

Wellness benefits popular

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This number is expected to grow as people continue to live longer.

"WHAT WE WANT to do is make it a little easier for them — no matter what their problems are," Whitmer said.

All of the wellness programs have been designed to give employees information, services and access to health assessment, prevention, education and fitness.

Just coming together with others with the same problem has helped.

"A support group has grown from the first series we did on caregivers," Whitmer said. "We did not plan that. It just happened."

"We also have some benefits from the child care centers that we hadn't thought of. We have mothers in both centers who are able to nurse their babies."

"And the ability of employees and

their co-worker friends to visit the children has added tremendously to the family feeling in the centers."

As for the aerobics classes, many employees have said they just would never get around to attending if it weren't made easy for them to attend.

All of the programs take place before or after working hours or during the lunch break.

Private banks stress service

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Republic Bank S.E. has opened two offices — one in Grosse Pointe Farms and another in Bloomfield Hills — since last April and already has assets of more than \$25 million, Jones said.

Republic Bank S.E. targets customers who will put \$10,000 in a money market account or \$25,000 in CDs, Jones said. "That encompasses a large number of people — about 30 percent of the market."

THE BANK OF Bloomfield Hills opened in early October. Bank president David Provost thinks private banking could capture 5 percent of Michigan's banking market, but it may be a while before another opens.

Since private bankers are attempting to serve a niche, they have to be more selective where they open a bank, he said.

The Bank of Bloomfield Hills, he said, is looking to be a more upscale bank than other private banks and so it had to be very discriminating.

"We want to be the premier private banking firm in southeast Michigan," his bank seeks customers worth more than six figures, he said.

But geography is less important for private banking than finding the right target audience, Provost said. People choose private banks because

of what they offer.

A bank should be near a market of potential customers — Bloomfield Hills being a good example — but a private bank doesn't have to have a branch on every corner, Provost said. "You can't get spread too thin because then it impacts your ability to provide service. But generally speaking, we serve a (wider) area."

"Private banking is relationship, relationship, knowing the banker, relationship — that's what it's about."

"Private banks are for people who want to know who they're dealing with and want to know the senior officers making the decisions. In private banking, we don't get promoted out of customer service; we get promoted into it, and we stay there."

ANALYST MORAN said private banks have few clients, which allows bank officers to monitor accounts. "Some people prefer banks where they know who they're dealing with instead of just taking the first teller."

"Private banks give their customers a feeling of security. They get a lot of older, affluent empty nesters — people with substantial deposits that like to be schmoozed."

Republic Bank president Jones said private bankers can conduct business in private, with flexible hours for customer convenience. "There are no lines, no velvet

ropes and no tellers. Bankers and customers discuss financial strategies, what services are available, and we don't nickel-and-dime people to death for each service — the whole delivery of service is better."

"A lot of private banking is a matter of attitude."

Provost of Bank of Bloomfield Hills said private bankers watch out for problems such as low checking accounts, they develop creative borrowing structures to finance purchases and give information on what is available to the customer.

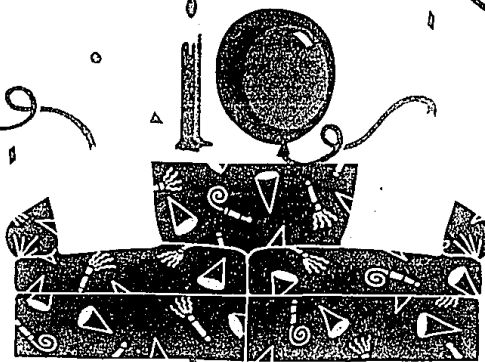
"Whatever we can do to offer service within the regulations, we do."

A personal relationship can be very important in banking, Provost said. A willingness to sit down and work out options can mean the difference between getting and not getting a loan.

"I had a customer in here not too long ago that wanted to buy some vacant property on a lake, and he'd been to several banks and they all told him the same thing: 'We don't give loans for vacant property.'"

"The key is, all he was asking was, 'Do you offer loans for vacant property purchases?' — he was asking the wrong questions," Provost said. "We were able to sit down, talk it over and put together a loan package — that's what private banking is about."

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business people

Mark S. McPherson was named vice president and principal of Merritt McCallum Cieslak.

Lisa Eckstrom was named new account executive for WXON-TV.

Dr. Dennis S. Giannini has joined Pain Management & Rehab Associates as an associate.

Debra A. LaMothe, manager of the Empire of America Federal Savings Bank's Beverly Hills office, has been elected a divisional banking officer in the Michigan Division of the financial institution.

Elizabeth Ann Madigan has joined Yaffe Media Co. in Southfield as media director.



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