

## OAKLAND BUSINESS

## Finance

## LESSONS FROM GEESE

## • FACT 1:

As each goose flaps its wings it creates an "uplift" for the birds that follow. By flying in a "V" formation, the whole flock adds 71% greater flying range than if each bird flew alone.

## LESSON:

People who share a common direction and sense of community can get where they are going quicker and easier because they are traveling on the thrust of one another.

## • FACT 2:

When a goose falls out of formation, it suddenly feels the drag and resistance of flying alone. It quickly moves back into the formation to take advantage of the lifting power of the bird immediately in front of it.

## LESSON:

If we have as much sense as a goose, we stay in formation with those headed where we want to go. We are willing to accept their help and give our help to others.

## • FACT 3:

When the lead goose tires, it rotates back into the formation and another goose flies to the point position.

## LESSON:

It pays to take turns doing the hard tasks and sharing leadership. As with geese, people are interdependent on each other's skills, capabilities and unique arrangements of gifts, talents or resources.

## • FACT 4:

The geese flying in formation honk to encourage those up front to keep up their speed.

## LESSON:

We need to make sure our honking is encouraging. In groups where there is encouragement, the production is much greater. The power of encouragement (to stand by one's heart or core values and encourage the heart and core of others) is the quality of honking we seek.

## • FACT 5:

When a goose gets sick, wounded or shot down, two geese drop out of formation and follow it down to help and protect it. They stay with it until it dies or is able to fly again. Then, they launch out with another formation or catch up with the flock.

## LESSON:

If we have as much sense as geese, we will stand by each other in difficult times as well as when we are strong.

"Lessons from Geese" was transcribed from a speech given by Angeles Arrien at the 1991 Organizational Development Network and was based on the work of Milton Olson.

## Let's close out amazing year

MORE THAN MONEY



SID MITTRE, Ph.D.

Since this is the last column for this year, I would like to thank each of you for tuning in every week. To say that it has been a phenomenal year would be an understatement. This year the Dow crossed 6000 and forgot to slow down. Our government shut down because both the Republicans and Democrats insisted on balancing the budget. The daily volume of stocks trading on the New York Stock Exchange topped the 600 million mark. During the year, growth of the U.S. economy was robust, the rate of inflation was modest, most Americans felt they were better off, and the collapse of Medicare appeared imminent. Overall, it was a great year. In this column, we concentrated on

**■ To say that it has been a phenomenal year would be an understatement.**

those topics that, as per your suggestions, appeared to be either most interesting or required most attention. As always, this column includes thoughtful criticisms from the thoughtful criticisms of Dr. Jerome Grosman.

I would like to conclude by sharing with you "Lessons from Geese," which contains significant lessons for all of us (see boxed insert).

Happy Holidays and a Happy New Year.

Sid Mittre, Ph.D., CFP, is professor of finance, Oakland University, Rochester Hills, and owner, Mittre & Associates, a Troy financial consulting firm.

## Nothing to do New Year's Eve? Ride the Internet

O&amp;E ONLINE



EMORY DANIELS

It's that time of month again. Time to clear off another corner of my desk. Before tossing away another pile of messages and notes, let me pass on some of the goodies that haven't called for a complete column but are worth sharing anyhow.

■ Are your New Year's Eve plans all made? I plan to spend the evening with friends and hope you have made similar plans. Whatever you do, don't spend New Year's Eve on-line; it's not healthy. But for those with a fixation, then you might as well check

out First Night New York '96. ■ First Night '96 is the New Year's Eve celebration with something for everyone. Whether you want to walk in Grand Central Terminal, enjoy an evening of jazz in the New York Public Library, dance the night away to the music of the '60s through '90s in Bryant Park, or meet and mingle at New York's largest singles mixer, visit First Night at <http://www.inch.com/tlde/makejester/leFirstNight>.

■ Politics by Number is a site that takes a close look at the votes behind the Washington, D.C., rhetoric. Each week, the site offers a new analysis of selected votes cast by members of Congress. Also provided are key votes on recent bills and resolutions and major votes of the 104th Con-

gress. And there are links to other political information sites that have information on Congressional voting records, lobby group ratings of members of Congress, and other political information. Point your Web browser to <http://www.spyder.net/politics/>.

■ Scrooges should not visit "The State of the World's Children 1996, UNICEF 50" page. The 50th anniversary of UNICEF is marked at this Website with a forward by Boutros Boutros-Ghali, secretary-general of the United Nations, a message from UNICEF director Carol Bellamy, a link on "Children in war," open on "Anti-war agenda," another on "Fifty years of children," and to statistical tables, to panels, regional spotlights and references. If you aren't Scrooge, point to

<http://www.unicef.org/owc50/contents.html>.

