

Couple from Next page

Jewelry makes up about 70 percent of pawned items, cars 20 percent, art 10 percent, Norman said. Specialty items include a Norman Rockwell original, a classic music box and a baseball autographed by Babe Ruth.

Jewelry and cars are valued on the spot. Collectibles must be left a day or so for professional appraisal. Customers must own what they pawn outright and Norman will check, especially when cars are involved.

For safety and security reasons, the Gornbeins declined to get into financial specifics. "I would say in general business is good but business always has been good," Norman said. "We've always put in time to make it good."

Schooled in the business

"My wife and I have educated ourselves in art," Norman said. "My wife and I took a gemology course, we both took art courses. We went to dealership schools."

Sharon, a former cosmetologist, was always interested in art. She credits Norman for teaching her the intricacies of jewelry making. Last year, she won a national de-

sign award from Modern Jeweler magazine.

Norman, whose father was a watchmaker, apprenticed as a bench jeweler at the age of 16.

"He builds it, I architect it," Sharon said of her original works. "I like real clean lines. Some are big, some are small. My rings are designed and sold in a way that stones can be changed in each ring."

The couple started the business about 12 years ago.

"My husband and I have pumped everything back into this," she said. "We robbed Peter to pay Paul. We were very, very frugal."

But they saved and expanded mostly from earnings, Sharon said. Their own business funds mainly, and other investors, provide money for loans now.

"My husband's entertainment is trout fishing. Mine is being with my girls, Jennifer, 9, and Jaclyn, 3," she said.

Sharon sold her wedding rings when things were tough at the start. That's one reason why she can emphasize with people who pawn jewelry for short-term cash needs.

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About that will — get one, advised Edward D. Gold, a lawyer with Butzell Long of Birmingham and president of the Oakland County Bar Association.

Where there's a will

"The average person probably doesn't have one," he said. "It's not a pleasant thing to think about, so they put it off. Unfortunately, when the need arises, there isn't time to go out and do it."

You don't have to be wealthy to need a will, Gold added. Parents can designate custody preferences and money management for the care of young children in the event both parents die together.

Older people with more assets should look at estate taxes and the possibility of setting up a living trust, Gold said.

Everyone should think about designating someone to act in his behalf during short periods of incapacitation through a durable power of attorney and what measures should or shouldn't be taken to prolong life through a living will.

"People think as soon as they draft a will, they'll die," Ronan said. "Trust me, that's not true."

Some financial institutions make worksheets available to their customers. Use them, Ronan advised.

"You've got to take stock," he said. "If you don't pay attention, you may be surprised. Am I putting money away on a consistent basis? Do I spend more than I make?"

"Banks are trying to get people to work on budgeting and saving, not just bank accounts. We're in

the business of selling mutual funds, too, and annuities, tax-deferred savings plans," Ronan said.

Bang for the buck

Consumers should periodically check to make sure their money is working to their best advantage. "Do they have the right banking packages?" Ronan said. "You can get free checking depending on balances. Sit down with your bank and work with them on that."

One of the simplest things spouses can do to make life easier for each other is to know exactly what they have. Where are the valuables, bank accounts, CDs, insurance policies, stock certificates and mutual fund accounts? Who can be called in an emergency to sort through the financial web?

Other things to consider

■ Are beneficiaries listed in your life insurance policies and will still appropriate?

■ Do you check out your Social Security earnings record every few years to make sure it's accurate and therefore a useful guide in retirement planning?

■ Are your investments suited to your temperament, risk tolerance and goals?

"In April, people are thinking of income tax," Meltzer said. "Use that as a trigger to start getting things done. Use that as a measuring point to fill in a little net worth statement whether you're making \$30,000 or \$100,000."

"There's always a balancing act — long-term objectives versus short-term needs, daily living expenses," Lau said.

MARKETPLACE

To place your business in the marketplace calendar, mail the information, including the business telephone number and address, to Business Editor, 36251 Schoolcraft, Livonia 48160. Or drop the information off at your local Ob-

server & Eccentric newspaper office.

Ross Roy Communications Inc. in Bloomfield Hills walked away with nine awards in the Direct Marketing Association of De-

troit's (DMAD) 1993 Target Awards competition, capturing first place in five of the 10 categories, and sweeping all three awards in the Consumer Direct Marketing division.

Wayne Oakland County Association of REALTORS have announced a new scholarship program for high school graduates and college students interested in careers in real estate sales and related fields.

Growth from Next page

engineering consulting and testing, 76th with growth of 26.76 percent; Corporate Upholstery of Livonia, office furniture manufacturer, 78th with growth of 26.74 percent; Devenir of Southfield, system consulting/software developer, 81st with growth of 25.64; Marketing Force of Rochester Hills, marketing services, 85th with growth of 25.38.

Discount Paper Products of Livonia, retail paper products, 87th with growth of 25.05 percent; Diversified Vocational Services of Birmingham, worker's compensation and rehabilitation services, 88th with growth of 24.52 percent; SupTel Services of Troy, voice and data communications systems, 90th with growth of 23.82 percent.

Carter Marketing Group of Troy, manufacturers' representative, 92nd with growth of 23.28

percent; Complete Business Solutions of Farmington Hills, software and systems consultant; 95th with growth of 22.98 percent; and Future Three Software of Livonia, developing, marketing and supporting software for inventors and small, 97th with growth of 22.5 percent.

The study was co-sponsored by the Michigan offices of BDO Seidman in Troy, the public relations firm of Durocher & Co., the Detroit News, and radio station WWJ. To qualify for the Michigan Private 100, companies had to be privately held and based in Michigan with full-year fiscal 1988 net sales of between \$100,000 and \$30 million. Five full years of net revenue and full-time employee figures had to be submitted and verified by a company officer and the company's accounting firm.

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