

OAKLAND BUSINESS & Finance

Metrobank charts continued expansion

BY JANICE TIGAR-KRAMER

Metrobank, headquartered in Farmington Hills, is taking small but progressive steps to fill the growing needs of small-business owners.

Last December, the 32-year-old bank opened a fourth branch, at Maple and Haggerty in West Bloomfield, its first location beyond the Farmington-Farmington Hills area. Business at the branch has been brisk. After just 11 months, it has \$5.5 million in deposits, more than one-third of its \$15 million goal.

"We're right on target," said Robert Heinrich, Metrobank president. "It takes about three years to get a deposit base to support a branch."

Twelve-year banking veteran Carole Burley was recently named manager of the West Bloomfield branch. The Highland resident had been assistant vice president and private banking manager for Fifth Third Bank in Indianapolis.

"I'm looking forward to developing small-business accounts and forming long-lasting, personal relationships with business people in West Bloomfield," Burley said.

Metrobank aims to increase market share by expanding westward. In 1997, the bank's fifth branch will open in Novi.

"We're steadily positioning

ourselves geographically to serve our customers," Heinrich said.

Since Metrobank's primary goal is service, next year it will relocate its headquarters, at 12 Mile and Farmington roads in Farmington Hills, less than a mile to the west to better serve customers.

Eight ambitious local businessmen received a charter for Metrobank in 1963, about five years after National Bank of Detroit bought Farmington State Bank. The founders wanted to re-establish a community bank in town. Heinrich said, because they liked the comfort and easy exchange provided by a smaller bank. The group opened the 12 Mile-Farmington Road branch in 1967.

Metrobank didn't start expanding until the 1980s when it had firmly established itself in the small banking market. In 1987, the bank opened a third branch, at Grand River and Halsted Road, in Farmington Hills.

"Our customers are still driven by direct, personal service, not always by price or interest rate," Heinrich said.

Metrobank is privately held by about 100 shareholders, mostly local, and doesn't plan to be globalized by a large institution, Heinrich said. The bank has \$30 million in deposits, and about half of the depositors are small-business owners.

Heinrich said the bank can't afford to make marketing mistakes, so officers carefully monitor larger institutions to learn what sort of services they are offering depositors.

Since time is a premium to small-business owners — who often run the business and handle bookkeeping — Metrobank plans to provide more assistance to depositors in the future. Tellers will be cross-trained to explain all bank products, including insurance, annuities and mutual funds, so depositors won't have to go elsewhere for these services.

Metrobank routinely surveys its customers to learn what products and services they want. A survey, for example, prompted the bank to consider computer and telephone banking for routine services like paying bills, getting account balances and stopping payment on checks. The service should be in place within six months.

Heinrich said telephone banking and bank access via personal computer will help Metrobank reach new customers "without a commitment to brick and mortar."

"Our customer base is younger and more high-tech (than in the past). There's a great demand for self-serve banking, but it can't replace the direct interaction with bank personnel," he said.



SHARON LEHMAN/STAFF PHOTOGRAPHER

At your service: Robert Heinrich (left), president, recently named Carole Burley manager of Metrobank's West Bloomfield branch.

Even holidays attract spotlight through Internet



EMORY DANIELS

Net's love for holidays a few days after when information about this year's Santa Claus Websites arrived in my E-mail box. I promise, though, to keep this to myself until at least after Thanksgiving.

Today, let's think Halloween.

The first series of Halloween Website URLs were offered in the October issue of Boardwatch magazine, which appears online through O&E Online and other Internet providers. I have not personally checked out all of these so will offer no personal guarantees but rely instead on Boardwatch's standing in the electronic community.

What's Halloween without vampires? Get your fix by visiting the Vampires Only site at <http://www.vampires.wis.net/vampires/index.html>. Or you might want to visit Horror Haven at <http://www.magick.net/~net/tiddle/marklemory/knowhow.html>. Phenoms of the opera and elsewhere can be found at Phantasmagoria by pointing to <http://www.lehigh.edu/~tiddle/marktp12/phantom.html>. The Steven King page can be found at <http://phetay10.ucsd.edu/~tiddle/marktp12/king.html>. Once you recover from King's horrors, relax and visit Mel's Godzilla page at <http://www.ams.caltech.edu/~tiddle/marktp12/godzilla.html>. And, finally, the last site reported by Boardwatch is Mara Macabe Mania for the professional quality spook which can be accessed at <http://www.mhml.com/~mp/mara/macabemhml.html>.

Is there any reason we should be surprised that at this time of year there might be some haunted happenings in Salem, Mass.? Check out the special Halloween events in Salem, Mass., by pointing to <http://www.star.net/salem/hhl/>.

