

OAKLAND BUSINESS Finance

BUSINESS MILESTONES

This column highlights promotions, transfers, hirings, openings and other key business news with Farmington-area connections. Send a brief biographical summary — including the towns of residency and employment and a photo, if possible, to: Business Editor, Farmington Observer, 33411 Grand River, Farmington 48336. The Observer's fax number is 1-810-477-8722.

Grace & Wild Digital Studios is offering motion picture raw stock for sale at the company's Farmington Hills location. Grace & Wild Studios, Inc. acquired Film Craft Laboratories, a Detroit full-service motion picture processing laboratory in October of

1995. Wild contracted Lee Lipner of Lee Lipner & Associates to facilitate enhancement of the lab's capabilities and integration of laboratory services into the company's teleproduction operations.

Yessian Musulo of Farmington Hills is celebrating 25 years of making music. Over the last quarter century, the company has created original music scores, jingles and theme songs for thousands of radio and television commercials, television shows, industrial films and feature shorts. Yessian Music has scored and produced award winning original track for advertising clients including: Whirlpool, Little Caesars, Dominion, Amoco, Chevrolet, Disney, Frigidaire and Dodge. Their television

and film credits include: the children's show "Hot Fudge," cartoons for Hanna Barbera, and PBS "Crime Watch."

Farmington Hills surgeon Robert Kozol, M.D. has been appointed chairman of the Council of Chiefs of Surgery within the Department of Veterans Affairs. Kozol is chief of Surgery Services at the Detroit VA Medical Center and associate professor at the Wayne State School of Medicine. The Council of Chiefs of Surgery allows individual chiefs to compare surgical activity in their respective VA medical centers to activities in other VA medical centers.



Borovoy

specialist of the foot and ankle,

Dr. Maro A. Borovoy, a doctor of podiatric medicine, is one of two podiatrists, who lectured to over 2,000 physicians at the International conference of the American Society of Laser Medicine & Surgery. Dr. Borovoy, a physician (S.A.G.E.) won the Education

Award for programs he has created relevant to the 5th grade curriculum. Evelyn Campbell also won for being a volunteer at Botsford Hospital for 18 years.

Farmington Hills resident Russell J. Riddiford, vice president of ANCA, Inc., has been elected to the board of directors of the firm's parent, ANCA Pty Ltd., Victoria, Australia. ANCA, a world leader in CNC tool grinding machine manufacture, also has facilities in England and Germany.

FREE "LIVING TRUST" SEMINAR "What You Ought to Know About Living Trusts"

(What you don't know could cost your family thousands of dollars!)

If you own a home...or you have assets worth at least \$100,000...you owe it to yourself - and your family - to get the facts on living trusts. If you think you're protected with a simple Will, think again. A Will guarantees that your estate will go through probate, which means that your family may not be able to take possession of your estate for many months, or even years!

Plus, if your estate is over \$400,000, your family may owe estate taxes which could amount to 35-55% of the value of your estate. This means that your family may have to sell some assets just to pay the estate taxes!

A living trust avoids all this by avoiding probate and minimizing estate taxes. Plus, a living trust will protect your estate if you become incapacitated during your lifetime by avoiding a conservatorship. This means your estate will be managed as you see fit, not as a court-appointed guardian sees fit.

To find out more about the benefits of living trusts, attend one of these free seminars...

FREE SEMINARS

PLYMOUTH
Tuesday, May 14
10:00 - 11:30 a.m.
(Coffee & Danish)
Plymouth Cultural Center
922 Fairview

FARMINGTON HILLS
Wednesday, May 15
2:00 - 3:30 p.m.
(Coffee & Cookies)
Farmington Library
32737 W. Twelve Mile Rd.

LIVONIA
Tuesday, May 14
7:00 - 8:30 p.m.
(Coffee & Cookies)
Livonia Civic Center Library
32777 Five Mile Rd.

DEARBORN HEIGHTS
Thursday, May 16
2:00 - 3:30 p.m.
(Coffee & Cookies)
Cassford Community Center
1601 N. Beach Dory

REDFORD
Wednesday, May 15
10:00 - 11:30 a.m.
(Coffee & Danish)
Redford Township Library
15150 Northborne

NORTHVILLE
Saturday, May 18
10:00 - 11:30 a.m.
(Coffee & Danish)
Northville Area Senior Center
215 W. Cady St.

