

BUILDING & BUSINESS

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BUILDING & BUSINESS
OBSERVER
STARS

This column highlights promotions, transfers, hirings and other key personnel moves within the suburban business community. Send a brief biographical summary - including the towns of residency and employment and a black-and-white photo, if desired - to: Stars, Building & Business, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia 48150. Our fax number is (313) 591-7279.

James Walker of Rochester Hills was named director of sales and marketing for MacoTech Accessories/Track Systems Inc. in Auburn Hills. Walker had been automotive sales and marketing manager of the safety restraints operation of Allied Signal Automotive Inc.



Walker

Kristi Scott of Birmingham was promoted to account executive on the Pontiac account at D'Arcy Masius Benton & Bowles/Bloomfield Hills. Scott joined the agency in 1992 as part of the professional development program. In 1993 she was promoted to assistant account executive.



Scott

Allan M. Bercaw of Troy was promoted to coordinator of the computer information systems department at the Detroit College of Business-Warren. Bercaw joined the college in 1991 as a computer course instructor and was instrumental in implementing the computer system on campus.



Bercaw

Gail Bond of Southfield was promoted to director of human resources with Perry Drug Stores Inc. Bond joined the company's human resources staff in October 1993. She is responsible for assisting the vice president of human resources activities in many areas.



Bond

Michael A. Palcheshko of Troy was named a regional manager in Wayne County with Detroit Edison. Palcheshko works in communities in our circulation area such as Garden City, Livonia, Plymouth, Wayne, Westland, Canton Township and Plymouth Township.



Palcheshko

Timothy French was promoted to general manager of Troy-based Sidney Kranda & Sons Jewelers. French will oversee all showroom activities as well as supervise department managers. He holds a marketing degree from Lawrence Technological University in Southfield.

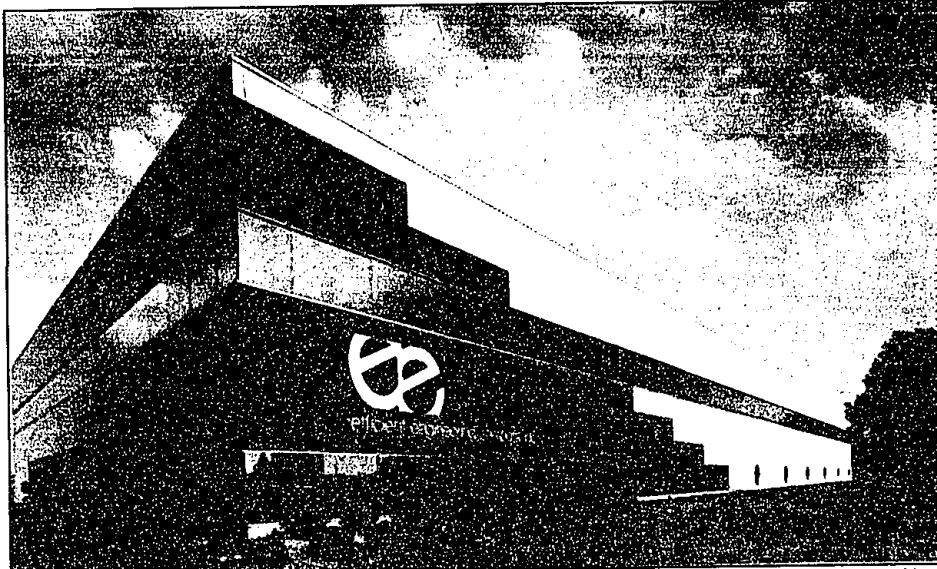


French

Jeffrey P. Wincel of Farmington was named manager of purchasing and SOA for ASC Inc. Wincel joined ASC after working for Ford Motor Co. for five years. During his tenure with Ford, he was a management team member working as a purchasing specialist.



Wincel



Creative mix: Red porcelain enamel panels blended with precast concrete and glass make for an impressive appearance at this building in Troy.

Porcelain panels clothe buildings



Brick and glass continue to be popular facings for commercial buildings in this area. However, there are alternatives, which an area supplier is pleased to tout.

By DOUG FUNKE
STAFF WRITER

William H. Scarlet, an architectural-panel specialist with a business in Southfield, has left his imprint all over the metropolitan area.

He's done work on the 12 People Mover stations in downtown Detroit and movie theatres at Northland in Southfield, the Hampton in Rochester Hills and the Terrace in Livonia.

He's done wall murals at the Detroit Lions offices at the Silverdome and provided replacement tile panels for the Detroit-Windsor Tunnel.

His stamp appears on the Sidney Kranda & Sons Jewelers store in Troy.

He's done work on palaces in Saudi Arabia and a house for shopping center magnate Al Taubman in Florida. He's currently involved with construction of the new veterans hospital in the medical center.

Scarlet specializes in supplying steel panels coated with enamel porcelain that attach to building exteriors and roofs.

"You shear it, notch it so it can fold, form it, spray it and fire it," he said. "The results are longevity and freedom of color and form. It gives architects and designers freedom to create a design."

Scarlet started as an errand boy for Wolverine Porcelain Enameling of Detroit in 1949. Experience was a great teacher. He eventually purchased the full-service manufacturing/retail operation in 1973.

A spate of ill health prompted him to dissolve the business and sell off pieces in 1980.

Now, Scarlet is a sales rep for several paneling manufacturers. He also owns satellite companies that clad or attach panels to building skeletons.

Versatility is his biggest kick on the job.

