

Creative Capital Inc. Helps You Get The Best Mortgage



When you're looking for a mortgage company, it is often an overwhelming decision. How do you differentiate one company from the other? Who do you trust? Peg Matthews, owner of Creative Capital Inc., of Royal Oak says, emphatically, "us."

Creative Capital Inc. offers new home mortgages, refinancing and commercial

loans. Creative Capital Inc. has been in business since 1994 but Matthews has over 15 years experience in the field. "You have to trust your own judgment," she tells people when they are looking for a mortgage company, "and whether or not you like the person you're dealing with."

She believes in the basic qualities of any long-standing business: loyalty and honesty. Her mortgage company is different from some in that she makes sure each client understands the whole loan process, start to finish, in easy-to-understand language. She wants her clients to know exactly what they're signing, she said. She strives to make the process easy for her clients.

One-to-one, personalized attention is the norm at Creative Capital Inc. Matthews gets to know each customer and naturally builds a rapport with them. "In a sea of sharks, we are not." She added, "we want you to come back to us again, we intend to be your lifetime mortgage company."

Matthews specializes in credit problems, self-employed, & bankruptcies and is usually able to find a competitive mortgage rate even for people with bad credit. Refinancing for debt consolidation is a way to save a lot of money every month. Creative Capital can help you find the program just for you. Call (248) 542-0400 to talk to a loan representative about your particular situation. Creative Capital Inc. is located at 25600 Woodward Ave., Ste. 212 in Royal Oak.

OCC Healthcare Programs for the New Millennium

The Highland Lakes Campus of Oakland Community College (OCC) is situated on 160 acres of gently rolling hills southwest of Pontiac. This career development-oriented campus has three innovative degree and certificate programs that will help students prepare for a bright future in the Allied Health fields of Massage Therapy, Exercise Science and Technology, and Medical Assisting. These unique programs work together, providing interdisciplinary course work that allows students to acquire multiple skills for greater marketability.

Massage Therapy Program Coordinator Janine McKay says the OCC program offers a medically and scientifically-based curriculum that enables graduates career opportunities in this growing healthcare field. This program has approximately 300 hours of "hands-on" practical experience on and off campus. This enables students in the program the

Exercise Science and Technology (EST) prepares students to enter a health/fitness profession in a setting that uses exercise therapeutically. This science-based program provides a wide variety of experiences, in the lab and through internships in the field. EST also provides two extended degree options in Gerontology and Business. The Gerontology emphasis will allow students to work in senior adult services and the Business concentration will prepare the student for more entrepreneurial endeavors.

Karen Kittle, the coordinator of the Medical Assisting (MDA) program states that the 1 year certification or 2 year degree curriculum helps students become proficient in both administrative and clinical skills in the allied health field. According to the AAMA, medical assistants are multi-skilled practitioners who can perform a wide range of



Left to Right, Janine McKay, Vicki Kloosterhouse and Karen Kittle

roles in physician's clinics, hospitals, insurance billing agencies, medical transcription agencies, and others. Kittle stresses that this program is CAAHEP accredited, which enables students to apply for the AAMA certification exam. In today's job market, time and money are at a premium so the MDA department offers several options for acquiring marketable skills in less than a year. These options include Administrative Medical Assistant, Clinical Medical Assistant, Insurance/Coding Specialist, EKG Technician, and Phlebotomy Technician. With additional classes and/or training the medical

assistant may move into other allied health occupations such as Ophthalmology Assistant (also offered by this department). For more information about these exciting new opportunities in the healthcare field, visit the OCC web site at <http://www.oec.cc.mi.us> or call the numbers indicated in the display ad below.

opportunity to work in settings where message therapy is used. Graduates from this program easily fit into physical therapy clinics, hospital settings, chiropractic offices, nursing homes, or sports medicine clinics. Students are able to obtain a certificate in Massage Therapy or a 2 year Associate Degree in Applied Science.

Make It Happen!

Creative Capital INC.

A Mortgage Lender



- CASH from your home for ANY reason
- Don't worry about your credit, we accept ALL applications
- Refinance that high interest rate mortgage and SAVE hundreds if not thousands each year!
- We're different! Call us today for your free consultation and pre-approval

25600 Woodward Ave., Royal Oak

248.542.0400

Get Prepared For An Exciting Career At Oakland Community College!



Exercise Science & Technology Program

Potential Employment Opportunities
Personal Trainer, Health Clubs, Stress Testing Technician, Corporate Sites, Rehabilitation & Fitness Facilities

Essential Facts To Know
1-year certificate program or 2-year Associate Degree; extended Associate Degree options offered



Massage Therapy Program

Potential Employment Opportunities
Hospitals, Clinics, Professional Athletic Teams, Health Clubs

Essential Facts To Know
Certificate program or extended Associate Degree in Applied Science; Prerequisite courses: BIO 163 & BIO 164, prior to admission to program



Medical Assisting Program

Potential Employment Opportunities
Private Practice, Hospitals, Clinics

Essential Facts To Know
No Selection Process, No Prerequisites, No Waiting Lists; CAAHEP accredited program prepares students for AAMA/CMA certification exam



OAKLAND COMMUNITY COLLEGE

For more information, call:

- Exercise Science & Tech. — Vicki Kloosterhouse, (248) 942-3224
- Massage Therapy — Janine McKay, (248) 942-3034
- Medical Assisting — Karen Kittle, (248) 942-3068