

Mortgage from page E1

Norwest branch on Rochester Road between Wattle and Big Beaver. Norwest Mortgage is a subsidiary of Norwest Inc., whose headquarters are in Minneapolis, Minn.

The firm has three divisions - bank, financial and mortgage.

"Norwest is the nation's leading originator and servicer of residential mortgages," said Beyer. Norwest Mortgage has 15 branches in Michigan, including locations in Farmington Hills, Troy, Waterford, Detroit and Clinton Township. It has approximately 800 branch office across the country. Norwest boasts a servicing portfolio of \$160 billion.

The company recently purchased Prudential Mortgage Co., making it the largest home mortgage lender in the country, said Beyer.

"Our saying around here is that Norwest Mortgage provides funding to one out of every 12 homes in the United States," added Beyer. "So we're definitely on solid ground here."

Adding Rapid Connection to the stats marked another first for Norwest. It is the only company in Michigan that's offering the program right now, according to Beyer.

The "program" consists of an automated recording that greets callers and offers instructions on how to apply by phone. A series of questions about liability, amount of money down and permission to access the customer's credit line comprise the brief process. If you don't want credit information released from a credit bureau, the recording will prompt you to call a branch office.

Beyer said that within 16 minutes of the call's completion, a lead sheet noting the caller's

information will be faxed to the mortgage company. Shortly after that, a loan officer will contact the individual interested in a mortgage.

"The loan officer will discuss the results and go over options for getting a mortgage," said Beyer. "And it's not a matter of us saying yeah or nay. We will discuss the programs we have and the options they have to securing that mortgage."

Rapid Connection is structured for purchase transactions but callers who want to refinance can still go through the process and loan officers will help them with those details, too, said Beyer.

The Rapid Connection system was a program in the works for about six months at Norwest Mortgage before the firm started processing calls two weeks ago. So far, the inquiries have been coming in at a steady pace.

Beyer said customers are not only receptive but have commented on the innovative nature of the process.

"We are setting up application appointments for 90 percent of the callers," she said. "So far, it's definitely working."

The timing for beginning the new quick-dial process is ideal because people are starting to think about getting pre-approved now for home purchases in the spring, said Beyer.

"This system lets consumers get lending information at their convenience and gives them a firm and specific offer when they need it," said Beyer. "In this day and age, ease and convenience are the key in serving the mortgage consumer."

Rapid Connection can be reached at 888-215-SOLD.

Dana-OCC manufacture strong partnership

BY TIM RICHARD
STAFF WRITER

"I got a patent on a new process."
"Enhanced my management skills."

"Implemented more team approach in set up reduction. Plant won the Dana Set-Up Challenge."
"At least a 10 percent increase in productivity."

"For the first time, we were able to build machines right in our plant as a result of the OCC program. Built one machine at a cost of \$45,000 whereas it would have cost \$130,000 to buy it."

Those satisfied customers of Oakland Community College were among 168 employees of Dana Corp., the Toledo-based supplier of axles, drive shafts and sealing products to the automotive industry.

Mostly manufacturing engineers, they told OCC's Linda Casenhiser they were largely very satisfied with the 15 weeks of courses they took over 2 1/2 years in manufacturing technology at OCC's Auburn Hills Campus near I-75 and M-59.

The Dana-OCC partnership has been going on since 1985, when a Dana task force selected OCC from among seven midwestern universities and colleges to handle the program.

Dana employs 65,000 and has nearly \$8 billion in sales from 700 facilities in 27 countries. It's a company that promotes from

within. It's big on educating its present employees.

"Of the 145 survey respondents, 98 percent said they would recommend the MFG program to other employees," Casenhiser wrote in her 1995 master of science thesis for Ferris State University. "Only three individuals said they would not recommend the program to other Dana employees."

That 98 percent recommendation was important because Dana employees learned about the OCC program by word of mouth, she found.

Once an OCC secretary, Casenhiser earned three associate degrees there and a business degree from Siena Heights College. Now she is OCC's coordinator of the technology center on the Auburn Hills Campus.

Dana supports a master of business administration program at Bowling Green (OH) University and an engineering master's program at the University of Toledo.

But this program was different. A typical OCC participant was 45 years old and had worked at Dana 11 to 20 years, Casenhiser found. Three-fourths had no degree; many hadn't been in a classroom in 20 years.

They earned high course grades — B and A average, though Dana itself wasn't interested in letter grades.

Sponsored by their local

plants, the mostly-male group stayed in area hotels and spent three weeks of intense class time every half-year for the 2 1/2 years. They cost Dana \$15,000 apiece plus salaries.

"The staff and students are dedicated and motivated," said Casenhiser. "Faculty members have stopped by the hotel study room to tutor students."

