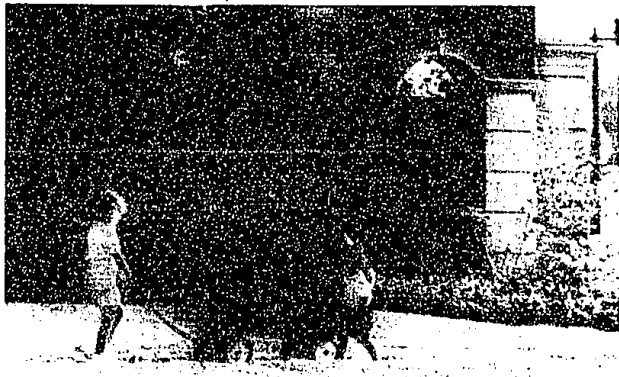


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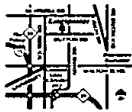
Kingsponte offers your family a cherished refuge from today's frantic pace of achievement and accomplishment.

Several superbly designed homes are entering the interior finishing stage for custom selections. A grand idea for families who understand the value of timing in today's market.

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Healthy from page 1F

In cooling season," said Jared W. Goets, an account representative with Edison.

"We're not burning anything. There's no flame, no by-products of combustion," he added.

"This is the whole heating/cooling unit," Scholten said pointing to equipment about the size of a traditional furnace in the basement. "There's no ugly condenser outside. We're not using fossil fuels, and we don't have combustion in the house."

Goets pegged gas savings at about \$500 per year on a 3,000-square-foot house like the Worthington.

"Geo-thermal is not new," he said. "It's a public awareness thing." A ventilating system that permits energy from warm air exhausted from the home to warm incoming cold air before it's circulated without actually mixing with incoming air provides a feather product at reduced cost.

The ventilating system starts at about \$3,000.

"We wanted to address molds and moisture," McAllister said. "It constantly recirculates air and reduces potential exposure to allergens."

"The duct work is all sealed," McAllister added. "That eliminates the potential for dust."

To prevent radon gas, which naturally seeps into basements, Health House places several inches of peat gravel covered by a plastic membrane and two vent stacks at the foundation. Cost is \$800.

Upstairs, Nu-Wool insulation made from

recycled newspaper is blown into walls instead of traditional insulation whose fibers can cause problems for people with allergies or breathing difficulties. Cost is \$2,200.

"Hardwood floors eliminates carpeting," McAllister said. "Carpeting is a major source of dust and dust mites. This cuts down on risks for asthmatics."

"Hardwood is expensive," Scholten said. "On the steps and upstairs carpet, we use 100 percent non-toxic padding made out of recycled materials and 100 percent nylon carpet."

Solid wood cabinetry in the Worthington rather than pressed particle board eliminates a formaldehyde source for \$3,150. Paints with lower volatile organic compounds are used at a negligible cost increase.

Other upgraded features include special sand base and waterproofing to help keep moisture out of the basement, energy seal insulation package around outlets doors and windows basement dry and central vacuum system.

The Worthington model, a two-story colonial with four bedrooms, living room, dining room, den and family room, carries a basic price of \$300,000.

Going with the geo-thermal heating/cooling system, ventilating system, radon control, Nu-Wool insulation and solid wood cabinetry would add about \$17,000 — 5 1/2 percent.

Giving buyers options and letting them know what's out there regardless of price range is the ultimate effect of Health House.

"We build \$100,000 houses, too, and want people to have choices," Scholten said.

Hardware from page 1F

\$2.8 million.

In addition, ACO will make some working capital available to the acquired company, \$1.5 million, to rebuild inventory and upgrade systems. They have no point of sales systems (computer registers) now.

We are rearranging our financing relationships. Our bank will handle refinancing of our current borrowings, plus the additional capital for required (merger) transactions.

We're not only consolidating our debt but expanding our credit lines. Let's say the entire financing package is over \$30 million, the largest part represented by an open line of credit.

What's the key to making the merger work?

Aiken: We will bring advanced technology and systems to inventory management.

Second, combination of the two companies will create a very effective and competitive buying entity. We will cooperate and coordinate vendor relations.

We can't remedy economic cycles, but we can remedy inventory management, inventory stock positions. We can remedy buying strength.

They (NHD) almost mirror ACO in their operating structure. They're neighborhood, convenience shopping.

How does ACO hold up in competition against big players like Home Depot, Home Quarters and Builders Square?

Aiken: We've been able to survive, I think, because we serve the consumer with convenience and value. Others may say that, but our consumers keep coming back and have for 50 years.

We've had several invasions, if you will, of new-format retailers.

A customer going to one of the big boxes generally is in a shop for a major project involving building materials or very large ticket items like sheds, tractors, room remodeling.

