

## Food giant automates checkout

By R.J. King  
special writer

Tired of waiting in line at the grocery store? Especially when all lanes are jammed, all carts are crammed and there's no shortage of customers waving checkbooks and coupons?

Well, wait no more. Six CheckRobots, the state's first automated checkout stands, were recently installed at the Farmer Jack store at Maple and Orchard Lake Road in West Bloomfield Township, and customers couldn't be happier.

"It's fantastic," said Harold Kohn, a West Bloomfield resident. "There's no waiting in line. You just run the bar code over the machine and you're done. It's a lot of fun, but I hope no one loses their job."

Rick McArdle, manager of the Farmer Jack store, said he hired two cashiers to ring up receipts for customers using the six CheckRobots, adding no one will lose their jobs due to the automation invasion, though few jobs will be gained.

"In the three weeks since we've had the machines, we found 35 to 40 percent of our customers use them," said McArdle. "There's a lot of questions at first, but we've gotten a lot of compliments. They're a winner." The machines are operated by a

touch-screen computer monitor and a series of lasers that read the Universal Product Code — a small box of straight lines — listed on most consumer products today. To operate a CheckRobot, shoppers hit a start button and scan the groceries over the bar code reader just like a Farmer Jack cashier, before placing items on a moving belt. The machine voices the name of the item and the price and keeps a running tab on the screen.

PRODUCE and other perishable items are priced manually by punching a three-digit code on the computer screen. The code is listed on stickers attached to the outside of a bag

of, for instance, apples or oranges.

"This is the first time I've used the machine, and I like it," said Lois Howell, a resident of West Bloomfield. "Once you get over the fear of dealing with a machine, it goes very smoothly." While shoppers are ringing up their purchases, a bagger packs the groceries. The machine types out a bill, which is paid at a special cashier stand. The cashiers will also deduct coupon offers.

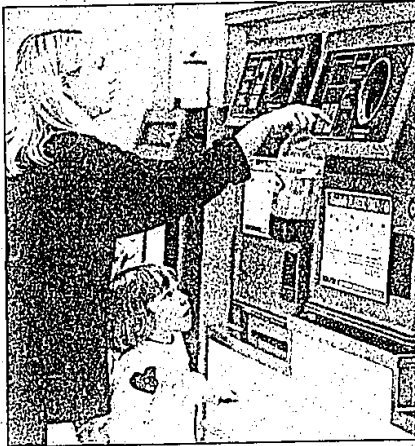
To discourage theft, each machine has a photo log of every item in the 53,000-square-foot store. If a customer scans a can of peas but sets a New York Strip steak on the belt, an alarm will sound. The CheckRobots are part of a six-

month, \$4-million expansion and renovation of the Farmer Jack store, which first opened 20 years ago. In addition to the automated checkout stands, there are five do-it-yourself can and bottle return machines.

Scott Lamb, quality assurance manager for NERCO Inc., a New Haven, Conn. recycling firm that manufactures the automated bottle return machines, said they were the first of their kind in Michigan.

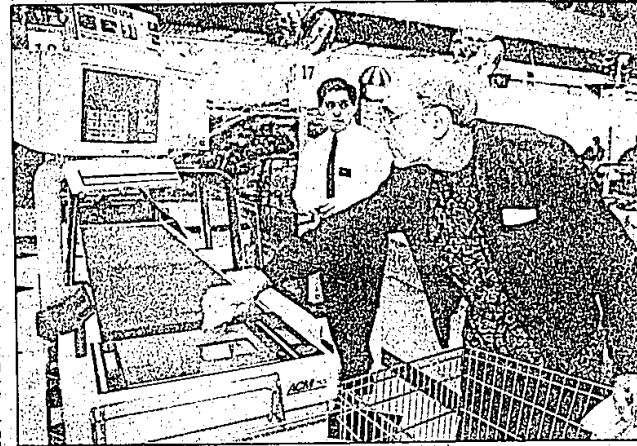
"The machines read the UPC labels on a bottle or can and prints a voucher which you present to the cashier," said Lamb. "After a can or plastic bottle is read, it's crushed to

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staff photo by SHARON LAMIEUX

Chris Mark of Franklin and 3-year-old daughter Carly try out the automated bottle return at the Farmer Jack at Maple and Orchard Lake Road in West Bloomfield Township.



Harold Kohn of West Bloomfield goes through Farmer Jack's automated checkout line for the first time.

## Independent grocer banks on service, wide selection

By R.J. King  
special writer

With the consolidation within the grocery industry in metro Detroit over the last 20 years — as Chatkum's, Great Scott and Wrigley's have all disappeared — how is it an independent grocer like Jim Hillier is expanding?

A resident of Franklin, Hillier owns six area grocery stores, the most recent a Shopping Center Market at the corner of Haggerty and 14 Mile Road in Novi, which opened last November. In the next year, Hillier plans to open another store in western Wayne County or in the Ann Arbor area. Already he owns the Food Emporium in Livonia and Shopping Center Markets in Berkley, Northville, Southfield and West Bloomfield.