■ The Interesting to Die site also is a very interesting site to visit, but you might want to wait until after the holidays. The site, maintained by the World Federation of Right to Die Societies, is a quarterly newsletter of the 37 right to die organizations in the world. The newsletter deals with euthanasia, assisted suicide, the Hemlock Society, Derek Humphry, Dr. Jack Kevorkian, etc. When I visited, I found nothing on Dr. Jack but should be surprised that he is elusive on the Net as well? What I did find was an article on "Ethics in Medicine," one on "Deciding How We Die," and another on "Medicine — A Divided Profession." There also were poll results from Canada and legislative ac-

tion in New Hampshire. If you are not suffering from the holiday blues then on Dec. 28, point to <http://www.cin.org/tlde/ergo/rights.news.html>.

■ The Internet is filled with several computer-topic magazines (e-zines). An easy way to access them is to visit a site I discovered that has links to the top 100 computer related WWW magazines and journals. Internet Valley offers a list of 100 computer-related e-zines, including BYTE Magazine, Boardwalk, Info World, Information Week, Internet World, Mac Week, Net Guide, PC Magazine, PC World, UnixReview, UnixWorld, WebMaster Magazine, Wired, and 87 more. Point to <http://www.internetvalley.com/top100mag.html>.

■ Michael Lissack has spent the

last year uncovering a \$1 billion fraud involving major Wall Street firms in the municipal bond business. He spent 14 years as an investment banker at Smith Barney where he helped finance the activities of state and local governments through the sale of tax-exempt bonds. He now is working on a doctorate in business administration at Henley on Thames in England, Europe's largest management school with more than 6,500 MBA students.

Anyhow, Lissack is writing a dissertation on how information overload gets dealt with in the context of decision making and is working on a book with Mark Rose entitled "The Whistler." If you point to <http://06768.LH>

## Know the role that persistence, research, testing play

JOB SEARCH



GEORGE W. HAYES

I've been terminated with a six-month severance. Do you think it would be OK to take some time off before I start looking for work?

A It could be dangerous.

There seems to be a natural time frame associated with marketing and selling any product including yourself. Selling a new component to the automotive industry, for example, might take three to five years.

Selling a hot dog at Tiger Stadium takes around three to five minutes.

Of course, the time required to prepare a resume, research the market, line up interviews and get through a company's employment process varies. Work history, salary level, attitude, market conditions, organization and luck are all important factors. Ordinarily, however, there is a lead time of several weeks or months between pink slip and offer letter.

It's prudent to be concerned about losing precious time — time in which you can be very selective because you still have an income. Despite your intentions, it's also easy to let two weeks of relaxation slip into three or four,

and then, gee whiz, something else always seems to get in the way.

I think you should get busy now, before the holidays get here and it becomes easier yet to procrastinate.

**Q** How can I research local manufacturing companies quickly?

**A** The Harris Directory of the Michigan Manufacturers and the Michigan Manufacturers Directory are excellent sources of information located in the reference section of most libraries. Occasionally these books are not sitting out and must be asked for by name. The directories list compa-

nies by city with relatively complete data on products, sales volume, computer system, number of employees and the names of managers. You should verify any information you intend to use by calling the company ("Is Mary Smith still the president?")

Don't ignore the obvious method of simply calling the company and requesting sales literature.

**Q** I'm scheduled to take a battery of tests as part of a company's employment process. Is there anything I should do to prepare for this?

**A** Relax. These aren't the kind of tests you study for. Pre-employment tests generally fall

into three categories: Interest surveys, ability tests and personal style/behavior evaluations. The idea is to measure characteristics that have been identified as important to on-the-job success. For example, an engineer might be required to take a mechanical comprehension test. Traits such as energy level, organization and people skills are important in most (not all) jobs.

Most tests are of the paper-and-pencil variety, although some are verbal and administered in conjunction with an interview by an assessment professional. Tests are selected for their ability to generate accurate descriptive information. While no test predicts success or failure perfectly, the

high quality of today's tests is often remarkable.

Depending upon the level of the position, testing can be time consuming — a whole day or longer for some senior-level jobs. Despite some initial apprehension and skepticism, most candidates find the evaluation process enjoyable and mildly interesting. Whether the company administers the program itself or retains an outside firm, you should be given some feedback regarding the results.

Send questions to George Hayes, Job Search, P.O. Box 2497, Southfield, MI 48037. He is president of Emplex Corp., a Southfield placement and pre-employment testing firm.

## BUSINESS MARKETPLACE

Marketplace features a glimpse of Oakland county business news and notes, including corporate name changes, new products, new store or office openings, new affiliations, new positions, mergers, acquisitions and new ways of doing business. Write: Business Marketplace, Observer & Eccentric Newspapers, 805 E. Maple, Birmingham, MI 48009. Our fax number is (810) 484-1314.

## ■ NEW OFFICE

Buck Consultants, Inc. is opening a new office at 3000 Town Center in Southfield. It already has an office in Detroit.

Headquartered in New York, Buck Consultants serves 5,000 pension and benefit plans. The Southfield office is one of 48 worldwide. The local staff of 26 provides a range of employee benefit and actuarial consulting services.

