Lake Oakland

from page 1F

$27 per $1,000 of state equalized valuation, half of market value.

That means the owner of a house and lot in the subdivision worth $300,000 would pay about $4,050 annually in taxes.

Pytiak is building a 3,200-square-foot two-story spec house with four bedrooms, 2½ baths, two fireplaces and three-car garage on a waterfront lot for $399,900.

The main level contains a formal dining room, study/den, family room, kitchen/eating nook, bar area and laundry. The master bedroom, with separate tub and shower, walk-in closet and dual sink vanity, also is on the first floor.

A refrigerator, cooktop, double oven and dishwasher are included.

Three bedrooms, all with walk-in closets, are upstairs.

Studio, peaked and pan ceilings can be found throughout the model. The house has two furnaces and air conditioning. The exterior is brick, stucco and wood siding.

"I never build the same house twice," Pytiak said. "We design and build the home to fit the lot and setting. We designed this house with an elevation and floor plan I put together from others I built, which I found appealing to the typical American family."

R.L. Slade Custom Homes in Waterford and Hillside Custom Homes in Clarkston are among the more active builders at the site.

The sales office at Lake Oakland Estates, (810) 674-8019, is open noon-5 p.m. Wednesday through Sunday.

Adjusters

from page 1F

The pair, principals in Globe Midwest Corp. in Southfield, are licensed public adjusters.

They say their firm is the largest in Michigan by virtually every measuring stick ranging from more than $200 million in claims handled last year to a current employment roster of nearly 20.

Levin lives in Orchard Lake, Gross in West Bloomfield. Each has served as president of the National Association of Public Insurance Adjusters. Following are edited excerpts from a recent interview.

What does a public adjuster do?

Levin: When someone has property damage, whether it's from a flood, tornado, theft, hurricane or fire . . . they have to make a claim.

We're hired by people to assist them in properly preparing and documenting claims so they can both maximize and expedite their recoveries. Most people either haven't read their policies or if they have, they don't understand them.

Gross: We say we do for people what they would do for themselves if they knew how.

I thought that's one role of an insurance agent.

Gross: An insurance agent's job is to sell the best policy at the best price available. You present a claim to the company, they respond to it. They don't do it for you.

Levin: The reality is without someone like us, the insurance company comes in and takes over. They bring out their contractor, their restoration people, their engineer, their accountants. They take over and value your loss as they see it.

They're not out to beat you. They just view it differently.

Gross: It's a negotiation. Can it be fixed or must it be replaced? If I had something 10 years old, now what do I replace it with?

Levin: It's a buyer/seller mentality. You as a buyer are going to look at everything negatively. Me as a seller, I view it and say "Here's all the good points."

At what point would you get involved?

Levin: In terms of dollar (loss) values, $50,000 and up.

Gross: We get a lot of calls from homeowners in the $25,000 range.

Levin: The problem is most people don't recognize how much damage they really have. Building costs are very high today. With a small fire in a house, it's nothing to have a $100,000 claim today.

You can live in a modest home and like nice furniture, be a stereo nut, like nice clothes. Everything is expensive. You buy things one piece at a time. When you file a claim, you might replace everything at one time.

How are disputes between you and insurers ultimately resolved?

Levin: They're decided in one of two ways. It's negotiated out in settlement to make sure there's enough money to do what needs to be done. Or an arbitration setting, that's much faster and more effective . . .

Gross: Compared to court.

How are you paid for services?

Levin: We either get paid on a percentage (of recovery) or on an hourly basis.

How do you get clients?

Gross: Usually they (business clients) call us when they have reason to because we've represented them in the past. We're not on retainer but refer to those as regular clients.

We get a lot of business from attorneys, accountants, insurance brokers.

What should homeowners think about to get maximum insurance protection?

Levin: I think most people, residential or business, don't have a good handle on what it would take to replace all their belongings.

Get a little more educated on your insurance policy. It protects everything you spent a lifetime accumulating.

Most people should insure higher for contents and guaranteed replacement costs. In most cases, people don't recover full replacement costs because they don't replace everything. Go with the carrier that replaces everything up front.

If you live in a large home, sometimes they can't rebuild a (gutted) house in a year. Policies tend to cover living expenses for 12 months. That may not be enough. We suggest an extension on the time period or one that doesn't limit time.

What about business owners?

Gross: Beyond good records, good inventory, prepare for contingencies. If they have a loss, where will they relocate? Where would they get product? Who could they go to, even competitors, for help?

BUSINESS MARKETPLACE

Marketplace features *a glimpse of suburban business news and notes, including corporate name changes, new products, office openings, new affiliations, 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.*

■ **BOZELL/RED CROSS**

Bozell Worldwide of Southfield has been chosen by the Southeastern Michigan Chapter of the American Red Cross as its volunteer advertising agency.

Bozell will provide free advertising, marketing and strategic planning services to raise consumer/client awareness levels and increase financial support.

■ **NAILCO HEADQUARTERS**

Nailco Salon Marketplace, a wholesale distributor of nail, tanning and day spa clothing products, is building a new 102,000-square-foot headquarters/warehouse in Farmington Hills.

The company currently employs 80 and leases a building in Livonia.

■ **ACCOUNTANTS MOVE**

Daniel Hirsch and Ronald N. Silberstein have moved their certified public accounting practices to new and larger offices at 31731 Northwestern, Suite 156W, Farmington Hills.

■ **NEW ACCOUNT**

Stone, August, Baker Communications of Troy has been appointed marketing services agency for Monfort Pork of Greely, Colo.

The assignment includes strategic marketing and marketing communications for the product launch for a series of boneless pork products under the Armour label.

"Stone, August, Baker's 40-plus years of strategic marketing expertise with a myriad of clients and its history of results-oriented creative made Monfort confident with the marketing fit," said Rick Parker, Monfort's business manager.

■ **CHILDREN'S SOFTWARE**

Patrice Aaron of West Bloomfield is an educational software consultant for Bright Ideas. The Massachusetts-based company offers a unique way for parents to preview educational computer software before they buy.

■ **LAW FIRMS MERGE**

The law firm of Gifford, Groh, Sprinkle, Patmore & Anderson has merged with Krass & Young to become Gifford, Krass, Groh, Sprinkle, Patmore, Anderson & Citkowski.

Offices are located at 280 N. Woodward, Suite 400, Birmingham.

■ **SOLOMON NAME CHANGE**

Robert Solomon & Associates Advertising has changed its name to Solomon Friedman Advertising and moved to new and expanded offices at 2000 N. Woodward, Suite 300, Bloomfield Hills.

■ **LAUNS ADDS STEVENS**

R.E. Launs, a Southfield-based advertising, public relations and marketing agency, has added Stevens Worlwide Van Lines, a Saginaw-based moving and storage company, to its client base.