## **Business**

classifieds inside



Thursday, Docember 11, 1986 O&E

## It's a wrap — with help from local stores

The U.S Postal Service is no longer the only game in

town.

A number of private franchises have cropped up to duplicate services which previously were exclusively the domain of the postal system. Besides providing shipping services, mailbox rentals, and selling stamps, postal cards and money orders, the atternatives offer a number of related consumer services, not the least of which is exacting.

number of related consumer services, not the reast of which is packed. USA has opened outlets in West Bloomfield, Birmingham, Southfield, Liveola, Rochester, Troy and Westland, Do-liyoursellers can purchase packing in materials of have their goods packaged on the spot for a fee, then share them shipped through United Parcel, Federal Express or other major

shippers.
Similar services are offered by The Box Shoppe, with
new locations in Livonia, Troy, Rochester and Livonia.
The wholesale/retail operation also carries an
inventory of 300 different styles of boxes for moving,

inventory of 300 different styles of boxes for moving, storage, shipping, as well as special purpose pet carriers, voting ballot boxes and mallers.

Both franchises carry gift wrapping, ribbons and bows as well as foam "peanuts," bubble wrap and other cushloning materials.

Holiday hours may be more flexible than than the traditional post office. "Many are open on Sunday," said Joan Dyer, co-owner of the Novi Boxes store. "Each franchise is different so it's best to call first.

IF YOU HAVEN'T yet sent Granny's' jogging suit, ou'll have to hurry to get it there in time for Christmas Hanukkah. Besides the concern of getting it there on me, you'll want it to arrive in its original condition.

disappointment for the recipient," says Ted Gauthier, a West Bloomfield firefighter and owner of a Mail Boxes Etc. USA franchise in Waterford. Gauthier, who mails hundreds of packages each week, reports that most shipping problems occur when the senter fails to provide sufficient protection inside the

mailing carton. Outside shocks are then allowed to pass to the contents.

he contents. Contrary to popular belief, newspaper is not the best king material," Gauthier says. "I recommend using rofoam chips, bubble wrap or Mail Boxes Etc. tom-moided foam packing to protect glass and other

SOME MAIL services use conveyor belts to move packages more quickly, a danger to loosely wrapped and string-tied packages. "If the outside wrapped goomes off, the mailing address is frequently lost and the package never caches its destination. That's why UPS and the US Postal Service prefer items to be packed securely in a plank sturdy box secured with a package.

scaling tape.

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ti loses 30 percent of its resiltency, so it's not wise to keep re-using previously shipped cartons," stresses Gauthier.

Gauthier advises senders to separately wrap items to be shipped, placing them in the center of the carton. Cushioning material should be layered around, over and between the Items. Avoid placing fragile materials near the corners or sides. No rattling should occur when the carton is shaken.

UPS GUIDELINES suggest glass and china items be packed in 2-4 inches of packing on all sides, and double-packed with packing material between the inner and

packed with packing material between the inner and outer carton. "Don't close packages with masking or cellophane tape as those react poorly when exposed to hot or cold temperatures," Gauthier says. He suggests using scaling lape two inches or more in width, which can also be used to reinforce carton seams. When all else is done, Gauthier suggests, "Double-check the shipping label for the correct address and zip code. Then put a strip of the clear package tape across the label. This will protect the lnk from moisture, as well as affix the label securely. Do the same thing on the return address label."
"Although our store has been called the "Post Office

"Although our store has been called the "Post Office ternative," it's really a one-stop postal and business

## "A few extra minutes spent packaging your items can mean the difference between delight and Adapt to changing times or be left behind

Job security is something every employee strives for. No one wants to spend five or 10 years with one company only to discover they are no longer needed.

But look at the headlines in the

news. Companies are merging, others are laying off, and still others are going out of business. It seems no industry is immune to these

no Industry is Immune to these changes.
The big question is: Are you going to stand by and let the changing times ruin your hopes for the future or are you going to adapt your abilities to meet these changes?
The key to meeting the changes is innovation, according to Denis Waltiey, co-author of the new book, "Winning the Innovation Game."
"Most self-help books are devoted to managers or people who are self-styled enterperneurs looking for a way to make money," said Waltley who was in Southfield last week promoting his book.

"This book is for people who go to work one day and find out that the company that was going to support them for the rest of their life is now letting them go. And the trend along these lines will be even greater in the future. We want to reach the everyday employee. These people need to realize this company may not be there forever. They need to realize this, see the danger and be abead of the pack in terms of meeting the change."

Waittey Isn't suggesting that everyone start looking for a new career, but rather that employees look for a way to become more valuable to their current employer opensily to their current employer opensily to their current employer opensily to the form of the people of the company of the people of the

"PEOPLE SHOULD maybe try to convert a hobby into a profession," said Waitley, who is known for his motivational work with the U.S. Olympic team, professional athletes

and individual companies. "They should try to enhance their competitiveness so that they will become an absolute employee.

"I'm not suggesting you should give up sports or recreation but just take a little time to improve your competitiveness. Maybe enroll in a junior college class and enrich your education."

