little later, Chevrolet demonstrated a new system that lets you carry a little programmed transmitter around in your pocket that unlocks the doors every time you approach the car, hands-off,

and locks it as you walk away. Except for the obvious problem when you are mowing the lawn near your car, this seems handy when you come up with two bags of groceries.

But the really weird idea is combining the two systems, so that as you approach your car it wriggles and re-sets, adjusting itself completely to the approaching driver.

If all this is getting a little Freudian, Toyota is working on an air-conditioning system that checks your body temperature and sets itself accordingly. Back in the lab is a setup that monitors a driver to see if he is getting drowsy, and pokes him to wake up.

There is a company in New York that has developed a seat that measures hundreds of pressure points on your posterior and adjusts the seat for medically cor-

rect comfort.

The trend here is obvious. Cars are becoming surrogate spouses, or at least one of those doing persons you see on the cold-remedy commercials.

Your car is on the verge of taking care of your every need, stroking and soothing.

The self-adjusting seat even accounts for getting tired and letting your posture droop, adding a tad of lumbar support when it is called for. Sit up straight, stop slouching, your car tells you.

Do want this to happen? Or are we seeing some invidious effort to get us to respond to our cars at some new emotional level?

A gut feeling of joy from stabilizing the accelerator on a big V-8 apparently isn't enough anymore. Now we seem to want a car that understands us.

A sort of Dr. Joyce Brothers on wheels.

BUSINESS PEOPLE

Larry D. Slabotsky, Roger H. Hammer, Sr., Marvin E. Lee, Kenneth C. Morris, and Ronald C. Braun have formed Lifetime Planning Group, specialists in all aspects of retirement preparation.

Joseph M. Hammond, president and chief executive officer of the Farmington Hills-based Jervis B. Webb Company, has announced appointment of Anthony H. Allen as plant manager at their facility in New Hudson. Jervis B. Webb Company is a supplier material handling equipment.

Lawrence S. Gadd formerly of Troy and the son of Marvin and Irene Gadd of Farmington Hills, has joined the Ann Arbor offices of the law firm of Miller, Canfield, Paddock and Stone.

Paul Stevens, executive vice president — creative services for the Southfield-based Stone & Simons Advertising, Inc. has announced the appointment of Larry Steinberg, vice president/associate creative director.

Leonard A. Grey of West Bloomfield, formerly of Rehman Robson in Farmington Hills, has recently formed Leonard A. Grey, CPA, P.C.

Bruce J. Ferguson has accepted the position of corporate controller at Macro Computer Products Inc. in Rochester.

W.B. Doner & Company has announced the promotion of Gall Offen to senior vice president/creative director. Offen was recently presented with the 1992 "Outstanding Woman in Broadcasting" (Agency Senior Management Category) award by the Detroit Chapter of the American Women in Radio and Television.

S. John Lakanen, vice president, was recently appointed head

of loan review and examination for NBD Bancorp and its banking affiliates. The group is charged with analyzing and evaluating all commercial and consumer loan portfolios, confirming that all problem loans have been identified, and ensuring all lending groups are complying with policies and procedures.

Stephen M. Kadjan, has been named creative director of collateral service for all accounts at the DDB Needham Detroit. In the new position, Kadjan will supervise the agency's collateral service and design efforts.

Also, Craig Dunaway was hired as vice president management supervisor. Carl Phillips is a new senior account executive and Scott Schofield has been appointed account supervisor.

BDO Seidman, one of the nation's leading accounting and consulting firms, has appointed Fred D.

Rozelle as partner in its Troy office.

Stanley Door Systems in Troy, a subsidiary of Stanley Works, has appointed Dana R. Lowell of Clarkston as product and marketing manager for garage door openers, and Stephen J. Murphy of Rochester as product and marketing manager for Garage Door Systems.

Ziad A.R. Alshouli was promoted to bank officer of the Troy headquarters of Huntington Bank.

Also, Donna M. Ribick has joined the company as vice president, commercial loan officer, Troy loan group, and Kevin P. Scott has joined as assistant vice president, commercial loan officer, West Bloomfield Group.

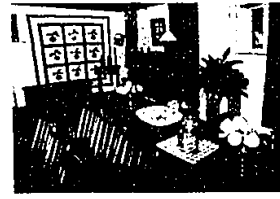
John Foster of West Bloomfield, dean of the school of Education at the University of Michigan-Dearborn, has been appointed to a two-year term on the standing technical advisory council of the Michigan Board of Education.



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