

business people



Mark S. Doman was recently named assistant vice president for labor relations for Michigan Bell. Doman formerly was director of labor relations and benefits at Ameritech Publishing, Inc. Doman lives with his family in Birmingham.

Glen J. Van Haren of Lathrup Village was named director of systems and programming, and Donald A. Johnson of Troy was named director of marketing at Grand Trunk Western Railroad.

Samuel D. Baker was named marketing manager for the CIM Division of Merit Systems Inc. in Troy. Baker will be the division's marketing representative for national accounts outside of Michigan.

Robert H. Ogden of Birmingham was named general director of sales operations and dealer relations on the General Motors Customer Sales and Service Staff. Ogden has been

with GM divisional and Central office for more than 30 years.

Jayne Colombo of Bloomfield Hills, has been named corporate communications director for R. P. Scherer Corp. Colombo will be responsible for the Company's investor and media relations programs as well as other internal and external communications. Prior to joining R. P. Scherer she was manager-public relations for Ameritech Publishing.

Ronald D. Hale, of Farmington and manager of Electronic Transfer of Funds Services for the League Services Corp., has been appointed to the board of directors of the National Automated Clearing House Association (NACHA). Hale, a Michigan Credit Union League and League Services Corp. employee since 1958, also serves on the Executive Committee and Board of NACHA, the Michigan Automated Clearing House Association.

Mary Anne Parks of Troy has been named account executive at Anthony H. Franco Inc. Parks, who joined the public relations firm in 1982, previously served as an assistant account executive with the agency's Manufacturing/Technology Group.

David A. Ferber of Troy, has been named director of human resources at Irwin Magnetic Systems Inc. Ferber will have operating responsibility for Irwin's human resource functions including recruitment, employee relations, compensation and benefits, and employee training. Prior to joining Irwin he had been director of personnel for Perry Drug Stores Inc.

Dr. Duane L. Block of Bloomfield Hills, corporate medical director for Ford Motor Co., retired Feb. 1. Block began his Ford career in 1955 as physician-in-charge of medical services at Ford's Rouge complex. He



received a bachelor of science degree in 1949 and a doctor of medicine degree two years later, both from the University of Wisconsin, and served his internship at Detroit's Harper Hospital.

Submit information on new employees, promotions and retirements to *Business Editor*, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia 48150. Please include city of residence.

SBA asking user fees for programs

Continued from Page 1

IN 1985 THE SBA approved \$54.4 million in Michigan loans and in 1981, \$88.3 million. Wayne County businesses received \$5.1 million in 1985 SBA loans, and Oakland County received \$5.2 million.

"We really have a different lending philosophy today," Temkin said. "Our quality lending program began in 1981. Before this the lending philosophy, which is based on Congress and the executive branch of government, was more liberal and the SBA had a higher loan rate than people wanted to see."

"In 1981 this policy was changed by the executive branch," he said. "They wanted to make a better quality loan with more emphasis on repayability."

Temkin said the default rate on an SBA guaranteed loan has dropped

substantially since the quality lending program began.

Part of Reagan's proposed budget calls for a fee increase for loan applicants as well as charging a fee to the bank. The proposal also asks to decrease the government guarantee from 90 percent to 75 percent on loans totaling more than \$140,000.

"Obviously, the tighter the constraints, the more difficult it becomes for people to get these loans," King said. "It's usually the people who need the loans the most who don't get them."

CURT WILLNER, spokesman for the National Bank of Detroit, the largest participant in the Michigan SBA's guaranteed loan program, said some of these proposed changes would force the bank to scrutinize loan applicants even closer.

"We typically look at the four

seeds of credit (when considering an SBA loan application) just as a normal bank loan would be looked at," he said. "Most individuals who are referred for loans haven't establish-

ed any type of operation, so they don't have a past record to look at. "Lowering the guarantee rate might have an impact, but we really can't say," he added.



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focus: small business

Mary DIPaolo

Marketing is a business must

It isn't an easy task to find time as business owners, and managers to carry out the marketing planning process for small business. As the old saying goes, "I thought there were 24 hours in a day until I went into business for myself."

There are so many responsibilities and duties to be taken care of on a day-to-day basis, not to mention any "crises" which occur and require immediate attention. Marketing helps put an end to feeling overwhelmed by, and not knowing how to react to, those anticipated and unanticipated events affecting the success (or failure) of the operation.

The goal of any business, be it large or small, is to best satisfy its current and potential customers on a regular basis... at a profit to the enterprise. If this is not already the

primary goal of your business operation, it should be. Marketing planning focuses on the customer groups (or markets) that the current or proposed business venture hopes to attract and satisfy on a regular basis. There are a variety of information sources that can provide the "who, what, where, when, why, and how" trends associated with customers' decisions to do business with a particular firm.

The business owner also needs to be aware of and understand how external environmental activities affect the success of the operation. No matter how well a business works to best satisfy its customers across all areas of the operation, significant changes in the external environment can jeopardize even the best of these planning efforts.

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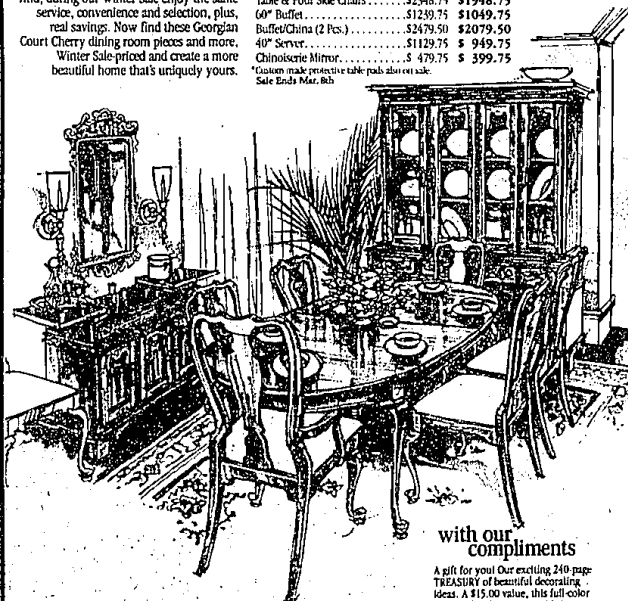
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