

Education

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than the current \$2,000 per year (4 percent of his salary) into the 401(K).

We feel John has invested too conservatively in his 401(K). He has 70 percent of his plan account in a guaranteed investment contract (GIC) at 5 1/2 percent interest, and 30 percent in a total return mutual fund. He should shift at least 40 to 50 percent of all new contributions from his GIC to a growth stock fund and maintain his 30 percent to the total return fund.

Over long periods of time, this alternative would have provided a far higher rate of return although with greater short-term instability.

In order to meet all their goals, the Shawmuts will have to carefully review their spending and savings patterns. But proper planning will allow them to successfully satisfy those goals.

Dan Boyce, a certified financial planner at the Center for Financial Planning in Southfield, has been recognized by Money maga-

■ Another option would be for Karyn to return to work when the kids enter school. The additional income could be earmarked for education or retirement.

zine as one of the top financial planners in the nation. Alan Ferrara is a partner in the Farmington Hills law firm of Couzens, Lansky, Feik, Ellis, Roeder & Lazar. Both have served in leadership roles in financial planning professional organizations.

To receive a free financial planning brochure or to obtain a questionnaire to participate in this column, contact the Center for Financial Planning, Dept., 2821 Central Park Blvd., Suite 604, Southfield 48076 or call 948-7900. Names of participants are withheld upon request, and submitted financial data is confidential.

DATEBOOK

■ BEHAVIOURAL STYLES

"Understanding Behavioral Styles" is being presented by the American Society of Employers on Monday Aug. 30 from 9 a.m. to 4:30 p.m. at the ASE offices 23815 Northwestern Highway. Speaker: Julie A. Kowalski, Creative Partnerships. Call 353-4500 for more information.

■ WRITE US

To have your upcoming item inserted in this calendar, write the datebook calendar, business editor, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia MI 48150 or have the item dropped off at any of the Observer or Eccentric offices.

SUBURBAN BUSINESS LEADERS

To submit materials to this column, please send a brief biographical summary along with a black-and-white photo, if possible, to: Business Editor, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia 48150.

The following earned Truck Significant Achievement Awards from Ford Motor Company, awards that recognize employees who best exemplify technological achievement, product innovation and work effort: James Mason from Bloomfield Hills, Aaron Shin from Troy, Sal G. Khoury from Troy, William Dodge from Farmington Hills, Susan Hills from Farmington Hills, Chris Cavaliere from Farmington Hills and Ray Schneider from Farmington.

Jack Frakes of Bloomfield Hills, Ross Roy Inc. executive

creative director, has retired, ending a 30-career in advertising, for the past 11 years he has headed Ross Roy's creative department. Frakes continues as executive creative director.

Joseph Khanuja of Farmington Hills received the Grand Prize award in the 1993 International Powder Metallurgy Port-of-the-Year Design. The award was given to Khanuja for a transmission output shaft hub used in a Ford AOD transmission for rear-wheel drive cars. Khanuja is an advanced technology engineer with Ford Motor Co.

Tom Deskovitz was promoted to account executive with Goldfarb & Co. in Southfield. Deskovitz joined the agency in 1991 as an assistant account executive.

Gary Greenway of Southfield was recently honored by United

Sales skills seminar gives keys to high performance

Dan McBride and Associates is presenting "The Five Keys to High Performance," a professional sales skills seminar on Friday, August 27 from 1 a.m. to 5 p.m. at the Sheraton Oaks in Novi. The eight-hour seminar will cover balancing life to reduce

stress, sales skills with an educated attitude, developing a 100 percent referral business, time management and executive reading skills. Call Connie at 476-7370 for preregistration, cost and information.

training coordinator and Cynthia Jean Morgan of Farmington Hills as a project manager.

Karen Stoychoff has been named Ameritech director of Employee Communications. In her new position, she will be responsible for planning and executive internal communications programs to support the ongoing transformation of Ameritech.

Jean E. Hall of Auten Group Inc., Insurance Agents and Consultants, in Birmingham has recently been appointed vice president of operations.

Write us — To have an item inserted in Suburban Business Leaders, write to Suburban Business Leaders, business editor, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia MI 48150 or have the item dropped off at any of the Observer or Eccentric offices.

Judy Franulic was promoted to senior account executive from account executive in the multi-products account group of Southfield-based CME-KHBB Advertising, and Ann Baker was promoted to account executive from assistant account executive.

E. Lynn Ridsen has joined Franklin Bank's commercial lending department as a commercial lending officer. Ridsen comes to Franklin from Comerica Bank where she was a private banking officer for the past six years.

Ross Roy Communications has promoted Rosalyn Collins of Bloomfield Hills to senior account executive and hired Regis Cavender of Troy as national

River

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profit, but it's on the cutting edge, John said. He pegged revenue last year at just under \$1 million.

"In 1990 when we started that was the worst time — right in the middle of a recession," Gregg said. The Wards also had to overcome the perception that their barge carries only toxic waste products and wasn't safe. "Truckers drive their own rigs on and off the barge. Their loads are materials used for production such as chemicals and paint solvents, not industrial waste products, John said.

"We advertise in truck stops," Gregg said. "Any time we see a

truck in Canada with U.S. license plates or a truck in the U.S. with Canadian plates, we make a note and contact them.

"What they say is they've gone through Sarnia for 60 years, they've always gone through Sarnia. It's a question of crossing for \$100 (by barge) and there's a bit of resistance."

Carving a niche
But the barge is a bargain when you consider that it costs a bit more than a dollar per mile to operate a truck on the road, Gregg said.

"We show safety advantages, time advantages, money advantages," he said. "Once we get 'em

out here, we're pretty sure we can get 'em back."

"It's more economical to go with the barge and it's much quicker," said Rachel Lloyd, a dispatcher with Atlas. That company hauls gas and fuel oil for Marathon.

"We can't do without it," said Dan Whelan, president of a customs brokerage and a freight forwarding business. "Service is excellent. If they were to go (out of business), I'd close the Detroit office and move to Sarnia. That would be another 20 people without a job."

"This is much faster," said

Debbie DePauw, an agent with Customs Canada. "There isn't the volume that comes through the bridge or tunnel. Everything is set up in advance for the drivers."

Barge Transport has no competition now, Gregg said. However, he concedes that he probably would go under if the Ambassador Bridge were to allow hazardous material haulers. He doesn't see that happening due to liability costs.

"I think this is a particular niche," Gregg said. "We concentrate on hazardous material and oversize, overweight loads. We concentrate on what we do best."

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