One of our O&E On-lineers who maintains a home page on our site enjoys developing "special editions" for holidays that are activated only for that particular holiday period and then taken off.

Len Roberts of Canton launched a Fourth of July home page for his first holiday venture, and last month activated a Labor Day home page. So he decided to develop a Halloween Page which went live on Oct. 21. You can now visit Len's Halloween page by pointing to <http://eeonline.com/~tiddle/marklen1/>.

For the full effect, users will need to be set up to hear .wav

(sound) files. It looks best using the Netscape browser. Besides sounds and graphics, Roberts has linked to other Halloween pages on the net.

Now, if you don't like Len's Halloween page, check out Heather's Scary Halloween Page was created by a 5-year-old. When you visit, tell Heather what you want to be for Halloween, and she'll put your name on her Halloween Wall. Her site also has safety tips for a safe and happy Halloween and links to other scary sites on the Web. Visit Heather at <http://www.shadeslanding.com/hms/>.

If you haven't Halloweened out, and want to visit a Haunted House or similar activity, there's

a pretty complete listing available at the O&E's Website. The listing first appeared on Oct. 19 in that week's Community News offerings but by now has been archived. Point to <http://eeonline.com/~tiddle/marklemory/news/rchlv.html> and click on the Oct. 19 date.

You can direct questions to Emory Daniels by E-mail at emory@eeonline.com or by fax at (313) 691-7270. To sign up for O&E On-Line, dial (313) 691-0903, at "log-in" prompt type "new" and at "Key:" prompt type GL6NY2. Past columns may be accessed on-line at <http://eeonline.com/~tiddle/marklemory/archiv.html>.

Sales-job recruitment pitches not always what they seem



GEORGE W. HAYES

Q Advertisements for some sales jobs seem a little unbelievable. How can I be sure I'm going after a solid position?

A You're right to be suspicious. While a sales career can be personally and financially rewarding, many entry-level jobs turn out to be short-term disasters. In some cases, it's just not as easy as it looks. Other times, the real-life job is far different from the manager's enthusiastic, big-bucks description. Look at the position critically and get answers to some important questions before accepting an offer.

■ **What is turnover like?** Sales inherently has more people coming and going than other disciplines. Very high turnover, however, suggests an environment in which it is difficult to succeed. Find out how many people have held the position in the last year. Why did they leave? In a high turnover company, do you really think that you will be the exception? Hint: Don't take the manager's word for it — talk to other salespeople in the organization.

■ **Are quotas reasonable?** Most sales departments require a specified level of production for a given period of time. A quota might take the form of revenue generated per month, units sold per quarter, or new accounts acquired per quarter. Often, performance in excess of the quota leads to additional money for the salesperson

and is a major part of the total compensation package.

I once had to meet a quota set by someone in San Francisco. Salespeople in Dallas, Boston and Omaha had to achieve exactly the same numbers. These were completely different markets and holding us all to the same standard didn't make much sense. The Dallas rep made big money. Boston and I did OK and the guy in Omaha starved to death. Even at the local level, small business owners sometimes have unrealistic expectations.

■ **What happens if you don't meet quota?** At some point, you can probably count on having a bad month. Many organizations can live with an occasional slump in an otherwise consistent producer. In other firms, however, it's instant bye-bye, no matter how well

you've done in the past. That's a tough way to live.

■ **What kind of training and support are available?** No matter how simple the product or service, there should be an initial training program in which you work closely with a manager or associate. The quality of the instruction you receive in the beginning will directly impact your chances of success and survival. Is there a formal program with defined goals and timetables, or is it a casual, tag-along-until-you're-ready philosophy? Who will be training you: the top gun or another greenhorn? Always avoid the firms that take a sink-or-swim approach.

■ **How complicated is the incentive formula?** Some compensation programs are so strange that the salespeople don't really understand how they are getting paid. A

good incentive system is a simple one, such as 5 percent of gross sales. If the formula entails a pi, a binary regression analysis or your grandmother's birthday, forget it.

■ **How many compensation programs have there been in the past year or two?** Some companies change the formula when people start making too much money. ■ **What are average billings in this office?** I once worked for a firm that enticed people to join up by citing the high earnings of one recruiter in a remote location. It was true, too. There was a fellow in Green Bay making well over \$500,000 per year. It's also true that he was the Babe Ruth, Ty Cobb and Lou Gehrig of the industry, all rolled into one. To my knowledge, nobody ever said, "Wait a minute. What does the average recruiter in this office make?"

■ **Can I reasonably expect to make money selling this product?** Sometimes the enthusiasm of an owner or manager defies common sense. "Why, these sales of alfalfa should sell like crazy at our Woodward and Jefferson store!" Also, your personal relationship to the product has little relationship to the market's interest in it. Witness the people who have failed trying to turn a hobby (e.g., ceramics) into a livelihood.

