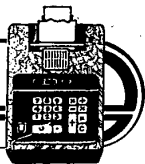


Farmington Observer

business



Electronics help this business get under your skin

By SUZIE MARKS

European elegance in skin treatments has made its way across the Atlantic to Farmington Hills. From the moment patrons step on the Italian china floor that surrounds a peach, blue and pink Persian rug, enchantment begins.

Inquisitive minds feast upon paintings from the Anna Werbe collection and sculpture by Prince Monyo of Toronto. Customers wonder if the refined lobby is really a front for an exclusive art gallery.

But the presence of a man wearing a white coat and discussing skin types assures customers they are in a facial and skin care salon.

Born from the mind of a West Bloomfield woman, Connie Crane, the salon is still an infant. Only open a few weeks, Mrs. Crane says her shop offers facial and skin care that is not available anywhere else in town.

Men and women may take advantage of Mrs. Crane's facility. It offers skin treatments and acne removal, electrolysis, manicures, pedicures, nail wrapping, make-up treatments and massage.



The reception lounge has an international flair, down to the Italian China floor.

After 30 years of giving electrolysis treatments in doctors' offices and clinics, Mrs. Crane says she wanted to have her own business.

"For years I begged my husband to let me have a business and he kept saying 'No, what do you need it for?,' she said. "Then I just kept asking him and finally he couldn't fight me anymore."

Mrs. Crane says she owes all the architectural design to her husband. "He was instrumental in what I have here."

When the groundwork was laid, Mrs. Crane traveled the world looking for special skin care items. She found products by Nelly de Vuyss in Brussels and brought them to her salon. Only the Belgian cosmetics are used during skin treatments.

Treatments are one and 1½ hours in duration and are done by Jay Williams, a six-year veteran in the business. Beginning with a thorough cleansing individually designed for the customer's skin type, Williams proceeds to analyze the skin using a magnifying loop to determine individual problem areas. Then a 25 to 35 minute penetration treatment starts. He applies several layers of different creams and natural products designed to enhance the skin.



Connie Crane demonstrates the method of electrolysis treatment used to remove unwanted facial hairs at her salon. (Staff photos by Harry Mauthe)

Williams writes a home maintenance program for customers' continual use. He recommends treatments every two weeks for the first six weeks and once a month thereafter.

"We have marvelous results with acne cases," he says. Williams says all products are naturally made from fruits, plants and animals and are safe for the skin.

As a people age, their skin wrinkles and loses elasticity. To tone the sagging muscles, a substance called Preparation 238R may be rubbed into the skin. Made from chicken embryo, Williams says it will do the trick. Electric treatments may help a sagging neck or double-chin. With the use of electric current supplied from applying electrodes on the muscles, exercise can be given to the problem areas.

For a 12-hour wrinkle free evening, a temporary skin tightener made from pure animal blood serum removes 90 percent of a person's wrinkles, Williams says.

"We call it Cinderella Vial and it costs \$4.50 for one application. But it really does work," he says.

If unwanted hair is a problem, Mrs. Crane promises it will be removed forever with her treatments.

"For \$10 for 15 minutes I can remove 160 hairs permanently," she adds. "I'm not interested in the money, but in making patients happy."

If learning how to apply makeup is your fancy, a free makeover consultation is available from Mrs. Crane's makeup artist, Rose Skiba. The cosmetics she uses are from Paris and tagged Connie Crane cosmetics.

"Yes, it's true, someone can just walk in off the street and get a complete make-up. But it is inevitable that once a woman tries on make up she will be interested," Mrs. Skiba says.

Men also get treatment for acne and razor irritation and partial massages.

"We will massage their face, neck, arms and feet but we won't do their bodies because of all the bad publicity involved," Mrs. Crane says.



Jay Williams makes an adjustment on an galvanic skin machine, one of a number of electronic devices at the skin care clinic. The gadgetry is intended to assure that beauty will be at least skin deep.

BUSINESS PEOPLE

LESLIE A. PALMITER of Rochester has joined McClure and Associates, Inc. of Birmingham as a licensed insurance agent.

Mrs. Palmiter will represent the agency in its Rochester office.



RICHARD GODFREY of Birmingham has been appointed assistant vice-president in the National Bank of Detroit's trust investment department. Godfrey has been with NBD seven years.

GARRY ANDERSON of Birmingham has joined Salesworld, Inc. as a recruiter for sales and marketing personnel. Anderson most recently was a sales representative for the Kast Heating Co.

