

MORE THAN MONEY



SID MITTRA, Ph.D.

Going it alone can be difficult financially, too

It's difficult to sail through these tough times together. It's infinitely tougher to do it alone. And yet, as we grow older, some of us will undoubtedly lose our spouses and will be forced to deal with our personal and financial matters alone. But that's not all.

Having identified you from the obituary notices, unprofessional stockbrokers, insurance agents, and financial planners will try to talk you into foolhardy investments.

Fortunately, some of you will be able to handle your personal and financial matters, notwithstanding the emotional devastation you will undoubtedly face.

However, if you have lost your spouse and are unprepared emotionally and financially, several key steps presented here will help you through difficult times.

Step 1: Deal With Your Emotional Needs

Many of us are uncomfortable displaying emotion, because we don't recognize that mourning is essentially a process of unlearning the expected presence of the deceased. If you, too, are that type of person, it may also be difficult for you to allow your friends and family to know you need support.

And even if you seek assistance from your family members and friends, they may not be prepared to give you the clearheaded advice you deserve right now. In any case, seek the assistance of the following persons to help you through this difficult situation.

• Physician. Your physician is an excellent individual with whom you can discuss whether or not your reaction to your grief is normal. The medical professional will work with you to provide the type of help likely to be most beneficial.

• Psychiatrist. If you are in need of special medical help, call the American Psychiatric Association (202-682-6000) to obtain the name of a qualified psychiatrist in your area. They are the only mental health practitioners allowed to prescribe medication to alleviate the debilitating feelings associated with depression and other disorders.

• Spiritual Advisors. Spiritual advisors have considerable experience counseling people who have suffered a loss. If you are unable to move forward without coming to some personal terms with the death of your spouse, you may wish to talk with a minister, a priest, a rabbi, or similar person.

• Widower Support Groups. Call the AARP Widowed Persons Service (202-434-2260), no matter how old you are. Among other things, AARP gives you the names and telephone numbers

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Top dogs Customers beg at new bakery

By BARD PERT TEMPLETON SPECIAL WRITER

When Sarah Jean "the biscuit queen," Dottie the dalmatian and Gracie the great dane recently flew into town for an afternoon of fun, the trip proved to be quite a crowd pleaser.

The canine trio were making a special appearance at the Three Dog Bakery, in Birmingham, to mark the store's grand opening celebration.

The traveling pups were accompanied by the company's human co-founders, Mark Bockloff and Dan Dye, of Kansas City, Missouri.

The event, that garnered a standing room only crowd had four-legged guests enjoying "Pupcakes," "Bulldog Bars," "Catty Biscotti" and "Bark and Fetch Biscuits" while two-legged visitors dined on juice, bagels and fresh fruit.

The local branch of the unusual bakery made its debut in Birmingham on July 30 and eager canines have been stopping by keeping the business brisk ever since.

Shop owner Carol Chappelle of Southfield was in the midst of an 18-year career in advertising with Arbor Drugs when she read about the Three Dog Bakery in a pet magazine in 1996. The founders had opened a shop in Kansas City that was doing quite well.

"I just thought it was a real great idea and I absolutely love animals and didn't want to work in the corporate world anymore," Chappelle said.

Admitting that she literally "hounded" the owners to OK a Michigan store, Chappelle contacted the duo every couple months for over a year. Once she got the go ahead last August, Chappelle put a proposal together to present to the corporate



STAFF PHOTO BY JEFF KIEHL

To the dogs: Owner Carol Chappelle with her dog treats.

office including research that reflected why Birmingham would be a good location for the canine bakery.

"They like to have locations where there are a lot of eclectic upscale shops and lots of people walking around all the time," she said. "They like locations that have that little town feeling."

Bockloff and Dye, who started the store in 1990 in a basement office, recently saw outlets opened in New Orleans, Des Moines and Chicago. Chappelle's investment in the retail outfit included a trademark licensing agreement which is similar to a franchise, but their are no franchise fees and the corporation doesn't get a percentage of sales each month.

