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hundreds of stores nationwide. "Buyers have to research their market, identify product selection, negotiate the price, study sales reports, order quantities to sell, time the deliveries, and make delivery arrangements," she said. "You don't just step into the job, it requires years of experience. In most cases you work as an associate or assistant before becoming a buyer."

Most buyers have a college degree in business or liberal arts. The pay scale is a huge window depending on experience and level of responsibility. Buyers earn between \$30,000 and \$80,000, according to M.J. On top of their base pay, many companies offer incentive programs to financially reward good buyers who make them lots of money, boosting their salaries into six figures.

"When you travel, and that's usually to New York, California or the Far East, you're gone for three to four weeks at a time," she said. "And the truth is buyers are never right, you always buy too much or too little."

Buyers live in a world nine months ahead of the rest of mankind. They are shopping for Christmas on St. Patrick's Day.

Kathleen Richard, a former buyer for Hudson's, now teaches retail management at Madonna University in Livonia. The school

has several retail programs including a 30-credit, one-year certificate program for people with degrees in other fields hoping to change careers.

"If you want to pursue a buying career, you should have several talents," she said. "You need to be analytical. Buyers are constantly looking at sales figures to project open-to-buy ranges."

"You must be able to use a computer and work with figures. People skills are priceless. Buyers must be good at spotting trends and working with merchandise. You must also be in excellent health for traveling. You can't be ill when markets are open."

Dawn Erickson buys women's sportswear for Dayton-Hudson from her office in Minneapolis.

"If you are a good buyer, you live your job," she said. "You can't see a movie, go shopping, or travel without looking for upcoming trends in fashion and lifestyle. You can't reach conclusions. Shoppers change their mind often, and you need to get out of what's not happening. Today's retail graduates need to know it will take about five years of experience to reach the buyer level. Master's degrees in business are also in demand for this position, especially when buying for national retailers."

Health providers form new partnership

Blue Cross and Blue Shield of Michigan, Henry Ford Health System and Mercy Health Services have announced a regional health care benefit delivery arrangement that can limit premium rate increases to 6 percent a year for at least the next two years for large group customers.

The rate is significantly below current health care cost trends. Called "a community care partnership" by the sponsors, the new arrangement contractually links the Blues with its health maintenance organization (HMO) subsidiary Blue Care Network of Southeast Michigan, which is entering contracts for health care delivery primarily through a network of hospitals and physicians from Henry Ford Health System and Mercy Health Services.

Formation of the new arrangement was announced jointly Monday by Richard E. Whitmer, president and chief executive officer of Blue Cross and Blue Shield of Michigan; Edward Connors, president emeritus of Mercy Health Services; and Gail L. Warden, president and CEO of Henry Ford Health System.

More choices

The broad-based arrangement can offer major employers a wide variety of Blues managed care

products while meeting national demands for more accountable health care systems, providers said.

Care providers said the new partnership answers local and national demands for new ways to control cost and offer predictability of premium increases and provide broad access to a full range of high quality acute and tertiary health care services.

"This agreement is on the cutting edge of the national health care policy debate," said Whitmer. "It encourages expanded, more intense price competition by challenging others to match this new method for delivering health care benefits."

Saying he was "encouraged because participation in an expanded provider network reinforces our commitment to a community health care system, and makes our services more accessible to the general public," Connors hailed the agreement.

Warden said the network is "a good example of collaboration among health systems, providers, insurers and health purchasers which will improve quality and reduce cost. That's what our cus-

tomers want. And that's what we must provide."

Whitmer said the national health care debate has made it clear that we cannot continue business as usual with patchwork adjustments to existing health care plans.

"We must break the gridlock and slow down the increases in costs and use of health care services," Whitmer said.

The new agreement will be monitored closely to match the number of providers with the size of enrollment and access needs of the population served. Other centers of health care excellence will have a role in the community care partnership as the need develops, Whitmer said.

Cost controls

The community care partnership includes elements of national health care policy proposals made by both major parties in the recent election, including encouraging greater use of primary care physicians, encouraging greater use of preventive medicine and creating a vehicle to set health care expenditure targets.

The new network built around Blue Care Network of Southeast Michigan and the core system of Henry Ford Health System and Mercy Health Services, which already have a joint venture in Southeast Michigan, will control premium increases to committed levels over multiple-year contracts through risk sharing and a limited network coupled with geographic access criteria.

Under the premium-increase limit, core systems will be paid a fixed fee for each employee and dependent in the program. In turn, they will make certain that all needed health care services are provided no matter how severe the illness.

This risk-sharing arrangement will join providers of care with the Blues and their customers not only financially but also clinically, and improve efficiency and accountability, backers say. It will restrain administrative costs by allowing utilization control, medical necessity determination and quality assurance decisions to be made by the Henry Ford and Mercy core system for many of the health care services.

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accessories departments.

"There has been a thirst for this improvement for a number of years now," said Waterford Supervisor Dennis Riltter. "The community is very excited about Hudson's plans to renovate their Summit Place store."

Small manager Joseph Tyree agreed.

"Customers have been calling for improvements to the Summit Hudson's store," he said. "Other retailers in the mall share the ex-

citement and enthusiasm associated with Hudson's plans. The mall was expanded in 1988 and the modernization of the Hudson store fits in well with these plans."

Hudson's is targeting the upscale shopper. Recent demographics show shoppers come from the communities of Clarkston, Lake Orion, the Bloomfields, the Inkas areas, Pontiac and Waterford. Tyree says \$68,000 is the median income. "We share the same

shoppers with the Twelve Oaks Mall in Novi."

The "at-home feeling" of the new Hudson's store will be most obvious in the stationery-book department where rich mahogany and deep burgundy will be used to recreate an English library to house the merchandise.

"Until then, customers will have to excuse our dust," Toffolo said with a grin. "The store will be open throughout the renovation project."

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