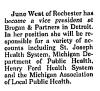
**BUSINESS** 

## THURSDAY, OCTOBER 15, 1992

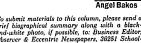
## SUBURBAN BUSINESS LEADERS

Victor E. Burguess of Bev-erly Hills has been appointed National OEM sales manager for Ziebart Products Group, a division of Ziebart Interna-tional Corporation. He will be responsible for enhancing sales and emphasizing cus-tomer relations.

















To submit materials to this column, please send a brief biographical summary along with a black-and-white photo, if possible, to: Business Editor, Observer & Eccentric Newspapers, 36251 School-craft, Livonia 48150.

# Direct sales homes in on customers

time, some shoppers are skipp-ing the malls and letting the stores come to them in the form of direct sales companies.

By GERALD FRAWLEY

It started with the Fuller brush men and the concept of the door-to-door salesmen. Knocking on doors and peddling wares to housewives was at one time as common as the wded parking lots at Oakland

Mall.
While direct sellers — as they call

While direct sellers — as they call themselves now — are not as numerous or as large an industry as traditional retailing, they are a force to be reckned with.

Their salespeople are your neighbors; their department atores are your living rooms.

Carol Kuhn of Westland, a sales representative with Lady Remington Fashion Jewelry, is among the ranks of a growing number of direct selling representatives for companies that have decided to forego traditional sales outlets.

"I used to be an account representative for Xerox," ahe said. When she and her husband decided to begin a family, Kuhn decided she still wanted to work.

family, Kuhn decided she shi wanted to work.

It's more than just the flexibility
offered by direct selling that attracts
her and others to direct selling. "The
pay is excellent and the fringes are excellent."

cellent."
Some people make well into six figures as direct sellers, Kuhn said.
Most people don't make that much, she said, but many do well in what is



Party plan: Ron and Betty Dunbar (standing), direct selling agents for L'Arome, try their sales approach on Edsel (left) and Gerrie Davis, Regina Carter, Liz Yest and Sheree McKinney.

essentially a part-time job.

But pay isn't the only thing, Kuhn said. "You have to be a super salesman to be recognized at a corporate level. They don't do it the same (in direct selling."

Direct selling companies reward their representative with trips, prizes and bonuses. The direct selling companies also regularly sponsor seminars on sales and business strategies.

"We have a lot of fun," Kuhn said.
"We (the direct selling agents) feel appreciated."
The job is also a social outlet for both the direct seller and the customer, she said. But direct selling is still a business.
Kuhn was recently promoted to region manager. From June 1991 through May 1992, she personally generated more than \$100,000 in

sales, the highest in the company. Her division generated more than \$345,000 in sales, the second highest in the company. She also was appointed to the Lady Remington Advisory Board.

#### Service sells

Betty and Ron Dunbar, direct sales See DIRECT SALES, 2C

# Full menu of life insurance choices merits careful study

BY DANIEL BOYCE and ALAN FERIANA SPECIAL Warreas

Since this column began, we have been assisting our readers in analyzing their financial needs and suggesting planning tech requirements and how it relates to the total plan. This month, we would like to talk about life insurance in general, including the types of life insurance, situations where life insurance, situations where life insurance is beneficial and how to determine how much life insurance; although there are different situations where life insurance is to provide an accessible liquid source of cash and to provide for your dependents of life insurance is to provide an accessible liquid source of cash and to provide for your dependents of life insurance is called term insurance such as to pay off debts or establish and the provide for your dependents of life insurance is called term insurance and invistration for this provide insurance, with this type of insurance, with that the province of the terminal transmit of the te

comes, "Buy term and spend the ficiaries. Other than at death, there is no value to the policy."

Term policies are often "renewable" or "convertible." A renewable policy offers a provision that allows you to continue to be insurability through a medical sured without annual proof of insurability through a medical renewable policy and were diagnosed with cancer, the insurance company would be required to cover you as long as you paid the promlums. Because you are covering the pure death benefit with a term policy the premium cost grows ever higher as you get older.

is true of traditional whole life permanent policies.

### Form of investment

Form of investment
In recent years, insurance companies have been selling "interest
sensitive policies" that allow you
to select the types of investments
in which your savings portion of
the premium can be be invested.
Some of these policies also allow
for some changes in the face value
(death benefit) of the insurance
Different types of policies have
different risks associated with
them.

different risks associated whitem.

Many people have group life insurance through employers or associations. This is a type of term insurance policy that will cover an entire group. It should be considered when determining how much personally owned insurance is needed, but keep in mind that if you terminate employment, or sometimes after a certain age, that coverage is eliminated or decreased.

that coverage is eliminated or decreased.

An experimental coverage in the coverage of the cov

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## Tips to manage insurance maze

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