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According to Waltley, an innovation of the control of the cont

YOU INC. IS your company. A company with one employee: you. The main goal of YOU Inc. is to pre-tect yourself against the possibility of your skills becoming obsolete.

"That dosen't mean you can't still be loyal to your current employer," said Wattley, "But it means that you won't confuse your own goals with the goals of your employer,"
The key elements in developing YOU Inc. include establishing a strategic planning department; setting up a training department; setting up a training department.

ing sure your star employee, you, is updating his or her skills and tech-niques; and to start your own pension

plan.
"Retirement isn't guranteed. You need to find a way to gaurantee it. You can't rely on companies or the government to meet your needs any-

government to meet your needs any-more.

"The message here is that no one has been anticipating any of these changes. The employee is alone. He or she needs to spend some time in-suring for the future."

Waltley believes one of the mala problems people confront, in becom-ing an innovator, is lacking the abili-ty to unhook their prejudeles.
"We are definitely creatures of habit," said Waitley. "We tend to do the same things day after day, Pret-ty soon, before we realize it, we get into a tremendous rut. We need to break out of this rootine. Take a dif-ferent route to work and see another side of the community. Associate with people who hold different views and educational levels than we do We need to learn to accept change We need to learn to accept change and make it work for us.

WAITLEY ALSO suggests that people should try to take time from their daily routines for an awareness break. He suggests trying to turn the television off for an entire week and television off for an entire week and using this otherwise non-productive time as a time to educate and en-hance ourselves. He believes we also need to learn to be better listeners. "People need to learn to be a good listener rather than a lecturer. We

work one day and find out that the company that was going to support them for the rest of their life is now letting them go. And the trend along these lines will be even greater in the future. We want to reach the everyday

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employee. These people need to realize this company may not be there forever. They need to realize this, see

the danger and be ahead of the pack in terms of meeting the change. - Denis Waitley

need to accept input rather than at-ways being concerned with output. People always want to top each other in conversation. They always need to add something. We should spend more time listening than speaking and using what we hear to enhance our education." With worldwide competition in business, Waltey feels "the game of life" has already changed.

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"WINNING THE Innovation Game" is based on interviews with some of America's top millionaires,

entrepreneurs, corporate chairs and

entrepreneurs, corporate chairs and leaders in their respective fleids.

"Luxury of time is no longer available," said Waitley. "If you're not ahead of the pack, you're behind it. The bottom line is what you continue to do with what you have."

"Winning the Innovation ame" 4 Denis E. Waitley and Robert B. ucker

256 pages, \$15.95 Fleming H. Revell Co.

## Home buyers' taxes eased

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The Michigan Morigage, a progrem to help with the purchase of a home, is available though private lenders. Operated by the Michigan State Housing Development Authority and local savings and loan associations, banks and mortgage companies, the Michigan Morigage provides a federal income tax credit that gives buyers more income to make monthly house payments. Nearly \$20 million in mortgage loan reservations has been made through the program since it was announced by Gov. James Blanchard last spring.

More than 65 lenders, with 650 branch offices, many in Oakland and Wayne countles, are participating. Each lender sets its own interest rate, loan terms and down payment requirements. When the Michigan Morigage tax credit is applied to the monthly payment, it effectively reduces the inder's interest rate.

For example, a 10 percent interest rate, with tercetif, becomes an initial rate of 7.7 percent. On a \$50,000 mortgage, that means about \$53 more per

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Purchase limits range from \$63,350 to \$73,500 for new houses, and from \$51,570 to \$60,000 for existing homes. Household income cannot exceed \$30,000 for new houses or \$28,000 for existing homes.

menth in income that could be spent on house payments. The feetral tax overhaul legislation recently signed into law has made changes in the program. Burchase limits now will range from \$53,550 to \$73,500 for new houses, and from \$51,570 to \$60,000 for existing homes, depending on the location of the property. Household income cannot exceed \$30,000 for new houses or \$28,000 for existing homes. In most cases, up to \$4,000 in one-time careful since the cannot careful some the income calculations.

The program cannot be used to refinance existing loans or land contracts. The Michigan Mortgage is primarily for first-time homebuyers. For more information, call 1-800-327-9158 or 517-335-2039.

COMPANIES participating in the program serving Wayne and Oakland counties are: Capital Mortgage Celebrater of the Companies of Pirst Foderal Savings Bank and Trust of Pontiac; First Financial Mortgage Co., Southfield.

Fourteen branches of First of America-Wayne Oakland, Royal Oak; Hilton Mortgage Co., Circkston; Independence One Mortgage Co., Troy and Farmington Hills; Lambrecht Co., Southfield; Manufacturers Bank of Southfield; Manufacturers Gank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy; University of Companies of Standard Federal Bank of Troy;

Branches of Standard Federal Bank of Troy, Universal Mortgage Corp, Southfield; Washtenaw Mortgage Co., Ann Arbor, Waterfield Financial Corp., Southfield.

Wayne County companies participating are: 25 branches of First Federal of Michigan, Detroit; 51 branches of Manufacturers Bank, Detroit; Manufacturers Bank of Livonia; Peoples Saving Bank, Monroc.