"We have to agree to use 70 percent of their merchandise and follow corporate's procedure manual and use certain graphics all the stores use," Chappelle said, although advertising and day to day operation of the store

is left to each owner.

Some of the trademarked selections available to hungry pooches include snacks called "Snickerpoodles," "Rollovers," and "Big Stary Kitties." All are produced with "the finest human grade products" with no added salts, sugars, chemicals or preservatives.

Chappelle employs a full-time pastry chef and two part-time counter helpers to keep things running smoothly at the bakery.

All dogs are welcome to step up to the counter and let their human pay for a treat or two. The shop has welcomed canines of all sizes from chihuahuas to great danes and has yet to have a fight break out over a biscuit.

"I'd say 99 percent of the dogs are very well behaved in the store," Chappelle said. "Most of them are so used to being out walking and seeing other dogs that it's really not a problem."

While the snacks are limited to dog-

gie taste buds, there are a few smaller items that customers like to bring home to their cats. In fact, the lingering aroma of some of the bakery's delights such as pupcakes and snickerpoodles often has many a human mouth watering as they enter the store.

"All our birthday cakes are baked here and when we bake biscotti, which has a cinnamon flavor, people keep asking if the treats are just for the dogs," smiled Chappelle.

All the Three Dog Bakery snacks are taste tested by the owner who reports that most items are actually pretty tasty.

"We try all of them because we have to know the product we sell," Chappelle said. "They're all good except maybe a little dry."

After giving the product line a nibble herself, Chappelle also has her own canine expert, her beagle Buster.

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Troy's Walsh appoints interim president

The Walsh College Board of Trustees has moved swiftly to ensure an orderly transition of leadership by announcing the appointment of an interim president to succeed David Spencer, who is leaving to head up the Michigan Virtual University.

Michael Wood, Ph.D., current vice president and chief academic officer and dean at Walsh College, will become interim president on Oct. 5, according to Walter B. Fisher, chairman of the Board of Trustees.

"We wanted to move with deliberate speed to affect a seamless exchange of

presidential responsibilities, and we are pleased to announce that we have done so," said Fisher.

"Mike Wood's credentials and his knowledge of Walsh College qualify him beyond other internal and external candidates to assume this important transition role. He understands our vision, mission and operations, and he can provide immediate, experienced leadership."

In addition, Dr. Wood's academic credentials and interpersonal skills will ensure that our internal and external relationships are successfully maintained.

The search for a permanent president

will continue with the assistance of a nationally recognized higher education executive search firm, according to Board Chairman Fisher.

Wood has more than 25 years of higher education and management consulting experience. He has been vice president, chief academic officer and dean since 1997. Before joining Walsh, he worked in business consulting and training at Industrial Technology Institute and Battelle Human Affairs Research Centers. He also developed a successful doctoral program as assistant professor at Ohio State.

Free attorney, accountant time for businesses

Oakland County Development & Planning is providing small business owners with an opportunity to consult with an attorney or accountant. Small business owners with legal questions can arrange to meet with an attorney at Legal Day on Friday, Sept. 25, 1998. One-hour, confidential appointments must be pre-arranged and there is no charge for the service.

The day is sponsored by the Oakland County Small Business Center and the Farmington Hills-based law firm of Marvin I. Horowitz, PC, and will be

held at the executive office building on Telegraph in Pontiac. Call (248) 858-0788 to request an appointment.

Small business owners with accounting questions can arrange to meet with an accountant at CPA Day on Monday, September 28, 1998. One-hour, confidential appointments must be pre-arranged and there is no charge for the service.

The day is sponsored by the Oakland County Small Business Center and the Troy-based accounting firm of Dordorian Kann Seyferth & Salucci, PC, and

will be held at the executive office building on Telegraph in Pontiac. Call (248) 858-0783 to request an appointment.

Oakland County Development & Planning offers a comprehensive array of community planning and business development services. Some of the more frequently requested services are: business development, site location, small business, export and financial assistance; community planning; market research data; maps and aerial photos.