Law Offices of
Einheuser & Associates
3101 N. Woodward, Suite 400 • Royal Oak, MI • 48073
Attorney Michael Einheuser speaks to area residents about living trusts and proper estate planning. He is a member of the American Academy of Estate Planning Attorneys, and his seminars are "Informative & easy-to-understand."

When you attend one of these seminars, you'll receive a FREE, 1-hour consultation with an attorney (worth \$160)...so you can find out how a living trust will benefit you.

Don't Delay—Call (810) 288-1300 Now to Reserve Your Seat!
(24-hour Seminar Reservation Line)

ESTATE PLANNING WORKSHOPS

- AVOID PROBATE
- LIVING TRUSTS
- REDUCE TAXES PAID BY HEIRS

Featured speaker will be Robert K. Steinberg of Steinberg & McCann Financial Group, Ltd. Mr. Steinberg is an Attorney, Certified Public Accountant and Certified Financial Planner.

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| TUESDAY, MAY 14th 12:15 PM - 2:30 PM Longacre House 24705 Farmington Rd. FREE LUNCH | WEDNESDAY, MAY 22nd 7:00 PM - 9:30 PM Novi Hillton 21111 Haggerty Rd. FREE DINNER | TUESDAY, JUNE 11th 7:00 PM - 9:30 PM Novi Hillton 21111 Haggerty Rd. FREE DINNER |
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Please Call Cynthia at 810-848-1114 or Fax 810-848-1118 to Reserve Seating. RESERVATIONS FOR THE WORKSHOPS ARE NECESSARY. SEATING IS LIMITED TO 50 PER WORKSHOP. Steinberg & McCann Financial Group, Ltd. is a Registered Investment Advisor. Robert K. Steinberg is a Registered Principal and Mitchell K. McCann is a Registered Representative with FSC SECURITIES CORPORATION, a Registered Broker/Dealer and Member NASD/SIPC.

HAVE YOU REACHED THE BREAKING POINT?

As many as 40% of 50-year-old women will suffer a bone fracture due to osteoporosis at sometime during their remaining lifetime. Are you at risk?

Osteoporosis and associated fractures can rob you of your mobility and your independence. Osteoporosis is a debilitating disease that can lead to pain, height loss, spine and hip fractures, and a deformed spine. Unfortunately, many women with osteoporosis have no symptoms until a fracture occurs. Early diagnosis of this disease is essential and new treatment options are now available.

Dr. Melody M. MacMartin, Medical Director of the Osteoporosis Detection Center-Livonia Medical Center has a special interest in the detection and treatment of osteoporosis using a DXA Bone Densitometer. A bone density test is safe, fast, noninvasive, and painless and it will provide essential information to help your doctor assess the health of your bones.

Dr. MacMartin is board certified in Family Practice and a graduate of Kirksville College of Osteopathic Medicine. She practices with Dr. Nancy J. Rancour who is also a board certified family practitioner and a graduate of Michigan State University College of Osteopathic Medicine.

Both doctors are committed to the prevention, detection and treatment of osteoporosis. May 13-17 is Michigan's first Act Against Osteoporosis week, so call the Osteoporosis Detection Center today at (313) 427-3500 for an appointment. Dr. MacMartin and her staff can help you maintain your independence with an evaluation for osteoporosis.

MELODY M. MACMARTIN, D.O.
Medical Director
Osteoporosis Detection Center
LIVONIA MEDICAL CENTER

Your kids have spent years preparing for the LEGO 500.



And you'll save 20% on all LEGO and DUPLO from May 6 to May 18 at Livonia Target Only!

If your kids love LEGO bricks, they've already qualified for the Target LEGO 500. In one fast hour they can build their own car and race it, just like the pros. We'll supply the LEGO pieces. They can even take the car home after the race. See you on race day at Target.

Official Registration Form

Name: _____ Age: _____
Address: _____
City: _____ State: _____ Zip: _____

1st Place: \$30 LEGO Set
2nd Place: \$20 LEGO Set
3rd Place: \$10 LEGO Set

Livonia Target / Wonderland Mall - May 6-18

No purchase necessary. See official rules in store for complete details. Void where prohibited.

LEGO TARGET duplo

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The Grand Court Farmington Hills
26880 Grand River Ave.
Farmington Hills, MI 48339

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City _____ State _____ Zip _____
Phone () _____

YES! Please send me a FREE brochure