HAROLD "MIKE" HOGAN of Rochester has been elected a vice-president of D'ArcyMacManus & Masius advertising agency in Bloomfield Hills. Hogan joined the firm four years ago.

PEETER MUHLBERG of West Bloomfield has joined Anthony M. Franco, Inc. public relations firm as an account supervisor.

Muhlberg had been vice-president of a transportation consulting firm.

N. ANDERS LUNDBERG of Birmingham has been promoted to assistant vice-president of Michigan National Bank of Detroit. Lundberg has been part of the Michigan National Corp. bank system for three years.

HENRY MILLER of West Bloomfield has been elected president of Western Gear Corp. Miller had been a senior executive with Borg-Warner Corp. for 14 years.

DAVID BIEBER of Birmingham has been promoted from executive producer to program manager of WWJ-TV. Bieber has 10 years of television experience, including 23 months with Channel 4 as executive producer.



JOY TARRELL of Birmingham has joined the Byron W. Terrence Co., real estate agents, as a sales associate in the commercial department. Ms. Tarbell was formerly in commercial real estate sales in Chicago.

Do-it-yourself coverage

Companies can cut insurance costs

By JACKIE KLEIN
"Don't be vague, ask for Haig." That's the motto of Haig Neville who runs an insurance business that doesn't sell any insurance. Customers, however, pay hefty fees for his services.

After selling insurance for 20 years, Neville, who has an office in Northland Plaza, Southfield, is now a risk management specialist and insurance consultant. His livelihood comes from advising clients about the best and worst buys in insurance.

In his Total Insurance Planning Center, he examines a company's risks and insurance and tells executives where they're wasting their money on unnecessary premiums. He advises them how to spend less to cover more of their serious risks.

Neville is also management advisor to governments, schools, hospitals, builders, utilities and business. Experts from around the world, including Neville, recently met in Bermuda to find alternate courses to the problem of soaring rates and unavailability of insurance. One of the main subjects at the American Management Association conference was the formation of "captive insurance companies."

A CAPTIVE insurance company, Neville said, is one that is managed and operated for its parent corporate or association owner. The objective is to provide greater availability of coverage at lower rates than charged by commercial companies.

There are already more than 200 "captives" operating for hospitals, doctors and industrial firms. Most of these have cut costs of insurance by as much as 25-30 per cent. Neville said, and many have returned dividends up to an added 20 per cent based on favorable loss experience.

"There's really no magic to these results," Neville maintains. "Mostly it's the profits and commissions that would otherwise go to the insurance companies and agents that are being saved."

Many governments, Neville said, are pooling their risks in a captive-type approach. School districts, colleges, manufacturers, utilities and associations are looking for ways to cut the cost of insurance, which has skyrocketed to as much as five or six times what it was two years ago, according to Neville.

"THE CAPTIVE insurance approach seems to be the answer," he said. "It's nothing really new. Ford Motor Co., Chatham Super-Markets, the Carnation Co. and many others have been doing it for years. It looks like many more will be joining them."

In a recent talk, Neville claimed there are varied reasons why cities can't get insurance or are paying high premiums. These include inflation, public awareness that cities make prime targets for lawsuits, attorneys moving into the more lucrative field of insurance litigation, cities' involvement in risky roles such as



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solid waste disposal where they become more vulnerable, and insurance companies investing their reserves in ventures with less risk.

"Insurance companies deliberately boggle their clients with an aura of mysticism," Neville contended. "It's the role of the risk management specialist to dispel some of the mystique about insurance by recommending that clients such as cities begin self-insuring programs, consider expanded deductibles, join with other cities in a risk pool and form captive insurance companies to provide coverage specifically for cities."

Mutual aid pacts, civil rights complaints, allegations of improper decisions by elected officials, fire and police department activities can have serious and worrisome implications, Neville maintains, especially when satisfactory insurance solutions aren't found.

AS A RESULT, Neville said, many governmental bodies are turning to risk management in seeking solutions to insurance-related problems.

In private enterprise, Neville said he may tell a company to self-insure or carry no insurance at all.

"Many firms are large enough to be their own insurance companies, especially in the areas of workers compensation and automobile collisions," he said. "Even a small firm should self insure up to a point because insurance costs twice as much in the long run."

Neville's theory is based on the fact that people fear the unexpected and buy too much insurance to protect themselves. What they fail to realize, he maintains, is that an insurance company buys losses wholesale and sells them back to the consumer at retail costs with almost a double markup on the premium.

A chartered underwriter in life and casualty insurance, Neville has a risk management degree. He teaches insurance and risk management at the University of Michigan and conducts a number of seminars a year for insurance executives.