

Business

Marilyn Fitchett editor/953-2102



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Kids' safety spawns business

By Gerald Frawley
staff writer

As many as 44 percent of injuries suffered by children brought into Children's Hospital in Detroit occur in the home.

That, says Child Safety Co. president Aaron Ozrovitz, is too many. His company sells and installs child safety protection devices.

"If you go into any home in the state of Michigan, that home is not being built for a 6-month-old baby," he said.

Ozrovitz said he got the idea for the child safety company after some of his friends began to have children. "I'd call them up and say, 'Hey, let's go golfing.' But they would say 'I can't, I have to childproof the home today.'"

That clicked something in his head, Ozrovitz said.

It seemed that a homeowner ought to be able to hire someone to do that for him, he thought, but after looking around for several months, he discovered that wasn't the case.

"You can go into a hardware store

to buy plumbing, but they also have plumbers to do the work for those who aren't mechanically inclined," he said. "I figured that you should be able to find someone to put in this stuff."

That, basically, was the impetus for the company he began in August of last year.

PATRICIA A. VRANESICH, a member of the Metropolitan Detroit Safe Kid Coalition, registered nurse and instructor at Children's Hospital in Detroit, said that childproofing a home is a good idea.

Still, while many of the products geared to child safety are fine, parents have to be careful not to make the mistake of letting the products take the place of parental awareness, she said.

"I think it would be wrong to believe these products are 100 percent effective. Nothing can supplant parental supervision."

There are basically two reasons children get injured, she said. One, people overestimate a child's mental ability and assume they wouldn't

purposely put themselves in jeopardy.

The second reason is that people overestimate a child's physical abilities.

LISA SLAVIK of West Bloomfield said while she was pregnant she did a lot of research on raising children and keeping them safe, so she wasn't surprised at how dangerous a home can be. She sought out Ozrovitz's services.

"I just wanted to make sure all the angles were covered," she said. "It's not that I'm fanatical or that my house is particularly dangerous or I intend to leave her alone."

Slavik said she was most interested in childproofing her daughter Veronica's room, but other rooms also got the childproofing treatment. "I think a child's room has to be totally child-proofed."

She noted she was surprised at how many products there are on the market. "Some of the things, I thought, were a little far-fetched," she said.

But there are basics like electrical

outlets and potential falls, that everyone should be concerned with, she said.

"I could have installed a lot of it myself, but I wanted someone else to look over the house to make sure I didn't miss anything," she said. I thought he (Ozrovitz) was very knowledgeable."

As her child ages, she said she may install more products. "Mainly, I guess, what I was looking for was peace of mind."

OZROVITZ AGREED that all the products in the world won't prevent harm from coming to a child.

"There is nothing that can make a home 100 percent childproof. All we can do is do the best that we can," he said.

Ozrovitz said that although he doesn't have any formal training in child safety techniques or product evaluation, he gained a lot of knowledge as he and his friends began looking for ways to protect children from themselves and the world around them.

"I was surprised to see how unsafe a home really is," he said. He was also surprised at the range of products on the market.

"There are a lot of safety products on the market, but like autos, some are better than others," he said.

In anticipation of starting the company, he began researching how children are hurt by contacting hospitals and doctors' offices and by comparing child safety products.

A standard child safety product like a cupboard lock, for example, comes in several different designs — some that work better than others, he said.

He also began contacting manufacturers of products. Prior to starting his company, Ozrovitz was a part-owner of Fairlane Drugs chain, which sold some child safety products.

When he and his father sold the chain last year, he began to look for another business to start. After several months, he hit upon the Child Safety Co.

"I think that to start a business like this, number one, you've got to

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DAN DEAN/staff photographer

Slope on this drawer prevent 13-month-old Veronica Slavik from opening it and removing contents that could prove harmful to her.



BILL DRESLER/staff photographer

Mary DiPaolo aims to show small-business owners how to make the most of marketing techniques in her four-session marketing seminar starting next week.

Consultant to share insights into marketing plans, myths

By Marilyn Fitchett
staff writer

Mary DiPaolo's mission is to take the mystery out of marketing.

And by doing so, the marketing consultant and newspaper columnist believes she'll also be dispelling a few myths about what it takes to operate a successful small business.

"Running a successful company of any size or type isn't about selling what may be called or cheapened to provide to customers," she said, nor is it merely a matter of opening up one of the "hot" new businesses for the '90s.

Her seminar, "Making it Big in Small Business . . . with Better Marketing," is being offered on four consecutive Wednesdays beginning March 18 at Schoolcraft College, Livonia. It is co-sponsored by Observer & Eccentric Newspapers.

In the stand-alone sessions, she hopes to convince business owners that small success can be determined by management's ability to put into practice "the marketing concept" as a way of everyday life.

"The companies that make it biggest in small business are the ones that keep making customers needs' satisfaction their top priority," she said. "Instead of selling what they have arbitrarily chosen to provide, better marketing focuses on providing only what they know can sell."

DIPAOLLO BELIEVES that the most common marketing mistake small business owners make is the inappropriate identification of customer markets.

"When I hear a business owner tell me that 'every-one' is a current or potential customer of his business, I immediately know we've got a problem."

"If a business finds out everything it needs to about its most important customer markets and what they want, buy and why (they buy), better marketing no longer represents such a mysterious or mystical process."

But frequently business owners perceive marketing in terms of being able to afford a series of TV commercials or newspaper ads, she said. In fact, some of the best information a business can use can be obtained free or at low cost.

DiPaolo sees one of her biggest challenges as the resistance among small business owners to pursue new ways of doing business and a willingness to use the present economy as an excuse for their falling business.

"If business owners consistently maintained the pulse of their customer markets, they'd still be in business," she said. "But they rely on what was comfortable. Demands change and new programs have to be developed."

To register, call DiPaolo at 344-0088. Registration will also be accepted at the door.



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Less income tax withholding could be blessing in disguise

By Doug Funke
staff writer

Employees who find less federal income tax withheld from their paychecks per Internal Revenue Service directive shouldn't necessarily be in a big rush to change back, a financial planner and tax expert says.

Especially those workers who use tax withholding as a forced savings strategy to harvest big refunds in the spring.

"If you were doing the best planning you could, you would actually pay (withhold) no more than you owe in a year," said James Hopson, dean of the college of management at Lawrence Technological University in Southfield.

"In essence, what you're doing when you pay more to the government is make an interest-free loan to the United States."

You, not Uncle Sam, should earn the interest on your wages, said Cynthia Boesler, a financial planner in Rochester who also teaches personal money management classes.

"The bottom line is you want to be able to control your money," she said.

President George Bush in his State of the Union address called upon employers to withhold less tax in an effort to stimulate the economy.

"TAX RATES haven't gone down, just the amount employees have prepaid during the year," said Eley

Maccani, spokeswoman for the Detroit IRS office. "Because this is not a piece of tax law — it's a procedure — it doesn't need the permission of Congress."

The new withholding rates were to take effect this month.

Federal income tax refunds nationally now average \$1,000, Maccani said. "One way to get money into the economy is to reduce tax withheld. Everyone's paycheck will be a little bigger," she said.

Individuals who file at the married rate at most will have \$345 less withheld over a year, singles \$172, Maccani said. Taxpayers at the married rate with gross wages of \$90,300

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