

SUBURBAN
BUSINESS
LEADERS

Both Grossman has been appointed regional vice president responsible for the company's newly established region covering Michigan and Indiana, based in Southfield.



Grossman

R.J. Bardon Jr., president of Credit Bureau Inc. in Southfield has been elected president of the Michigan Association of Collection Agencies.



Bardon

Jerry McVety of McVety & Associates, a division of HDS Services in Farmington Hills, was recently elected as president of Michigan State University's Hotel, Restaurant and Institutional Management School Alumni Association.



McVety

Leonard I. Wanetk of West Bloomfield has been appointed senior vice president at Bloomfield Hills-based Ross Roy Communications.



Wanetk

See previous page for more Oakland County business leaders.

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, 32621 Schoolcraft, Livonia 48150. There is no charge.

For love of pets: Insurance

■ Pet insurance? Sounds like a joke, right? Well, it's not so funny when your beloved cat or dog becomes ill or injured and the bills from the vets climb over \$1,000. Pet insurance has been a big hit in the short time it's been available in Michigan.

BY R.J. KING
STAFF WRITER



Sonny, an excitable Great Dane, became bloated during a dog show at Schoolcraft College in Livonia and had to be rushed to an emergency clinic or face death within five hours.

The resulting operation, which Sonny survived, cost \$900. But Katherine Lucy, Sonny's soulmate and owner of Belle Creek Kennels in Livonia, paid a third of the bill, the remainder covered by a novel insurance program.

"I have 10 Great Danes, and all of them are insured. I wouldn't have it any other way," said Lucy, who opened her breeding kennel in 1989. "Sonny also) went through a window and broke both his wrist joints, and the insurance picked up most of that as well."

(Sadly, Sonny recently passed away.)

New to Michigan

Lucy's insurance plan has been available across the nation via a 1-800 number since the mid-1980s. The plan, Medipet, recently found an area home at Kelter-Thorner Inc., an insurance specialist in downtown Birmingham. Medipet is designed to help cover costs for dogs and cats due to accidents, illness and disease.

"I can tell you Medipet works," said Lucy. "I've never had a problem where I have to go back to a veterinarian for more letters. And payment usually arrives within 30 days, though I've had some checks come in



AIT EMANUELE/STAFF PHOTOGRAPHER

Insured-assured: Katherine Lucy, owner of the Belle Creek Kennel in Livonia, has Medipet insurance policies on her Great Danes Bamby (left) and Misty.

as little as two weeks."

For pet owners like Lucy, Medipet has proven effective in covering operations, which can easily run a thousand dollars or more. The plan covers 70 percent of expenses for X-rays, operations, veterinary fees, prescriptions and hospital stays once an annual deductible is met.

"It's actually a simple policy which is not intended for routine maintenance but rather to cover the unexpected," said Marilyn Chernoff, president and chief executive officer of Kelter-Thorner. "We've been offering Medipet (since July), and the response has been tremendous."

Chernoff, who started with Kelter-Thorner as a secretary in 1967, said the policy is backed by the Fireman's Fund, a national insurance firm that has provided a wide variety of coverage since the Civil War. Kelter-Thorner is the first insurance firm to offer Medipet in Michigan.

"To market Medipet we've sent out a letter and brochure explaining the plan to 1,500 of our existing members," said Chernoff, a Bloomfield Hills resident. "The response rate so far has been 25 percent. We plan on mailing 10,000 letters over the next few months."

Kelter-Thorner, which had reve-

lues of \$11.5 million last year and employs 45 people at its Birmingham headquarters, also spreads the word by placing brochures in veterinarian offices and pet supply stores as well as at pet conventions and breeding shows.

Kelter-Thorner, which operates branch offices in California, New Jersey and Ohio, provides insurance for the environmental, manufacturing, retail and service industries. In addition to Medipet, Kelter-Thorner plans to provide wedding insurance in November.

See PET, Previous page

Employment outlook brighter

By DOUG FUNKE
STAFF WRITER

Employment prospects here for the rest of the year are fair to middling, according to a couple of area specialists.

Mark Angott, owner of Management Recruiters of North Oakland County in Rochester, and Jeanne Heller, vice president of Manpower Temporary Services in Southfield, see a rosier future for metro Detroit than what their parent firms project for the Midwest as a whole.

Angott estimates that activity level at his agency through August of this year is 10 percent higher than 1992. "I don't expect it to die off," he said.

Management Recruiters International, meanwhile, reported that executives recently surveyed in Michigan, Ohio, Indiana, Illinois and Wisconsin plan to have slightly fewer employees on board at the end of this year than the beginning.

The net difference — average staff increase minus average reduction — for those five states is down a half percentage point from January and minus 4.7 percentage points from June 1992.

In a separate survey, Heller found that 28 percent of executives questioned here anticipate increasing personnel, 8 percent decreasing, 58 percent holding the line and 6 percent undecided now through December.

Manpower Inc. surveyed executives in a dozen Midwestern states including Michigan and found that 22 percent anticipate hiring increases, 11 percent decreases, 64 percent no change and 3 percent undecided.

"I think we'll see a slow, steady increase," Angott said. "This state has had hard times. We're slowly recovering."

The typical placement for Management Recruiters has a college degree, 5-10 years experience, currently employed with a specialty skill such as quality control, Angott said. Most earn \$30,000-\$80,000 annually, he said.

Companies with vacancies — not the individuals eventually hired — pay his fee, Angott said. He said he averages upwards of a dozen placements per month and currently has about 40 positions to fill.

Specialty areas include banking, accounting/finance, engineering, health care and data processing.

"There's a lot of very specialized, technical positions that may not help the average person," Angott said. "Companies are still looking for someone who can bring something to the table others don't have."

"Probably 90 percent of our placements (already) would be employed," he said. "Five years

ago, it would be 98 percent. A lot of good people in the labor force were hit by downturns, mergers."

Heller also found executives surveyed here more upbeat about hiring permanent employees through the last quarter of this year than counterparts in the Midwest and nationally.

"I think it's because we see a much more drastic flux up and down due to the auto industry," she said. "Even though the economy is not now where we should be, it's certainly better."

"Many companies have diversified away from auto. That could help, too," she added.

Temporary opportunities now are especially good in engineering, computer-related services and administration — executive secretaries and administrative assistants, Heller said.

"There's a lot of good opportunities for temps out there — \$5 on up for manual, unskilled labor, to engineers who make a considerable amount," she said. Individual placements become employees of Manpower, which bills employers to cover the expenses, Heller said. Temporary assignments can last from a month to a couple of years with two to three weeks typical.

"In a lot of cases, we're seeing temp to permanent," Heller said, adding that employers will use temporary employees to test for corporate fit.

Pathway center receives \$20,500 grant

The Kellogg Foundation recently awarded a grant of \$20,500 to the Pathway Family Center of Southfield.

The project will run from August 1993 through July 1994. Pathway is a non-profit organization which provides intensive outpatient treatment to children with substance abuse problems and their families.

"Our strength lies in children helping children, parents helping

parents and families helping families," said Helen Gowanny, executive director.

Gowanny added that families become an important resource as they reach out to other families in need by sharing their experiences through various speaking engagements.

Additionally, the Pathway treatment team's educational efforts make citizens aware that there is hope for others experien-

ing drug abuse. A primary goal for the Pathway Family Center is to integrate healthy young people back into their communities.

The W. K. Kellogg Foundation was established in 1930 to "help people help themselves." As a private grant-making foundation, it provides seed money to organizations and institutions that have identified problems and have designed constructive action programs aimed at solutions.

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