"Our philosophy is to try and meet the need of anyone who comes into our stores," said Hillier, who holds a law degree from the University of Michigan as well as an undergraduate degree in astronomy. "If someone asks for anchovy sauce or a specific olive oil, we'll order it." "We have twice the diversity of the chain (grocery) stores and our prices are competitive. All our meat is cut to order and we offer 600 different varieties of ice cream, 200 kinds of olive oil and, well, I could go on for hours."

Hillier's father, Sidney, first opened a grocery store 50 years ago in Detroit with a partner, Weldon Lutey. Since that time, the parent company, Hillier & Lutey Inc. in Southfield, has seen its revenues jump to more than \$100 million.

"If you offer people quality goods at competitive prices along with friendly service, they'll return again and again," said Hillier, who practices law on a limited basis at the firm of Hillier & Langans in Southfield. "People appreciate service most of all."

JOE SARAFI, executive director of the Associated Food Dealers of Michigan in Southfield, said independent grocers like Hillier are unique to the metro Detroit market given most metropolitan areas across the country are controlled by chain operations.

"The Detroit market has several retailers who control from three to 12 stores which are family owned and operated," Sarafa said. "I expect in the future the independents will branch out in greater numbers than the chains."

"Because of the '68 riots, many of the chains abandoned the Detroit market. And some of the chains which remained were hit by lengthy strikes which provided opportunities for independents to expand, and they certainly took advantage of it."

At Hillier's 60,000-square-foot store in Novi, shoppers could find miniature vegetables organically grown in California, red peppers from Holland and tomatoes from Belgium.

The store also has sections of certain aisles devoted to specific nationalities. A Japanese section, for instance, offered rice sticks, jasmine tea, dried mushrooms and more than 20 varieties of soy sauce.

Barbara Smalls, a Farmington Hills resident, said she started shopping at the Novi store the first week after it opened.

"The meat here is much better than what you can get at the chain stores, and they cut everything to order, which makes you feel kind of special."

"They also weigh just the meat, and not the packaging. And I don't know if they hire more help or it's just because this store is new, but the lines never seem to be that long. That saves me a lot of time."

IN ADDITION to a Comerica branch office, the Novi store also boasts a French bakery where breads and pastry items are baked daily; a photo shop with a do-it-yourself developing machine and the Elizabeth Green Boutique.

While Hillier said an astronomy degree doesn't offer much use to a grocer, he said he does enjoy traveling.

"I was just at the Exotic and Fancy Food Show in San Francisco where I brought back over 200 new products," he said. "The next thing to make it big will be grape-seed oil. It has no cholesterol, no saturated fats, and it has a very benign flavor so it won't mar the taste of other foods. I think it will be a winner."

## Getting your financial affairs in order requires direct action

By Doug Funke  
staff writer

Outline a family budget. Review your insurance coverages. Make a will.

Simple advice, but not often translated into action, personal finance professionals say.

"Most people still procrastinate," said Austin A. Kanter, an insurance agent and financial planner in Southfield who this year served as general chairman of Financial Affairs Month in April. "I think there's more sophistication now, more knowledge, but ironically they haven't done that much more about it."

Financial Affairs Month is an annual public awareness effort promoted by such organizations as the Michigan Association of Certified Public Accountants, the Detroit Bar Association, American Society of Chartered Life Underwriters and Chartered Financial Consultants, and banks.

It's timed for April, when tax returns are due, but any time is good to get your financial affairs in order, advisors say.

"I find most people spend more than they make. I'm amazed," said Judy Trepeck, a CPA with Hehmann, Robson & Co. of Farmington Hills. "I'm a real big one on budgeting. Get control of how much it takes to live."

"Sometimes, if you postpone what you've got to have for a month, you find out you don't have to have it."

Jim Knous, a Rochester Hills financial planner, also is big on periodic reviews.

"THE BALANCE sheet is where

## Advisors offer nuggets

Waiting, hoping and wishing don't always get things done. Especially when it comes to financial planning. When you decide to get going, here's some specific advice to consider.

• "People have to look at how they use credit cards. They're not meant to be long-term loans. That's where you get yourself in trouble. I use credit cards but I pay them off every month. I use them as fiat."

— Judy Trepeck, CPA

• "There are two ways to save. You can spend your money, then save what's left. Some save first, then spend what's left. Most go the first way and never have anything left."

— Austin A. Kanter, financial planner

• "Every once in a while, it's not a bad idea to evaluate your insur-

ance coverage depending on what stage of life you're in. A young person with kids may need a lot. An older person with the kids gone, maybe they don't need any at all or some but not much."

— Les Patterson, CPA and lawyer

• "Deal with a competent professional. Look for professional designation. Find out where you are, where you'd like to be and establish a plan to get there."

— Kanter

• "Look beyond the advice to determine what might be the motivation behind the recommendation. Don't make a decision right away. Get a number of opinions. Cover all the bases. You make your own decision, but have an expert take a look at it."

— Jim Knous, financial planner

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