Some earned associate of applied science degrees; some weren't interested. But 84.4 percent found their courses "very" or "somewhat" helpful on the job. Managers, supervisors and engineers gave the highest marks.

"The data suggests the program is having the most impact in the areas of quality improvement and reduction in set-up time," Casenhiser said after her survey.

Best courses: advanced machine applications, computer aided design, programmable logic controllers.

Soft spots: OCC's counseling (1.7 percent dissatisfied) and the intermediate algebra course.

"Recently two counselors with significant experience have been designated for the Dana program," Casenhiser added. The curriculum now has options to the algebra course.

Dana employees aren't counted in OCC's student enrollment, which may be a reason the official enrollment declined this year, said George Cartsonis,

director of college relations.

"It's an increasing part of our trade. We recognize business as a major constituent," he said. "This is part of the college's effort to market itself. The college is determining the various publics it's able to serve and shaping new products to serve that and other emergent publics."

It's also revenue for the college, he added.

The National Center for Education and the Economy worries aloud about the lack of training employers provide their existing workforces. NCEE's board has many corporate, union and governmental figures. It complains that American companies spent only about one percent of payroll on upgrading skills while German and Japanese firms spent three to four percent.

Dana employees cooperated with Casenhiser's research at the request of Richard Whitman, manager of education, and Roger Harnishfeger, dean of Dana University Technical School. Her response rate was 86 percent — 145 of the 168 who enrolled.

If they wish, Dana participants may attend OCC's June graduation and, if eligible, the honors convocation ceremonies. They are honored back at their plants in December.

And at their December ceremonies, Dana president and chairman Woody Morcott gives each graduate a class ring.

BBB announces personnel moves

The Better Business Bureau of Detroit and eastern Michigan announced several personnel changes in January.

John Pondef was elected vice president of membership development. She joined in 1982.

Debbie Nigbor was elected vice president of operations. She previously served as the bureau's director of operations. She joined the bureau in 1983.

Sandra Kudwa was appointed the manager of administration. Kudwa joined the bureau in 1984.

Mary Guzzardo was appointed manager of alternative dispute resolution. Guzzardo joined the bureau in 1981.

James P. Hopkin, chairman of the bureau's board of directors, expressed his pleasure and confidence in the new bureau officers, and that he was looking forward to working with them in the months and years ahead.

The Better Business Bureau is a business-sponsored, non-profit agency committed to ethical business practices.



JOIN OUR EARLY BIRD CLUB!

Meet Earl E. Byrd. He's club president.

He's up before everyone looking through the classified ads in his hometown newspaper. Sometimes he finds a new job or a new car. Sometimes it's a new nest...uh...home.

It's easy to join our Early Bird Club. In fact it's just one easy step—outside your door for the Sunday edition of your Observer or Eccentric newspaper.

Turn to the Classifieds. You are now a bonafide member!

THE Observer & Eccentric NEWSPAPERS

TO GET YOUR HOMETOWN NEWSPAPER EVERY SUNDAY MORNING AND THURSDAY AFTERNOON, CALL FOR

HOME DELIVERY 313-591-0500 IN WAYNE COUNTY 810-644-1100 IN OAKLAND COUNTY

TO PLACE YOUR VERY OWN EARLY BIRD CLASSIFIED AD, CALL

313-591-0900 in Wayne County, 810-644-1070 in Oakland County,

810-852-3222 in Rochester Hills, or 810-475-4596 in Clarkston, Lake Orion or Oxford

It's about an
AirTouch option.

Thrifty? Frugal? Cheap?

Have we got a deal for you.
Free minutes. Free phone.

Call it what you want, but if you're interested in great savings on cellular service, this is the place to be. And AirTouch Cellular is the service you want.

Come in right now and look at what we're offering with a two-year service agreement:

- UP TO \$475 WORTH OF FREE AIRTIME by doubling your package minutes.
- Free Motorola Teléfac 250 phone.

AIRTOUCH
Cellular
Authorized Agent

Stop by soon. This deal won't last forever.

COMMUNICATIONS USA
CELLULAR • PAGERS • VOICE MAIL
630 West Fourteen Mile • Clawson
(1-1/2 Miles West of I-75 & Oakland Mall)
800-288-6191 or 810-280-6380

New activations only. Limited to certain rate plans. Not valid with any other discounts or credits. Actual airtime credit will vary from \$18 to \$118 based on market and time plan. Free airtime minutes begin on second bill and are limited to six months and calls originating from your Home market. Unused minutes will be forfeited. Roaming, long distance, and taxes extra. Other restrictions apply. Offer ends March 3, 1997. "AirTouch Cellular bills in one month increments. Customer will be responsible for payment of the full month's charges for the month in which service is cancelled, in addition to all other usage charges. AirTouch" and the AirTouch logo are trademarks of AirTouch Communications, Inc.