## Bad checks on increase. raise costs

Michigan supermarkets are being besieged with bad checks and grocers say they need the coopera-tion of the financial community and state lawmak-ers to solve the problem, a Michigan Food Dealers Association (MFDA) survey shows.

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And, the problem sarve getting any better. Almost 90 percent of the nearly \$00 grocers who responded to the survey agreed that the bad check phenomenon is either not improving or is getting worse.

According to the Detroit branch of the Federal Reserve Bank of Chicago which processes lower Richigans checks and draft, 4.5-million checks to tailing \$2.8 billion were returned for non-payment in 1979. In 1950, the total grew to more than 4.4-million checks returned with a face value of \$2.5 billion when the statement of \$2.5 billion and \$2.5 billion when \$2.5 billion should be supported by \$2.5 billion when \$2.5 billion should be supported by \$2.5 billion should be supported

Minety percent of the retailers surveyed said that had checks are a weekly problem in their stores while nearly a quarter of the grocers indicated that the magnitude of the problem is so great that as many as ten checks a week are returned to them many as ten checks a for insufficient funds.

"THE RESULTS of our study are staggering," said Charles "Chick" Chandler, MFDA executive director. "Consumers are ultimately paying for the mistakes of a costly minority."

Chandler estimated that for every dollar lost from a bad check, another \$100 in food sales is needed to make up the difference due to traditionally low profit margins in the food business. Retailers often are forced to pass losses on to their customers through higher food prices just to keep select

In a move to stem the growing problem, MFDA along with several other retail groups are campaigning for legislation which would require banks and savings and loans institutions to print on checks and share drafts the month and year that the account was opened.

The measure (HB 4877), sponsored by Rep. William Keith (D-Garden City), would require code dating to be mandatory for all financial institutions.

Survey results showed that shoppers with newly opened checking accounts write the majority of the bad checks even though they constitute a small percentage of all checking account holders.

Grocers estimated that more than half of the bad checks they get are written on accounts with check numbers under 200 — a typical indication of a new

ALTHOUGH MOST grocers surveyed said that if a check number is low their cashiers are instructed to take extra precautions, they are finding it tougher all the time to spot potentially bad checks.

"Up until recently groers could spot new ac-counts by the number of the check written," Chan-dler said, "and the low-numbered checks sent up a red flag for grocers to take greater care with that shopper's check."

In those cases, the survey found that most grocers would instruct their clerks to request additional indentification and/or get a supervisor's approval before accepting the check.

But, Chandler said that today the problem is compounded by the practices of some financial in-stitutions which are willing to start new accounts with high check numbers for customers who want their accounts to look well-established.

ment accounts to 100x well-established.

"Mandatory code dating would at least give retailers another way of identifying those individuals who pose a high risk of passing bad checks," said Chandler, who notes that three-quarters of the grocers surveyed agree with him.

DURING THE past two years, mandatory code dating has been successfully tried in Illinois, Minnesota and West Virginia.

In Michigan, some banks are code dating volun-tarily including all Kent County-area banks.

MFDA has been working with the banking com-munity on the proposed legislation and has forged an agreement in principle with the Michigan Bank-ers Association.

Other backers included the Michigan Retailers Association and the Michigan Retail Hardware Association which participated in the study and found that their members are experiencing similar frustrations with bad checks. The Michigan Merchants Council and the Detroit Chamber of Commerce have also expressed support for the measure. The groups expect action to be taken on the bill sometime this fall.

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## Fall is here: So why not try some corn with avocado spread

Believe it or not, while fall is here it's "spring" in Florida. That's why we're able to get lots of sweet corn from Florida in our markets during the early winter months. After you've purchased this corn be sure to hink it as soon as you get home; then sprinkle the ears with water and refrigerate immediately in plastic bags. When you're ready to cook the corn boil a good amount of unsatied water in a large pot and cook uncovered in the boiling water for three to five minutes—just until the liquid in the kernels turns opaque.

Now, how do you serve this Florida com? It so happens that Florida avocados are also in peak availability this time of year, so why not try combining the two? You might serve the corn spread with a creamy, seasoned with compared avocado is seasoned with lenon, salt and onlou and garlie powders and lavishly spread on the hot cooked corn. Plan on buying the avocados for this spread, bow-

ever, several days shead so they can fully ripen at room temperature. You'll know they're ripe when the flesh yields to gentle pressure of your fingers.

Another colorful, tasty combining of corn and avocados is a spicy corn salad spooned into ripe avocado balves. Perfect for a light luncheon main dish or supper salad.

AVOCADO SPREAD FOR CORN 1 very ripe avocado (10 ounces) 1½ tsp. lemon Julce ½ tsp. salt 4 tsp. salt 1/16 tsp. onlon powder 1/16 tsp. garlie powder

Just before serving peel avocado and remove seed. Place avocado pulp in the container of an electric blender or food

processor fitted with a steel wing blade. Pureo (Makes about % cup). Stir in lemon julce, salt, onlon and garlic powders. Spoon into a small serving bowl. Spread over hot ears of Florida corn. (If not using immediately, cover with plastic wrap and refrigerate.) Yield: % cup.

CORN SALAD IN AVOCADO HALVES % cup saind oil Fresh lemon juice

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# tsp. salt

# tsp. sulon powder

# tsp. ground cumin

# tsp. garlic powder

1/16 tsp. ground black pepper

1% cups corn kernels . % cup diced tomato or green pepper 2 ripe avocados

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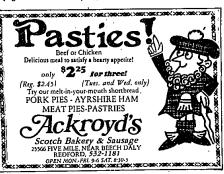
In a medium bowl combine oil, 2 table-spoons lemon juice, sait, onton powder, cumin, garlie powder and black pepper. Sit in corn and tomato. Just before serving cut each avocado in half lengthwise. Remove plis. With a sharp paring knife remove some of the pulp leaving a 44-inch wide shell. Cut removed putp in 44-inch cubes (makes about 36 cup). Add to corn mixture; toss lightly. Brush cut edges of avocado with temon juice. Spoon salad into avocado shalves.

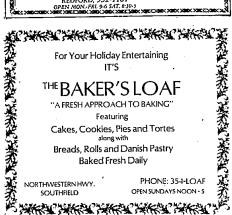
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