

# Learn short-cuts to landing college financial aid

With the advent of the college financial aid season just weeks away, parents and students alike understand the importance of finding and applying for financial aid, grants and scholarships.

Terry Wilfong, creator and executive producer of "The Complete Guide To Financing College," a 98-minute comprehen-

sive videotape on the whole financial aid process, held financial aid workshops in Livonia Dec. 2 and in Troy Dec. 7.

The seminars will begin at 7 p.m. Thursday, Dec. 2, at the Holiday Inn, Livonia, and 7 p.m. Tuesday, Dec. 7, at the Northfield Hilton in Troy.

After years of research and development, Wilfong, who is assistant professor at the Fresno branch of California State University and primary facilitator for

college and financial aid scholarship planning, has created the most complete and extensive financial aid seminar and instructional video on how to finance college educations.

In both his seminar and video, he offers advice on gaining admission to college and financing college education through a number of options.

With college costs continuing to rise, some as much as 25 percent annually, thousands of stu-

dents each year are sent to college without obtaining the amount of financial aid available to them. Of \$28 billion available in public and private money, millions of dollars in financial aid, grants and scholarships continue to go unclaimed every year.

The main reason for this oversight, Wilfong said, is simply that the public is ill-informed on the most effective ways to obtain financial aid and misinformed about the criteria needed to gain a

fair share of available money. Since college financing is based on a number of factors, even parents with household incomes in excess of \$100,000 have the ability to obtain financial aid and scholarships.

For seminar registration, call 1-800-269-1153. The cost of the seminar is \$99 and includes "The Complete Guide To Financing College" video with companion workbook and a free Peterson's Scholarship Search. There is a

100-percent money-back guarantee on the seminar if you are not satisfied.

To order the videotape, call 1-800-272-2009 Ext. 111 or send a check or money order for \$95 (includes shipping and handling) to: Financing College, P.O. Box 2665, Missoula KS 66201.

There is a 30-day money-back guarantee on all services. Seating for the seminar is limited to the first 100 families per location.

## MARKETPLACE

Marketplace features a glimpse of suburban business news and notes, including corporate name changes, new products, new store or office openings, new affiliations, new positions, mergers, acquisitions and new ways of doing business. Write: Marketplace, Business, Observer & Eclectic Newspapers, 36251 Schoolcraft, Livonia 48150. Our fax number is 313-591-7279.

### NEW BUSINESS BROKER

Patricia Stahl, a business broker since 1987, has opened Birmingham-based Stahl Associates, Inc., specializing in the sale of distribution and manufacturing companies, professional practices and retail or service businesses. Stahl also does business appraisals and business consultation.

Stahl, of Bloomfield Township, previously worked for Century 21 Premier Business Brokers, West Bloomfield. She's the current vice president of the Farmington Hills chapter of Business Network International.

Stahl Associates is at 380 N. Woodward. The phone number is 440-4495.

### NEW COREY OUTLET

A third Corey Home Dinette and Patio Factory Outlet, the company's biggest store yet, has opened on Rochester Road, south

of Big Beaver, Troy. Troy mayor Jeanne M. Sills and other city officials were on hand Nov. 10 for the store's grand opening.

Company owner Arnold Becker chose the Troy location because the intersection is a "fashion corridor," easily accessible off I-75 to the eastern Oakland and Macomb counties.

Becker took the 50-year-old company out of bankruptcy and changed the name from Corey Dinette to Corey Home Dinette and Patio Factory Outlet. He kept the original Redford store, now remodeled, and closed the other eight locations. Last year, he opened the first new store on Middlebelt, north of Seven Mile, Livonia.

### NEW F&M

F&M Distributors, the Warren-based pioneer in deep-discount health and beauty aids, cosmetics and household supplies retailing, has added a new department: beer and wine. The retail chain introduced the new department at its new Royal Oak store, 3533 N. Woodward at 13 Mile.

The store stocks 300 brands of wine, 50 brands of beer and 45 different sparkling wines and champagnes, all at 10 or 20 percent below conventional drug and supermarket prices. It will occupy 30,000 square feet and will employ 50 people.

"We are presently applying for liquor licenses for all of our stores," said Earl Weissert, F&M chief executive officer.