Gary Swindelhurst, benefit consultant and principal, is responsible for both client relationship and the ongoing management of the Detroit office. Stephen Bald, consulting actuary and principal, advises clients on retirement and other employee benefit issues. Raymond Lundsten, benefit consultant and

principal, provides health and welfare consulting services.

## ■ FIRM EXPANDS

The Rochester Hills-based architectural firm of Minoru Yamasaki Associates, Inc. has formed Minoru Yamasaki Associates Interiors. The full-service commercial interior design company specializes in corporate, office, banking and health care interior design for both the domestic and international markets.

MYAI's operations will be directed by Gerald I. Peters, ASID, former design director of Ford & Earl Associates, ASID, past director of interior design at Smith Hinchman and Grylls, Associates.

The firm was created to enable MYAI to participate more vigorously in the marketing, design and management of commercial interior design projects and enhance MYAI's ability to deliver complete, single-source design services to its clients. In addition to traditional interior design services, MYAI also offers policy, wayfinding and signage design services as well as furniture inventory and move management consulting.

MYAI is involved with commissions for Comerica Corp., the Federal Reserve Bank of Richmond,

Virginia, First Security Bank Corp., Detroit's Hutzel Hospital, The Wellnes Plan and several projects abroad.

## ■ ONLINE SERVICE

Small business owners can now move into the information age by subscribing to a new electronic journal called "Michigan Small Business." The journal is published by the West Bloomfield-based Electronic Publishing Network (EPN) in conjunction with the Small Business Association of Michigan.

The journal is sent out over the Internet and arrives weekly in the e-mail boxes of subscribers. The journal contains articles of interest to small business owners, such as how to increase sales and cut costs. It also allows all subscribers to communicate with each other easily, says EPN publisher Ar Ruby.

EPN currently publishes six e-mail journals on various topics, with subscribers in 12 countries. "Michigan Small Business" is the first EPN journal tailored specifically for the Michigan market.

A six-month subscription to "Michigan Small Business" costs \$9.95. To subscribe call EPN at (810) 626-7733.

■ **NEW LOAN PROGRAM**  
Birmingham's Invested Corp., a wholesale non-conforming mortgage lender, launched a national "No Payment for 90 Days" program.

The new program allows certain credit grade borrowers the opportunity to receive a check totaling two months payments of their home equity loan or line of credit at the closing table.

"Essentially, if the borrower chooses to put the money towards the loan, the first payment out-of-pocket is not due for 90 days," said executive vice president Ken Towne.

Invested currently operates in Michigan, Ohio, Illinois, Indiana, Minnesota and Kentucky.

## ■ CAREER TRAINING

Oakland University in Rochester Hills will run free workshops on careers as a financial planner or paralegal at 7 p.m. Wednesday, Thursday, Jan. 3-4, in the campus Oakland Center.

John A. Kashinsky of Action Insurance Service, Utica, will discuss the financial planning profession and OU's Personal Financial Planning Program on Jan. 3. A legal assistant will give an overview of the profession and discuss

OU's Legal Assistant Program on Jan. 4.

For reservations and information, call (810) 370-3129.

## ■ BUSINESS NETWORK

If your typical workday is rushed and stressful, try streamlining those old work habits.

Bob Bauer of Bauer Communications will present "Pardon My Habit," a modification of Steven Covey's "Seven Habits of Highly Successful People," at Entrepreneurs Network, 7:30-9 a.m. Tuesday, Jan. 16, in the Business Development Center, 1391 W. Long Lake Road, Suite 150, Troy.

BEDC's monthly meetings are open to business owners and people considering business ownership. The \$10 fee includes a complimentary breakfast.

## ■ TEAM EFFORT

Southfield-based Focus Management Group, LTD said it will work with the Redford School System to set up a program for handling worker compensation problems. Focus Management is a consulting firm that helps employers establish Our System, a transitional work program for employees injured on the job.

## ■ BMW DONATION

A holiday party and silent auction hosted by Edward BMW, Bloomfield Township, raised \$15,000 for Southfield's Think Twice Foundation. The foundation will use the funds to renovate an abandoned house in Detroit for a needy family. Since 1990, the dealer's annual party has raised more than \$70,000 for charities.

## ■ STARTING UP

Business Enterprise Development Center, 1301 W. Long Lake Road, Suite 150, Troy, is offering two workshops for people interested in starting a business. "How To Start a Business" runs 9-11:30 a.m. Wednesday, Jan. 10. The workshop is free; \$10 charge for a workbook.

"How To Write a Business Plan" is 9-11:30 a.m. Wednesday, Jan. 24. The \$35 fee includes a workbook.

To register, call (810) 952-5800.

## ■ NEW CAMPAIGN

W.B. Doner & Co., Southfield, has created a holiday theme TV campaign for Houston-based

Ohman's Sporting Goods, Inc. Each spot opens as a choir of bumpy jocks (Burl Carothers) sings their version of a popular holiday song as shoppers browse.