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Gene Pankar of Rochester Hills has joined Dynasty Funding Corp., a Farmington Hills mortgage lender, as production manager. He's responsible for staff training, quality control and developing new markets and products. He had been vice president, loan administration, for Towne Mortgage, Sterling Heights.

Lawrence N. Diggs of Livonia was promoted to executive vice president and chief operating officer of corporate finance. He had been first vice president and director of corporate development for Michigan National Corp.

Michael M. Moran of Beverly Hills joins Ronney & Co., Detroit, as senior associate director of corporate finance. He had been first vice president and director of corporate development for Michigan National Corp.

Kelly Kane of Bloomfield joins the marketing/sales staff of Livonia-based Larson Systems, Inc. Based in Troy, she'll market reprographics to advertising, graphic arts, retail and automotive clients. She had been executive vice president for Gray and Kilgore, a subsidiary of Ross Roy, Bloomfield Hills.

Michael H. Tralson of West Bloomfield and **Stephen G. Palma** of Bloomfield Hills, attorneys in the Detroit office of Miller, Canfield, Paddock and Stone, will participate in a conference in Tel Aviv, Israel, this Tralson month hosted by the Israel Man-

agement Center. They'll talk to investors about acquiring and financing commercial real estate in the U.S. Palma specializes in real estate and finance. Tralson is working with the Israel Embassy in Poland and the Polish-Israel Chamber of Commerce through Miller Canfield's Poland office. He promotes Israel and Poland and the U.S. He's also on Michigan's Bilateral Trade Commission, promoting trade between Michigan and Israel.

Jack Lowry of Farmington Hills becomes vice president of finance for Kelly Services, a major markets division in Troy. He had been corporate controller for Crain Communications, Detroit.

Kim Coleman of Royal Oak was promoted to new business development team leader for Contract Interiors, Southfield. She had been a member of the firm's design marketing group for more than six years.

Mike Young of Royal Oak was promoted to vice president/associate media director for Ross Roy Communications, Bloomfield Hills. He supervises media buying and planning for Sports Authority, Blue Cross Blue Shield of Michigan, Detroit Edison, Coffee Beanery, NBD, The Medicine Shoppe and Domino's northeast and Midwest regions.

Maria Kho of Royal Oak was promoted to competitive research manager for D'Arcy Masius Benton & Bowles/Bloomfield Hills.

Joseph Cline, Jr. of Farmington Hills joins Rollins Hudt Hall of Michigan, Detroit, as vice president/client services. He had been senior consultant and expert witness for Interlink Corp., Tampa, and the western director of risk management consulting and claims for Coopers & Lybrand, Newport Beach, Calif.

Colleen M. Edwards of West Bloomfield becomes director of compensation and benefits for Hayes Wheels International, Romulus. She had been account manager for Hewitt Associates, where she handled compensation and benefits for various clients.

Patrick E. Trapp of Farmington Hills was promoted to tax partner at Price Waterhouse, Detroit, effective July 1.

American Express Travel Related Services Co., headquartered in New York, honored Lucille Duffree, a technical product support specialist. The Birmingham native was acknowledged for her 1993 achievements to improve relationships with merchants who accept American Express.

At Young & Rubicam, Detroit, Kim Saydak of Farmington Hills was promoted to assistant media buyer, Dan Palmisano of Farmington Hills was promoted to marketing analyst assistant, Carolyn Ward of Southfield and Tracy Schafer of Farmington Hills were promoted to assistant account executives for the agency's diversified group.

James M. Sellgren, a Royal Oak native and financial consultant for Wheat First Butcher Singer, was promoted to investment officer in the Hagerstown, Md., branch. He joined the Richmond, Va.-based investment banking firm in 1991.

Jane St. John of Rochester Hills, superintendent of Heather Hills Golf Club in Romeo, has earned the designation of Certified Golf Course Superintendent by the Golf Course Superintendents Association of America based in Lawrence, Kan.

Southfield-based Mortgage Corporation of America promoted Dennis Agresta of Berkley to vice president and chief operating officer and Cheryl Swain of Berkley to vice president of marketing syndications. Swain also was elected to the board of directors.

Robert J. Hutchinson, who'll relocate to metro Detroit, has joined Michigan National Bank, Farmington Hills, as senior vice president-consumer bank. He had been senior vice president-retail division for Chemical Bank in New York City.

Thomas G. Van Belkum has joined Small, Toth, Baldridge & Van Belkum, a Birmingham law firm, as a principal shareholder. The St. Clair Shores resident had been a shareholder at Martin, Bacon & Martin in Mt. Clemens for more than 15 years.

Agustin V. Arbulu of Birmingham becomes a shareholder of Raymond & Prokop, a Southfield law firm, and Sharon D. Trusko of Southfield becomes an associate. Arbulu had been an attorney for MacDonald & Goren, Birmingham. He concentrates on international law, business, tax and sports law. Trusko concentrates on commercial litigation.