Grand opening for the Royal Oak store will be Nov. 26-28 — 2 p.m. Friday, 10 a.m. to 4 p.m. Saturday, 11 a.m. to 5 p.m. Sunday. Santa will help open the store. On Nov. 26, the first 500 customers will receive a free gift bag packed with various health and beauty aids items; all customers may receive complimentary manicure, makeup, hair styling, fragrance sampling and skin care advice.

Special departments include professional hair care products, overnight photo processing, a pharmacy and a warehouse-style cleaning supplies and paper section.

The 10-state chain has grown from 22 to 119 stores since 1966 and has posted \$737 million in sales in 1992.

### ATTEND CONFERENCE

Dennis A. Wallat, president of Money Concepts Westland, Frank Kenny, Larry Lumsden and James Tillman, also of the Westland office, attended Money Concepts International, Inc.'s annual planning conference in Jupiter, Fla.

Money Concepts International is a worldwide network of financial planning centers.

### KNOW YOUR MARKET

In a lagging economy, putting your advertising dollars in the right place is more important than ever.

The Hopkins Group, a Farmington Hills-based advertising and marketing company, says analyze your needs before jumping into an advertising program that may not be right for your business.

"If you do the proper marketing up front, you'll fire rifle shots, not shotgun blasts," says John Hopkins, president, who started the company in 1990.

Before deciding how to advertise, consider the following:

- What is your product or service?
- Who is your target market?
- Where is your market?
- How strong is your brand identification?

— When should you advertise?

Hopkins, a Bloomfield Hills resident, says his company's niche is bringing directed, integrated advertising to clients who aren't corporate giants. Integrated advertising, which combines the use of print and broadcast ads, database marketing and direct mail, kicks in after conducting market research. This broad-based advertising method works for all businesses — from health care to packaged goods and distribution, Hopkins said.

"Advertising should be a calculated business investment, not an expense. Research gives the client clear vision of the marketplace," he said.

The company's clients include Botsford General Hospital, Farmington Hills, University of Michigan Medical Center Emergency Center, Ann Arbor, Topline Foods, Detroit, and Broner, Troy.

For information, call The Hopkins Group at 553-0160.

### SPLIT PRODUCTION

Broadcast production duties at Southfield-based CME-KHBB Advertising will be divided between company vice presidents John Van Osdel and Craig Mungons.

Van Osdel will head television and radio advertising production for Chrysler's Jeep and Eagle national and international. Mungons will oversee broadcast production for Jeep and Eagle dealer associations and for the agency's multi-product lines, including Cellular One, Consumers Power and Consumer Information Center.

### NEW OFFICE

Schmaltz & Co., a Southfield accounting and consulting firm, has moved to larger offices in the same building, 1200 American Center, 27777 Franklin. The phone and fax numbers have not changed.

### FEATURED SPEAKER

Michael E. Tindall, president of Invest Financial Group, Inc., was a featured speaker at the semi-annual conference of the International Business Brokers Association and its sister group, The M&A Source, in Philadelphia. He talked about structuring

complex merger and acquisition transactions to representatives of 800 firms. He'll be a speaker and instructor at the group's 1994 conference in San Francisco.

Invest Financial Group is an investment banking firm with offices in Bloomfield Hills and Port Huron.

### TECHNOLOGY BROCHURE

The Budd Co., a Troy-based automotive parts supplier, has published a 20-page color brochure that illustrates and describes the company's product development.

With photos, charts and graphs, "Total Process Capability" describes the company's design and engineering process, testing and analysis, prototype construction and manufacturing. The brochure is available free from Budd Public Affairs, 3165 W. Big Beaver, P.O. Box 2601, Troy, MI 48067-2601.

### CUSTOM PAPERS BOUGHT

Virginia-based Custom Papers Group, formerly part of James River Corp. and Specialty Containers International, was purchased by BCI Inc. Custom Papers has sales of about \$90 million and operates five plants, including one in Rochester. The company produces specialty papers and specialty paper products used to manufacture filters, electrical equipment, soundproofing, photographic and medical packaging and other commercial products.

### PREVENTIVE MEDICINE

Physical Therapeutix, Inc. and Injury Reduction Technology, Inc. (INRTEK) have joined forces to offer an objective way to measure an employee's physical strength. Computerized strength assessment provides employers with an inexpensive way to match a worker's physical strength to the demands of the job.

