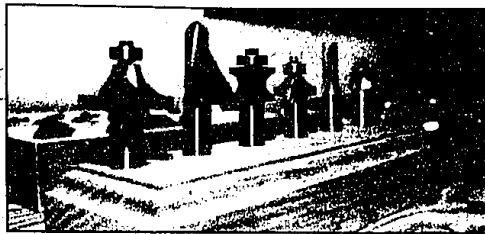


## Wood from page C1



**Bits: Router bits, which can cost upwards of \$100 a piece, are just some of the tools available for use at the great American workshop.**

STAFF PHOTO BY LAWRENCE R. MCKEE

said adding that their businesses are the only one of its kind in the Midwest.

In addition to the use of top-of-the-line equipment, lumber discounts, walls full of tools and storage space, members also have access to at least one woodworking professional on duty at all times. Munkres and Keefe, who are long-time hobbyists themselves, are in the process of hiring their fifth pro to help members design projects and answer any questions that might come up.

"We've got people from all areas of woodworking. We've got shop teachers and people in the business," Keefe said. "And members keep them busy. They don't get a break all night."

Instructor Joe Antone, who has taught shop for 30 years, said he enjoys helping members at the Workshop.

"I enjoy the people and they've got some really interesting projects going," Antone said joking that its nice not to have to give out grades or deal with irate parents.

**"When you go out to your garage to work on projects, it can get a little cold and lonely."**

**Stephen Munkres**  
*Great American Workshop*

Dave Earl of Berkley, who considers himself a bit of a beginner in woodworking, said the instructors have helped him a lot with the finer points.

"I really look to them for their expertise," Earl said, showing off the hand cut dovetail joints on the recipe box he made.

Munkres and Keefe said he hasn't had much time to work on their own projects since they converted the 5,000-square-foot space from a restaurant to the Workshop. But, Keefe said he really enjoys watching members' projects come to life.

"It's great to walk around and see what people are making," he said adding that everything from kayaks and baseball bats to tables and dressers have

been made on site.

"Someone even made a Franklin Planner," Munkres added.

The Workshop has several membership levels. Lifetime members pay a one-time fee of \$695 and \$39 a month. Annual members pay \$299 annual dues and \$39 month. There is also a two-month membership, which Munkres said has been a popular gift, available for \$199.

"We've got a great renewal rate from the gift memberships," Munkres said. "People are staying for the camaraderie and instruction. When you go out to your garage to work on projects, it can get a little cold and lonely. It's warm here and you've got some people to bounce ideas off of."

The shop is open from 6-10 p.m. weeknights. On Saturdays it is open from 10 a.m. to 8 p.m. and on Sundays from 10 a.m. to 6 p.m. It is at Evergreen and 12 Mile Road in the Evergreen Plaza shopping center.

For more information call (248) 423-WOOD.

## Mittra from page C1

typically covers 5-, 10-, or 20-year periods.

Thus, the policyholder pays the insurance company more than is necessary to meet claims in the early years and less in later years. A level term policy is generally terminated at age 65 because at that age the probability of death is very high, and consequently the premium rate starts to become prohibitive.

**Decreasing Term.** This policy requires the payment of a level premium during the tenure of the policy, but the face value of the policy declines progressively to zero at the expiration of the policy period.

**Decreasing term insurance** is widely used in cases in which protection is temporarily desired to meet a specific credit need, such as to cover a mortgage or satisfy a similar debt obligation. It can also be used by people whose insurance needs decline as they build up their new worth.

### WHOLE LIFE

A. Level Premium

This structure is characterized by fixed guaranteed premiums which are specified in the life insurance policy, typically payable for the life of the contract. The product is usually (although not always) participating in nature. Participating life insurance contracts pay "dividends" which are based on carrier performance each year, and are declared by the board of directors.

Dividends are determined based on how well a carrier does in three areas: (1) return on investments, (2) management of expenses, (3) management of claims. Dividends may be used to purchase additional insurance, reduce premiums, or in some cases applied to riders (covered next week). Dividends are not guaranteed.

Therefore, illustrations which show the use of dividends to "vanish" the premium in a given year, can and will very likely change in the future. The advantage of a level premium whole life contract is that it offers a reasonable "worst case" scenario.

In the event that the carrier never pays a dividend, contractually the premium cannot rise and the death benefit must be paid according to policy provisions.

### B. Modified Premium

These contracts have features similar to the level premium whole life products. The difference is that the contracted premiums jump in specified years.

Typically, there are one or two modification periods, and the guaranteed premium rise by 50 percent. The advantage of these products is the low initial cost. The drawback is that these policies depend on dividend performance to maintain the premium at the initial level.

Consequently, the "worst case" scenario in these products is particularly severe, especially in the later years of the contract. The longer the contract is to be in force, the more carefully this type of policy should be scrutinized.

Next week: More on types of life insurance

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## ADSTOCK from page C1

with an interest in the multimedia industry," said Mamie Lewbel, The Big Idea's creative expo manager.

"Guests attending this unique exhibition will be able to find out firsthand about what's hip, hot and happening in the fields of illustration, graphic design, photography and film and video production from the top experts in these industries."

ADSTOCK '97 runs from 2 to 6 p.m. on October 29, followed by an opening night gala from 6 to

10 p.m., featuring a live performance by Righteous Wily. It picks up again from 8 a.m. to 4 p.m. on Oct. 30.

Tickets for ADSTOCK '97 are \$5 for a two-day pass and can be purchased in advance by calling (810) 544-0973 or at the door.

The Southfield Civic Center is located at 26000 Evergreen Road in Southfield, Michigan. Parking is free.

The BIG Idea, founded in 1993, is a bi-monthly trade magazine for southeastern Michi-

gan's advertising industry, the fourth largest in the United States.

Each issue of The BIG Idea highlights information and features exclusively about metropolitan Detroit's creative-related products and services.

The BIG Idea also annually produces The BIG Book, a desktop resource guide to the creative suppliers in the state, and The BIG Site, a digital web-site version of The BIG Book, for Michigan's creative community.

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