"Nothing is alike. Buildings are all different. The challenge is different - how you approach to get what an architect wants to achieve," Scarlet said.

Personal contacts cultivated through years help Scarlet get work.

He also attends trade shows, advertises in trade journals and sends out mailings.

"An owner will go to an architect and say, 'I want a building.' It's up to the architect . . . to do a materials consideration, a feasibility study, how much masonry, steel, aluminum, all glass," Scarlet said.

"Usually when they do a materials consideration, we have an opportunity to go in and make a presentation," he said. "Having the benefit of being a manufacturer and installer gives us a great edge. We can talk cost projections, scheduling."

Porcelain steel panels clean fairly easily, stand up to the elements and are cost competitive, Scarlet said.

"You can do panels 4-by-eight feet cutting down drastically on labor in the field," he said.

Distinctive porcelain panels become an effective marketing tool, Scarlet added. "Every kid knew what a Howard Johnson orange roof was. Everyone knew what a Cunningham green porcelain panel was."

Scarlet also supplies stainless steel, galvanized steel and aluminum panels. He said he realizes annual sales ranging from \$2 million to \$5 million.

Scarlet sees great potential for work in Detroit for himself and others.

Casino gambling, he believes, can be a catalyst for development.

"Gambling will get convention business," Scarlet said. "Where else can you go to two nations within a three to five mile district?"

"When you do that, hotels will fill up. You'll remodel and there's a lot of work to update. That will encourage great restaurants."

"By making Detroit more attractive, it will encourage big anchors (stores) to come back," Scarlet continued. "That will get investors interested and they will come in and build housing."

But there's another part of the equation.

Utilities like Ameritech and Edison, which have a captive audience, and companies like Ford and General Motors, which have made fortunes here, need to become bigger players in redevelopment by promoting and funding massive community clean-ups, Scarlet said.

That, also, will encourage retailers like Hudson and Kmart to enter the picture, he said.

"Suburbs will still be where development is until we can get business investment to inner cities," Scarlet said. "It's all tied in. If Detroit goes down the drain, the suburbs will hiccup."

Holidays needn't run you into debt

If you've refinanced your home to pay off credit cards - or plan to do so - don't be fooled into thinking you've eliminated debt.

That's a word of warning from Farmington Hills-based Consumer Credit Counseling Services of Michigan.

"Refinancing only transfers debt, it doesn't eliminate it," says Al Horner, president and chief executive officer for Consumer Credit Counseling Services of Michigan. "People get into trouble because they get a false sense of security and start abusing credit cards again," he said. "This leaves them with greater debt than before."

Consumer Credit Counseling

Services is a non-profit, financial counseling agency for individuals and families.

Horner predicts that when bills start arriving in mid-January from holiday spending, his firm will see an influx of clients who are in over their heads financially.

"Understand what your capacity is to handle payments," Horner said. "In every family, there's fixed costs every month - rent, mortgage, car payment, food, utilities. What's left is what you have to make payments on credit."

"If credit payments are more than 20 percent of take-home income, you

See DEBT, 2F



Wary shoppers: Consumers are urged by credit counselors to be careful about running up credit card debt.

Your guide to
Community
Classified

CLASSIFICATION	SECTION
AUTOS FOR SALE (300-464)	E/P
EMPLOYMENT (500-524)	E
HELP WANTED (300-524)	Q
HOME & SERVICE GUIDE (1-595)	F
MERCHANDISE FOR SALE (700-744)	F
REAL ESTATE (300-372)	F
RENTALS (400-439)	E,G

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Databook features upcoming events around the suburban business community. To list an event, write: Databook, Building & Business, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia, 48150. Our fax number is (313) 691-7279.

Tuesday, Jan. 3

PHILADELPHIA PLANNING

Oakland University Division of Continuing Education and the School of Business Administration host a free seminar for prospective enrollees in the university's personal financial planning certificate program 7:30 a.m. in the Oakland Center on campus in Rochester. Speaker: Benson J. Barr, a lawyer, certified financial planner and graduate of the OU program. For reservations, call (810) 870-3120 weekdays during business hours.

Wednesday, Jan. 4

BUSINESS NETWORK

DATEBOOK

The National Association of Women Business Owners North Network meets 7:30 a.m. at the Holiday Inn Auburn Hills, 175 at University. Format is networking and presentations by members. Cost, which includes continental breakfast, is \$10 for members, \$2C for visitors. Reservations aren't required. For information, call (810) 253-3711.

Thursday, Jan. 5

REVIEW/PREVIEW

Bob Carr, Livonia representative for Edward D. Jones & Co. hosts a free satellite broadcast of the firm's "1994 Year in Review and Outlook for 1995" 5-6 p.m. at his office, 28015 Seven Mile. For reservations, call (810) 442-7425.

GREAT IDEAS

The Direct Marketing Association of Detroit presents a program "30 Great Ideas in 30 Minutes" 11:30 a.m. at Radisson Towne Center, Southfield. Five direct marketing experts will present six of their best ideas. Cost is \$19 for members and guests, \$24 for non-members with advanced reservation at (810) 259-8803 by Jan. 3. There is an additional fee of \$3 for registration at the door.

Monday, Jan. 9

EFFECTIVE LEADERSHIP

The CPA firm of Dederlein, Kane, Seyferth and Salucci hosts an effective leadership breakfast 8:10-9 a.m. at the MSU Management Education Center, 811 W. Square Lake Road, Troy. John Sterner, president of HRP Services, will discuss five essential steps to managing with less pain and more results. Cost is \$25. To register, call (810) 649-3400.