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Automotion moves money

As of the fourth quarter of 1993, 35 percent of U.S. employees receive their payroll payments by Direct Deposit, almost tripling since 1989, according to the Troy-based National Automated Clearing House Association.

More than 300,000 corporations now use the ACH Network to make payments. The Social Security Administration reports that more than 56 percent of benefit recipients receive their benefit payments by Direct Deposit.

Consumers can now also pay practically any kind of bill through electronic methods. Automatic Bill Payment can be used to pay for such items as monthly utility bills, health club memberships, newspaper

and magazine subscriptions, mortgage payments, insurance premiums — even charitable organizations.

MACHA's new Joint Utility Authorization Program allows consumers to sign-up for Automatic Bill Payment with Ameritech, Consumers Power, Detroit Edison, and Michigan Gas Utilities — using one simple form.

"A novelty just a few years ago, Direct Deposit and Automatic Bill Payment programs are now experiencing widespread acceptance, as more consumers and companies are becoming exposed to the many benefits the services offer," said Michigan Automated Clearing House Association president William Thurmon.

Now Open

Plymouth Commons II

Compare Lot Sizes
Standard Lot 125' x 240' = 3/4 ACRE

Compare Houses
2839 Sq. Ft. On A Standard Lot
\$254,900

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MARKETPLACE

Marketplace features a glimpse of suburban business news and notes, including corporate name changes, new products, new store or office openings, new acquisitions, new positions, mergers, acquisitions and new ways of doing business. Write: Marketplace, Building & Business, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia 48150. Our fax number is (313) 591-7279.

NEW BUSINESS



Timothy Smith of Northville and Peter Schade of Waterford have opened The Design League, a full-service marketing and communications firm, at 21411 Civic Center Drive, Suite 109, Southfield. The telephone number is (810) 357-0190.

Smith, director of marketing and account services, has 10 years of marketing/advertising experience on the client side. He had been vice president of advertising/marketing for a national organization headquartered in Detroit, where he was responsible for the creative division.

Schade, director of design, has 11 years of design experience gained at Pangborn Design, Ltd., Detroit.

The firm manages a range of projects, among them, corporate annual reports, corporate brochures, retail catalogues and merchandising/point-of-purchase pieces.

HEALTH CARE REFORM

A newly formed Executive Committee of the Michigan Coalition for Positive Health Care Reform is pledging to work more closely with state officials to devise a health care system. Local employers appointed to the committee include:

■ Karl W. Albrecht of West Bloomfield, vice president of Action Benefits, a Southfield firm providing support to medical insurance purchasers.

■ Brian A. Burns of Farmington Hills, a nationally recognized group insurance expert. His firms have served over 7,500 small insurance groups since 1981.

■ Ralph W. Moore of Livonia, a partner in the Royal Oak firm of Bouche and Moore, a benefits consultant to small- and medium-size firms.

The coalition includes health insurance experts, trade associations and small businesses.

STRONG SALES

Keating's Home Town, which displays nine model homes for sale inside a two-acre showroom in Farmington Hills, expects to complete home sales worth \$15 and \$21 million by the end of April with customers from its first 60 days in business. Home prices start at about \$69,000, depending on the model and cost of the lot.

The ability to shop for a home during the cold of winter by touring his 72-degree, indoor neighborhood of homes helped attract 15,000 people over eight weeks to the high-ceilinged showroom the size of a football field, said Howard T. Keating III, company founder.

The new company recorded \$568,800 in mortgage approved sales on eight new homes bought in the two months since it opened Jan. 15.

The ranch, colonial and cape cod homes and land purchased range in price from \$87,000 to \$152,000. They are being built in Sterling Heights, Genoa Township near Brighton, Lyon Township, Clarkston, White Lake Township, Snaper Township, London Township near Milan and Algonac. Three of

the buyers owned land; the rest found their lots through the Michigan Lot Exchange, a land company affiliated with Keating's Home Town.

The company's actual and projected home sales from customer traffic during its first two months in business represent about 25 percent of the minimum first-year goal of 1,000 home sales and 33 percent of the minimum sales goal of \$100 million, Keating said.

At Keating's Home Town, buyers select from ranches, cape cods, colonials and a vacation chalet, ranging in size from 1,100 to 2,200 square feet, displayed a long a tree-lined and landscaped indoor cul-de-sac surrounding a small waterfall and pond.

■ **CAR BUYING TIPS**
Mark Neracher, a former general manager of a large automobile dealership, tells new and used car buyers how to find the best deal in town.

"Why Won't Anyone Tell Me the Price?" offers tips on negotiating price, getting the best trade-in value and dealing with assertive salespeople. The 102-page guide includes a payment chart and financing instructions.