John Jeffrey Kalajian of Bloomfield Hills was promoted from general manager to field operations manager for Alco Glass & Mirror, Berkley. He's responsible for quality control and for his division's technical skills. He joined the firm in 1985 as a glazier and has been project director on jobs throughout metro Detroit.

Borzell Worldwide, a Southfield-based advertising firm, named Michael J. Vogel of Rochester Hills chief executive officer of Borzell/Detroit. He'll manage two Detroit-area offices formed through the Jan. 1 merger of Borzell/Detroit and CME-KHBB, now called Borzell/North.

And ...

Behind These Beautifully Affordable New Homes, Is A 4,300-Acre Backyard.

You'll never find a backyard quite like this with an 18-hole golf course, boating, fishing, swimming and miles of nature trails to explore. Plus Berwyck's exclusive adjacent Saddle Club and equestrian facilities are also at your door step!

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At Home With Your Lifestyle.

Our imaginatively designed ranch, left and two-story plans offer a wealth of luxurious inside and out. For those of you who take your style of living seriously, we suggest you make the move to the Lagoons. But hurry, for best walk-out and wooded sites visit today.

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Children Can Walk Next Door To The New Phoenix Lake Elementary School.

Built From Nature's Blueprints

Models Open Noon-6 p.m. (Closed Thursday)

Berkley Woods

681-5000

3 local builders nationally ranked

Three builders headquartered in Oakland County landed in Builder magazine's top 100 nationally for 1993 in terms of number of closings.

Two of the three — Pulte Home Corp. of Bloomfield Hills and Edward Rose Building Enterprises of Southfield — also made the 1992 listing.

Pulte, according to Builder, ranked second nationally last year with 9,798 closings in 18 national markets, a 22-percent increase from 1992. Gross revenue of \$1.6 billion was up 19 percent. Pulte also ranked second in 1992.

William J. Pulte is CEO.

Edward Rose closed on 1,512 units last year in the Midwest, an 11-percent increase from 1992. Builder reported. Gross revenue of \$177 million represented a 5-percent increase. The company ranked 27th on the list this year, 26th in 1992.

Sheldon Rose is CEO.

Crosswinds Communities, based in West Bloomfield, placed 98th, with an estimated 588 closings, up 167 percent, Builder indicated. That was the largest one-year percentage increase in the country, the magazine reported. Gross revenue was \$75 million. All activity was in metro Detroit.

Bernard Gliberman is the CEO.

Centex Corp., headquartered in Dallas, Texas, was the volume leader for the third year in a row with 11,685 closings nationally and gross revenue of nearly \$3 billion, Builder reported.

Builder magazine is a publication of the National Association of Home Builders.

CLASSIFIED INFORMATION

From America's Best Builder

You owe it to yourself to see these five spectacular new homes and detached condominiums in inventory for quick occupancy:

SOPHISTICATED FAMILY LIVING

4,172 sq. ft. Executive home in a beautiful setting with 3 1/2 acres, 18-hole golf course, swimming, fishing, and miles of nature trails to explore. Call for details. \$1,199,000. Call 683-3501.

BREATHTAKING LAKEFRONT DETACHED CONDO

2,875 sq. ft. Open March Plan. 18-hole golf course, swimming, fishing, and miles of nature trails to explore. Call for details. \$1,199,000. Call 683-3501.

ARTISTIC ATRIUM

Look for a home in a beautiful setting with 3 1/2 acres, 18-hole golf course, swimming, fishing, and miles of nature trails to explore. Call for details. \$1,199,000. Call 683-3501.

VILLAS WITH VISTAS

Look for a home in a beautiful setting with 3 1/2 acres, 18-hole golf course, swimming, fishing, and miles of nature trails to explore. Call for details. \$1,199,000. Call 683-3501.

WOODCLIFF

On The Lake

This year The Herman Frankel Organization earned the National Association of Home Builders' highest award through 43 years of unmatched integrity, stability, extraordinary design and customer service. Now, you be the judge! Woodcliff is located one mile west of Orchard Lake Road off Pontiac Trail.

Presented by **herman frankel**

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main floor. Both have two bedrooms and two baths upstairs. Both have a laundry hook-up in the basement.

Standard kitchen appliances include oven, dishwasher and garbage disposal. Air conditioning is standard.

The master in each model contains a combination shower/tub, the second bedroom a shower only. The B model contains one large walk-in closet in the master, the A model two smaller traditional closets.

Each unit includes a separate garage connected in clusters of six along the inner perimeter of the property.

Ledges at bay windows and at the staircase allow for more effective use of available space.

"When we designed this, we designed each bedroom to be totally independent with its own bath, own linen closet, everything," Chawney said.

"At the price range, people use aluminum windows. I use wood. I use large windows, not small windows, because it gives you a better view."

"Every unit has a porch. All the (porch) lights are on a photocell so you don't have to turn them on and off."

