

BUSINESS

THURSDAY, JANUARY 7, 1993

SUBURBAN BUSINESS LEADERS

John Dennis May of Troy, has been named sales manager for Investaid Corporation of Birmingham, a full-service, wholesale mortgage lender specializing in the non-conforming credit residential market. May will be responsible for the management of Investaid's national sales force as well as the development and expansion of the company's product line into new markets.



John Dennis May

David P. Okkema of Farmington Hills has been named general manager of the Wood-en Horse Inn in Troy. As general manager, Okkema is responsible for overseeing restaurant operations as well as hiring and training staff. Okkema was previously employed as the unit manager of H.O. Machus Enterprises, Inc. and as the owner of Dave's Garage Restaurant for 15 years.



David P. Okkema

Patrick Ruelle of Livonia has been named vice president of development for Retail Resources in Rochester Hills. Retail Resources provides hardware and software for each facet of retail automation, including point-of-sale, communications and corporate management information.



Patrick Ruelle

More business people, previous page

Puppets deliver business messages

■ Introducing a little levity to business meetings is one reason to invite a dummy. But Great Imposters are also used to aid in responsiveness and retention of materials.

By R.J. KING
SPECIAL WRITER

For that next sales meeting or new product announcement, why not go the route of Sesame Street? After all, if puppets like Ernie and Bert can hold the attention span of children, they should engage adult minds as well.

At least, that's the logic of a new marketing firm in Farmington Hills, which touts a staff of over 40 employees, 95 percent of which are puppets made to look like famous celebrities or corporate personnel.

"Business meetings can be dull, boring affairs, but when a puppet is added, it becomes a real ice breaker," said Jennifer North, director of sales and marketing for Great Imposters Marketing, which opened in October. "Everyone loves to be immortalized, and a puppet can say things about a company president that employees could never get away with. The puppets are kind of goofy and are meant to bring a touch of fun to the workplace."

The Great Imposters opened its Farmington Hills marketing office based on projections the metro Detroit market was ripe for laughter. The company was founded by Dick Miller in 1980, a self-taught puppeteer based in Fort Wayne, Ind.



BILL BRISLER/STAFF PHOTOGRAPHER

Puppet power: Bob Eissfeldt (left) and associates conduct a sales meeting for Dick Miller, company founder, and Jennifer North, director of sales and marketing of the Great Imposters.

"Before starting the company, I was in advertising, and one day someone asked if I could make some puppets," said Miller, who was inspired by the late Muppets creator Jim Henson, a founder of the children's show, Sesame Street, which appears on public television.

"Soon after I purchased some blank puppets and went into business for myself. We have over 200 wigs, and hundreds of ears, eyes and other components. But it's hard work. We have to lay on our backs to move the puppets, while the Muppets are presented from elevated sets."

By enlivening a sales meeting with a puppet who looks, acts and speaks like John Wayne or George Patton, North said the Great Imposters can generate a more receptive and responsive audience, while at the same time

SEE PUPPETS, PREVIOUS PAGE

Print network established to 'douse fires'

By DOUG FUNKE
STAFF WRITER

The principals of Emergency Printing Network in Farmington figure that human nature and Murphy's Law will go a long way toward priming the pump of their fledgling venture.

Brothers Larry and Shelby Fox launched EPN last summer for businesses of all sizes facing last-minute rush jobs or emergencies involving reports, brochures, fliers or other printing needs.

The Foxes first lined up about a dozen keylining, graphics, die cutting, engraving, binding and printing specialists who agreed to be available at a moment's notice to expedite problems that might arise.

Then they contacted PR firms, ad agencies, designers and marketing directors to spread the word about the service's availability through an 800 telephone number 24 hours a day, seven days a week.

"We go as far as to say EPN is not looking to be your regular printer or supplier," Shelby said. "We understand most businesses have existing relationships with printing partners."

"This is no different than if your car breaks down on the freeway. You have your own mechanic, but you're going to call road service. You want that comfort zone."

Larry Fox, who established Fox Printing Services 14 years ago, shakes his head when recalling some of the glitches he's seen with 40 years in the business. Some of them were clearly preventable, he said, using a driving analogy to make the point.

"How could a guy run out of gas?" Larry said.



BILL BRISLER/STAFF PHOTOGRAPHER

Expeditors: Larry and Shelby Fox started Emergency Printing Network to help business people deal with unexpected printing problems that develop at the 11th hour.

"It happens all the time, every day. It shouldn't happen. You know, 'I could've, should've, would've.' But it always happens."

Shelby illustrated how EPN has responded to three specific challenges since its founding.

■ Two sales people decided to go out on their own when a company unexpectedly closed a furniture company sales division. The pair obtained 40,000 four-color brochures but couldn't use the existing name.

See PRINT, PREVIOUS PAGE

Money transfer needs care

By DOUG FUNKE
STAFF WRITER

If you change jobs this year and are entitled to a pension, profit sharing or 401(k) distribution, make sure that your former employer sends the money directly to another financial custodian rather than pass it along for you to make the transfer.

It could save you cash and grief at income tax time. After the first of the year, employers of employees who leave must send to the IRS a 20-percent withholding on all pension distributions not directly sent by the company to another trustee.

Congress mandated the change last summer to fund an extension of unemployment benefits. The law formerly allowed distributions to employees with no withholding, then gave employees up to 60 days to transfer the funds themselves without penalty.

Employers must notify employ-

ees of the law's ramifications when employees leave.

Here's a theoretical example of how an employee who doesn't designate a direct transfer and is entitled to a \$10,000 pension distribution can be hurt when changing jobs.

First off, the employee will receive only \$8,000 because the company must withhold 20 percent or \$2,000. Then, the employee must designate on his 1040 tax form additional income for the year of the \$2,000 withholding. That will result in additional tax of \$300 at the 15-percent bracket.

The employee also will be assessed a 10-percent penalty tax on the \$2,000 withholding if he's less than 59½ years for tapping into retirement funds at too young an age. That amounts to another \$200 and a grand total of \$500 of tax due in this example.

The employee can claim \$2,000 of over-withholding on his tax form for a net refund of \$1,500 — but

he's still out \$500 he wouldn't have been had the company directly transferred the entire \$10,000.

The employee could avoid all the additional taxes and penalties by making up the difference in withholding from other personal funds, but a lot of people don't have the resources or inclination to do that.

"The most important thing is to be knowledgeable about the change," said Arthur Meyers, a lawyer with Miller, Canfield, Paddock and Stone. "If you know you want to put it (distribution) into an IRA, have the company do it directly and don't take the distribution yourself."

If you're in your upper 50s and have a pension distribution of at least \$50,000, Miller advises tax counsel to determine whether it's more advantageous to use the averaging and pay immediately or roll over a pension distribution into an IRA.

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