The consumer shopping ACO is after a maintenance and repair item that the do-it-yourselfer has always had the need for. Let's talk about paint. Let's talk about gardening, plumbing, electrical replacement and upgrading.

Our stores are all in convenient, neighbor-

hood shopping centers. We're not in regional malls. I think consumers like to shop in their neighborhoods.

How are you doing financially?

Aiken: Last year was our best year ever. We had record sales, record earnings. Earnings were slightly over 3 percent (of sales). That includes a one-time gain on the sale of excess real estate.

I would think if you want to grow, it would be safer to buy an existing store than start one from scratch.

Aiken: If you want to stay competitive, growth is essential. It's very difficult to do one store at a time. There's not enough development of new shopping centers and communities.

The advantage of acquisition is you acquire an existing customer base.

I think the retailer who stands still will be left behind. They can't compete for manufactured sources of product.

Biggest isn't always better, but smaller is always difficult.

How do you hear that ACO is perceived in the community? What do your customers tell you?

Aiken: We get very few complaints. We get many compliments. Convenience is a more frequent reference. They like our advertised products, probably because of value. They like our selection.

After convenience, I think we get compliments on the friendliness of our people.

Do you subscribe to a personal business philosophy?

Aiken: You must in private companies, just like public ones, produce a return for your investor. That is utmost.

In order to do that, you have to have an above-average complement of employees. They have to be satisfied with the job and have to be willing to produce.

Ted Traskos, our founder (in 1946), has always believed that you have to give a customer value at a fair price and make it easy for them to obtain their needs.

Consumers, particularly do-it-yourself consumers, know when they're getting value and when not.

BUSINESS MARKETPLACE

Marketplace features a glimpse of suburban business news and notices, including corporate name changes, new products, office openings, new affiliations, new positions, mergers, acquisitions and new ways of doing business. Write: Marketplace, Building & Business, Observer & Eccentric Newspapers, 36221 Schoolcraft, Livonia, 48150. Our fax number is (313) 591-7270.

BUILDERS ASSOCIATION

The Builders Association of Southeastern Michigan has officially changed its name to the Building Industry Association of Southeastern Michigan.

"We believe that a name change is needed because our membership — both home builders and associate members — now engages in activities beyond just building houses," said Janet L. Compo, BIA president.

The association is headquartered in Farmington Hills.

MERRY MAIDS

Jill McBride and Trudy Rhoades, owners of a Merry Maids professional home cleaning franchise in Birmingham, earned an all-expenses-paid trip to the company's President's Achievement Conference in Maui, Hawaii.

The invitation was based on their operation's sales and customer achievement.

UST SERVICES

UST Services of Troy has been selected by Lab One Analytical of Tulsa, Okla., to be exclusive state distributor of the Search method of testing above and underground storage tanks.

LOCKWOOD COMPANIES

Lockwood Companies, a Bingham Farm-based builder specializing in multi-family units like apartments and nursing homes, was issued more construction permits last year in southeastern Michigan than any other contractor, according to Housing Consultant, Inc.

Lockwood pulled permits for 441 units in an eight-county area including Wayne and Oakland.

FIRST OF AMERICA

First of America Bank-Southeast Michigan Region headquartered in Birmingham has contributed \$28,000 in First Grant awards this school year to implement creative classroom programs in economically disadvantaged districts.

MEDICAL PRACTICE

David M. Magyer, D.O., Maria F. Hayes, M.D. and Gary R. Jones, M.D., who specialize in reproductive endocrinology and recently opened a practice in the Northwestern Professional Pavilion, Southfield, have joined the staff at Sinai Hospital.

FORD & EARL

Ford & Earl Associates of Troy has been chosen to create the Graphics Standards Manual and graphic implementation of the corporate identity system for Delphi Automotive Systems, formerly known as Automotive Components Group Worldwide, General Motors Corp.

Ford & Earl also has been chosen by Borg-Warner Automotive as its marketing and graphic design agency.

DISCOVER BUREAU

Creative Arts Consulting & Management in Southfield has formed Discover Bureau, a new speakers bureau designed to provide motivational and informative speakers to corporate settings, colleges and schools.

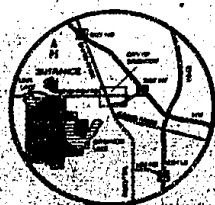
NEW LAW PRINCIPALS

A Farmington Hills law firm has taken on the new name of Flakal, Whitefield, Selik, Raymond, Ferrara & Feldman with the naming of Alan J. Ferrara and Stephen M. Feldman as principal members.

In addition, Aaron H. Shervin and Michael L. Weissman have become associates of the firm.

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