Any questions? The book comes with the author's telephone number, so readers can get first-hand advice after they start car shopping.

To order, call 1 (800) 833-9327. The price is \$9.95 plus postage.

UNSUNG HERO

Hair replacement professional Bill McCarty of Shear Pointe of Birmingham was presented with the Unsung Hero Award at the 1994 International hair replacement conference in Orlando. The award goes to hair replacement professionals who reach the highest level of customer service.

At the same conference, Kimberly McCarty won a second-place trophy in hair cutting and styling competition. She was one of 23 finalists from around the world.

WAY TO GO, BOZELL

Chrysler Corp. awarded a Gold Pentastar Award to Bozell/North Advertising, Southfield, for supply excellence in the areas of merchandising and collateral for the 1993 model year.

The agency creates and produces Chrysler's annual report, Jeep and Eagle division catalogues and other Jeep and Eagle merchandising materials.

To qualify for a Pentastar Award, a supplier first has to win a Quality Excellence Award, which Bozell/North also picked up for the 1993 model year.

FAMILY VENTURE

Laimbeer Packaging has purchased the assets of Chicago-based Stone Container's corrugated container facilities in Detroit and Melvindale, which employ 250. Comerica Bank, Detroit, will finance the venture.

Florida resident Bill Laimbeer, Sr., a packaging industry veteran of more than 30 years and former Stone Container executive vice president, will be managing director of Laimbeer Packaging. His son, former Detroit Pistons star Bill Laimbeer, Jr., of Orchard Lake is president. Birmingham resident Bill Fullmer, general manager of the two plants, is chief operating officer.

"If my son works as hard as being a winner in the box business as he did winning in his old job, Laimbeer Packaging will be an enormous success," said Laimbeer, Sr.

"My father and I have discussed working together for many years," Bill Jr. said. "With my basketball career now over, I want to learn from him the knowledge he has acquired over 30 years in the corrugated box industry." Stone Container is a multinational pulp, paper and paper packaging company.

Roofing contractor saluted

Slavik, Butcher & Baeker Construction Co. in Rochester Hills picked up the 1994 Roofing Contractor of the Year Award from Roofing/Siding/Insulation magazine.

The trade magazine featured the firm in a full-page story that appeared in February's issue.

S&B Construction was singled out for outstanding performance in three areas: workmanship; sales/marketing; and community and industry service.

A certificate of merit winner in last year's contest, the Rochester Hills firm competed with other contractors whose sales volume is \$2 to \$6 million.

The contractor, located in a new, 9,000-square-foot building at 2149 Avon Industrial Drive, started business in 1973 with a staff of three. Today, it employs about 80 people and says it has installed nearly 24 million square feet of roofing, siding and insulation systems throughout southeast Michigan, Ohio, Illinois, Indiana and Mississippi.

Among its local installations are the roof, entrance canopy assemblies, vinyl siding, gutters and storm doors at Walled Lake Villa, a 30,000-square-foot high rise in Walled Lake; a metal roof, screen wall assembly and single roof system at Glinopolis/Heartland Restaurant, Rochester Hills; and roof systems at Travelers Tower, Southfield, and Milliken Millwork, Sterling Heights.

The full-service contractor installs a range of roofing materials, including cedar shakes, slate and tile. It has a separate sheet metal division.

The contractor stresses job safety with weekly meetings where installers see safety videos followed by a written quiz. The company also reports low turnover among foremen and laborers: most foremen have more than seven continuous years on the job and 60 percent of the labor force has been on the job more than three years.

S&B says its sales volume and gross profit continue to grow annually.

Salon runs like corporation

West Bloomfield's Salon Bellissima, through an association with nation-based TIGI Corp., is working toward developing a corporate team approach to doing business.

How co-owners Neal Levy and Jackie Zbikowski will accomplish this is through staff and management education with TIGI, an international training corporation that looks at the beauty industry much like a mini-corporation.

"TIGI emphasizes in getting salons to develop a 'corporate mentality' and eliminate the every-man-for-himself philosophy that has pervaded the business," Zbikowski said.

TIGI features training centers around the world, videos, tapes and focus groups that teach salon owners and stylists how to work with clients, provide a high level of service, and teach the most important basics of cutting and styling hair.

"We want to develop a team philosophy at our salon, bring new recruits through our system and train them with our creative and business philosophy, much like the automotive industry recruits college graduates and gets them into employee training programs," Zbikowski said.

"It's not enough to just get your cosmetology license, get a chair anywhere and cut hair for 20 years," she added. "We know we must integrate the corporate approach into our business while serving as fashion interpreters for our clients."

Bellissima owners look forward to seeing this philosophy envelop other, established salons in the area, so "we as an industry feel less competitive and more interested in genuinely raising the industry's professional standards," Levy said.

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