County business seminars offered in September

Seminars of interest to small business owners are offered monthly at the Oakland County office complex on Telegraph Road in Pontiac.

They are hosted by the Oakland County Small Business Center and are conducted by professionals in the small business development industry. Following are classes for September.

How to Start a Business: Participants examine their entrepreneurial skills, learn how to implement ideas and receive a list of pitfalls to avoid. The class runs from 9-11:30 a.m. Sept. 10. The fee is \$20 and includes Starting a Business in Oakland County book. Space is limited so pre-registration is required, call (248) 858-0783.

How to Write a Business Plan: The class guides participants through the steps on how to prepare a business plan and provides resources. Scheduled for Sept. 24, 9-11:30 a.m., the fee is \$35 and includes all materials. Space is limited, register by calling the SBDC at (313) 677-4850.

This column highlights promotions, transfers, hirings and other key personnel moves within the Oakland County business community. Send a brief biographical summary - including the towns of residency and employment and a photo, if desired, to: Business Milestones, Observer & Eccentric Newspapers, 805 E. Maple, Birmingham, MI 48009. Our fax number is (248) 644-1314.

Phyllis Baran of White Lake has been appointed director of customer services for information technology at Henry Ford Health System in Detroit. She will be responsible for the help desk, technology deployment, training and support.

Michael Birk of Farmington Hills has joined Sterling Bank and Trust in Southfield as an account manager in the credit card division. He will be respon-

sible for outside sales activities.

Delynn D'Angelo of Madison Heights has joined Trind Performance Technologies in Farmington Hills as a performance technician. She brings expertise in developing computer and technology-based instruction.

Donna Drew of Birmingham was recently promoted to manager of new business development from account executive on the multi-products account. She will develop and manage all business development initiatives relating to advertising and marketing needs of prospective clients.

Kim Foster of Berkley was recently named broadcast producer from senior art director at the Detroit office of Borzell Worldwide in Southfield. She will play an integral role in TV and radio production for all the

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firm's clients.

Allan Gelfond of Farmington Hills has been named to receive the William Averun Fellowship in Continuing Professional Education. He is currently the senior financial resource development officer of the Jewish Federation of Metropolitan Detroit.

Robert Guy of Rochester has been appointed president of the flooring and acoustics division at Lear Corporation in Southfield. He will be responsible for the business, product and manufacturing direction of soft rim and acoustic systems.

Gerald Norton of Rochester has been named president of

T.M. Smith Tool International in Mt. Clemens. He was previously president of the tooling systems division of DeVlieg-Ballard, Inc. where he was active in the acquisition and subsequent turnaround of universal engineering.

Mary Ellen O'Rourke of Berkley has been promoted from assistant account executive to Public Relations in Troy. She assists with media relations, writing, special events planning and research.

Hugo Ritzenthaler of Rochester Hills has been named vice president of fuel systems at VDO North America in Rochester Hills. He is responsi-

ble for all aspects of sales, marketing, strategic planning, engineering and product development for the fuel systems business unit.

Jo Anne Rodriguez of Dearborn Heights has been named database manager at Southfield-based health maintenance organization Great Lakes Health Plan in Southfield. She will be responsible for the organization, maintenance and functionality of patient and managed care information system.

Dianna Russell has been appointed the marketing director of The Heritago, a new senior and assisted living apartment community in Southfield. She will be responsible for all marketing and day to day operations.

Beverly Sklar has been named assistant manager of the Bloom-

field retail office of Midwest Guaranty bank. She previously worked at Comerica Bank.

David Smith of Rochester has been named manager of operations for T.M. Smith Tool International Corporation in Mt. Clemens. He was previously special project manager for pricing at tooling manufacturer Valente.

Thomas Welbourn of Clarkston has been named vice president and sales manager of Besquette & Co. Insurance in Detroit. He will oversee the production activities of the sales staff.

Kregg Wiggins has been named director of powertrain electronics in North America at Siemens Automotive in Auburn Hills. He will be responsible for all aspects of the company's powertrain production.