Research is always important when making a career move. Candidate beware.

Send questions to George Hayes, Job Search, P.O. Box 2497, Southfield, MI 48037. He is president of Emplex Corp., a recruiting outplacement and testing firm in Southfield, and vice president of Proxy Employment Services, also in Southfield.

BUSINESS MARKETPLACE

Marketplace features a glimpse of Oakland County business news and notes, including corporate name changes, new products, new stores or office openings, new affiliations, new positions, mergers, acquisitions and new ways of doing business.

Write: Business Marketplace, Ecotrade Newspapers, 805 E. Maple, Birmingham, MI 48009. Our fax number is (313) 844-1314.

■ **PRESIDENT ELECT** Renaissance Awards co-director for the International Association of Business Communicators Detroit chapter is Harper West of Bechtel, owner, Impact Public Relations.

■ **SUPERMARKET BRANCHES** Farmington Hills-based Michigan National Bank and Farmer Jack Home have joined forces to bring full financial services to the Farmer Jack shops. The first Michigan National

supermarket branch in West Bloomfield will hold its grand opening on Nov. 16 at the Farmer Jack supermarket at 550 Orchard Lake, West Bloomfield.

This is Michigan National's 14th entry into supermarket banking and the first such unit in the West Bloomfield area. "Our in-store Michigan National branch brings the SuperBank to the supermarket, and provides convenient, accessible banking for everyone," said Michael King, Michigan National Bank first vice president. "It's a full-service branch that offers traditional banking and financial services like mortgages, investments, loans, checking and savings accounts seven days a week."

The bank will be open Monday through Saturday from 10 a.m. to 8 p.m., and Sunday from 11 a.m. to 6 p.m.

The 500-square-foot branch has a service counter for transactions and an office for more complex financial transactions. A new branch

will also offer a toll-free customer service telephone line that allows customers to contact a Michigan National Bank representative after business hours.

■ **NEW EXEC** Troy-based Kmart Corp. announced two new executives in its home furnishings division. Steve Ryman has joined Kmart as divisional vice president, domestic. He will be responsible for merchandising the bed, bath, kitchen/domestic and floor and wall covering categories. He most recently was divisional vice president, home furnishings, Shopko stores. He also held a variety of merchandising positions with Dayton-Hudson's department stores.

James B. Alford will join Kmart as divisional vice president, home furnishings. He will be responsible for tabletop, stove-top, home accessories, ready-to-assemble furniture, plastic storage, patio and grill categories. Al-

vord most recently was vice president, divisional merchandise manager, home textiles and decorative accessories at Caldor. He also has held merchandising positions with Montgomery Ward, P.A. Bernier & Co. and Carson Pirie Scott & Co.

■ **UNEMPLOYMENT TAXES** Michigan employers will qualify for a cut in their 1996 unemployment taxes thanks to recently approved changes to the state's unemployment insurance (UI) law. "Because we have a solid cash reserve in the state's UI trust fund, Michigan employers will receive a 10 percent reduction in their 1996 unemployment taxes, totaling \$100 million," F.P. Roberts, Michigan Employment Security Commission (MESC) director, announced at the annual meeting of the Employers Unemployment Compensation Council in Troy.

The tax cut will save employers an average of \$26 per employee

and up to as much as \$95 per employee, depending upon the employer's tax rate. The tax cut is across the board and all fully experienced employers, generally those who have been in operation for more than four years, should receive it.

Edwards estimated that cut will affect 180,000 Michigan employers. According to state law, the tax cut is triggered if the cash reserves in Michigan's UI trust fund are at least 1.2 percent of all Michigan total payroll as of the June 30 prior to the tax year. By June 30, 1995, the fund's reserve was \$1.318 billion, which exceeds the requirement.

Money from the UI trust fund is used to pay unemployment benefits to jobless workers, while employer pay state unemployment taxes into the fund. The reduced tax rate will appear on next year's tax rate notices, which will be issued around April 1, 1996. The April mailing is later than usual due to the recent law

changes and the need to include the lower tax rate in the notices.

■ **CAR CHOICE** A Bloomfield Hills-based company, won Macomb County Public Works Department approval to proceed with plans to build a \$9.5-million automobile retail superstore in Sterling Heights. Seven local automobile dealers had tried to prevent Car Choice from leasing and enclosing three acres of a commercially zoned relief land that the Macomb County Drain Commission put up for bid. Construction on the Sterling Heights facility has begun. About 700 late-model, low-mileage automobiles and light trucks will be on sale at the 11-acre site by February. Car Choice, a division of the BOBC Group Automotive, is a new auto superstore that offers a large selection of new and late-model, high-quality used cars.