Tests are conducted by Physical Therapeutix, a provider of outpatient therapy, and interpreted by INRTEK; the employer gets test results the following day. An accurately tested worker, properly matched to his job, is 14 times less likely to be injured at work than an untested employee, according to Physical Therapeutix, whose offices are in Redford.

Township and Farmington Hills.

Since 1982, Ohio-based INRTEK has interpreted more than 16,000 tests on injured and non-injured workers. Assessment is done for new workers and employees returning to work after injury or illness. Major muscle groups in the back, legs and shoulders are tested for strength using computerized isokinetic test equipment. The technique is within the guidelines of Americans with Disabilities Act.

For more information, call Physical Therapeutix at 532-4200.

### ON LOCATION

Chrysler Corp. selected Troy-based MVP Communications to provide a live, three-camera satellite broadcast of the 1995 Dodge and Plymouth New exhibit at the Frankfurt International Auto Show in Germany.

The new models were introduced to more than 1,000 international auto writers attending the Frankfurt show and to a worldwide audience via satellite. Following the press conference, MVP did a live, nine-hour satellite media tour featuring Chrysler chairman Robert Eaton and president Bob Lutz.

### GO BRONZE

Ross Roy Communications, a full-service marketing and public relations firm in Bloomfield Hills, picked up a bronze ECHO award for "The Boat Mailer," a direct-mail piece produced for Chrysler Service Centers.

Awards were presented in Toronto at The Direct Marketing Association's 64th annual International ECHO Awards presentation. Awards honor excellence in all areas of direct response advertising.

### NEW OFFICERS

The Oakland County Medical Society, a 1,500-member group, installed the following officers at its annual meeting: Murray B. Levin, M.D., an internist in Bloomfield Hills, president; Stanley A. Dorfman, M.D., an OB/GYN in West Bloomfield and Clarkston, president-elect; Marcene Rose, M.D., an OB/GYN in Birmingham, secretary.



### NEW RANCH CONDOS In Canton

#### OPEN SAT. &

- 2 bedrooms, 2 full baths, 1st floor laundry, full basement,
- 2 car attached garage plus an outstanding list of standard features!

Come out this weekend to view CANTON'S PREMIERE CONDO DEVELOPMENT

Located on the west side of Sheldon and just north of Warren

Starting at \$129,900

Sales by Remerica Village Realtors Dawn Miller

454-0270 or 309-5039



Parent Service - USDA

"We give a hoot, so we won't pollute!"



McGee's Grove Westland's Finest Community 3 Bedrooms, 2 Baths, 2 Car Attached Garage, Full Basement

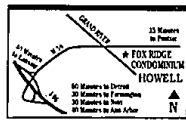
\$130,000

595-9886

Palmer Road Between Newburgh and John Hill

## The Hunt For The Perfect Living Locale Is Over At Fox Ridge

- Spacious 2 and 3 Bedroom Townhomes
- Attached Garages
- New Construction
- Cozy Fireplaces
- Whirlpool Appliances



- Dramatic Cathedral Ceilings
- Large Sun decks
- Full Basements
- Walkout Sites Available
- Convenient to I-96

Priced From Only \$99,900

(517) 546-3535



## Island living...



## with a boat in your backyard.

Island living is unique. The act of crossing a waterway to your home separates you from the hectic pace of mainland life. At Island Harbor the separation is complete as you arrive home and arriving at your boat are one in the same.

Island Harbor is a residential marina slip condominium community on the south end of Grosse Ile. Twenty-four townhouse and ranch units are planned to surround the just completed 32-slip marina, which handles boats up to 30 feet. The marina provides Island Harbor residents unobstructed access to the Detroit River and the ability to literally dock boats at their back doors.

- Maintenance-free lifestyle
- Grosse Ile municipal water and sewer
- All utilities are underground
- "Cane" furnace and air conditioner
- Full kitchen appliances by Magic Chef
- Sound insulation between floors and all walls separating residences
- 10-year insured warranty
- Broker Services: Carol Ballo & Assoc. 8804 Macomb Grosse Ile, Michigan 48138 Tel. 313/671-1150

ISLAND HARBOR

Grosse Ile, Michigan

Open weekdays 4-7 pm (closed Thursdays) • Saturday & Sunday 11 am - 4 pm west of Meridian, south of Groh on Red Road

DEVELOPER: Spencer Island Harbor Ltd. Partnership 100W Long Lake Rd., Ste. 102 Bloomfield Hills, MI 48301 313/444-5400