"Even little things like signs with addresses — I bought the same kind for my garages," Chawney said.

Novi Place Condominiums is serviced by city water and sewers. The monthly association/maintenance fee is \$95.

"Most of these units are being bought by single people or couples without children," Chawney said.

The development is in the Novi Community School District. The projected property tax rate for school, city and county services is about \$35 per \$1,000 of state equalized valuation, half of market value.

That means the owner of a \$100,000 condo at Novi Place would pay about \$1,750 per year.

Terry Byer was the first buyer in Chawney's development.

"What attracted me to the place was financing. He was offering FHA financing with 3 percent down," Byer said.

"I like the spaciousness, openness, contemporary feeling you get when you walk into the two-story foyer," she added.

"One thing about Mr. Chawney — he's very proud of the project

because he's the architect and builder. Everything was like a personal reflection on himself. He was hands-on."

Byer also said she was taken by the condominium's access to major freeways.

Larry Buckley, a former building inspector and tradesman, purchased a unit in Novi Place Commons with his wife, Betty.

"What sold us was the windows," Larry said. "There are large windows. It's bright and airy."

"It looks appealing from the outside. It's designed nice. It's pleasant. It's good access to shopping, expressways, everything we need. Churches. We're quite pleased," he added.

Pat and Kim Foley also found the location inviting. He works in Milford, Mich. in the New Center area of Detroit.

"We liked the high ceilings in the entry way, we liked the vaulted ceiling in the master," Pat said. "We really liked the window layouts."

"I liked the basement. Coming from an apartment, we're not used to having a basement. We have half as a rec room, half for storage."

"My wife loved the walk-in closet," he added. "That definitely was a selling point. We also liked the fact we have 2 1/2 baths."

Chawney has designed several apartment buildings for senior citizens including Westhaven Manor in Westland. He also built Village Wood Townhomes and Oakridge Condominiums and designed the models for Westminster Village, all in Novi.

The models at Novi Place Condominiums (615-0040) are open 1-5 p.m. daily, closed Tuesday and Thursday.

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dents understand the relevance of what they're learning.

What specifically do they talk about?

Dewar: Career information, interviewing skills, the stock market and how it works. There's a whole section on banking, personal finance, different economic systems in the world.

What else evolved?

Dewar: Teachers talk to teachers. We started getting calls from elementary teachers asking, "What have you got for us?"

Fourteen years ago, JA developed a program for fifth graders — Business Basics. Instead of aligning business executives, we went to (JA student) companies with 11th and 12th graders, hand-picked them and put them back into the classroom.

They're great role models. They speak the language.

We've also developed an in-school program for high school kids, Applied Economics. It's a class, a full semester, five days a week. A teacher presents material we provide four days a week and on the fifth day, a business volunteer comes in.

They run a small company in class, do computer simulation exercises. The toughest thing is to find a teacher certified to teach economics.

JA made a huge commitment four years ago that we would develop a program for every level K through sixth grade. All are five weeks. Units are Ourselves, Our Family, Our Community, Our Nation. As we get to the sixth grade, it's global.

What does all of this cost?

Dewar: There's no cost for the kids or schools. It's totally our own funds. We have a \$1.3 million budget. We aren't a United Way Agency. We do our own fund-raising. We tend to look at ourselves as a non-profit voice of the business community.

Three quarters is direct contributions from business. The balance is investments and other special events like our Hall of Fame Banquet and bowling where we get pledges for pins knocked down.

It sounds like you're really dependent on volunteers.

Dewar: Right after the Fourth of July, we're in full swing to find volunteers for fall. During the current school year, we will have worked with 39,000 students. Next year, if we can find volunteers, maybe we can go to 50,000.

Volunteers can't go into schools unless they complete a training session. For elementary schools, it's typically three hours. All material is covered, role playing.

For the Applied Economics class, it's one full day to start with. Halfway through, there's a half-day update.

We have a whole series of training setups.

How have volunteers responded?

Dewar: We have 1,700 classroom volunteers. Detroit is a real good volunteering area. Our retention rate is the highest in the country. Sixty-five percent who developed programs in 1992-93 came back in '93-94.

Upper management seems to understand the value of people going out. It's not only the kids who gain. There's a decided feeling that employees who get involved become better employees. They develop people skills, presenting skills.

If you're interested in working with a group of kids, we'll help you find a grade level. Call Andrea Maddox at 255-3500.

What do you think JA's image is in the community?

Dewar: We did such a good job as an organization for 50 years for what we were. Kids were banging on doors and people were seeing a product.

We've changed so dramatically, we forgot to tell the world. School systems know who we are. Key players in major business know who we are. The problem is we didn't let the public at large know.

We're going very hard to let people know through special events like the Hall of Fame, luncheon for CEOs with the governor in to talk on educational projects.

We're much better at getting information to media sources. We're going out to every Rotary club, Optimist club, chamber. We're getting out there to talk with everybody.