

Automated supermarkets coming to the area

A new electronic age in supermarket checkout systems may soon be a reality. With this system, items will not be stamped with a price the customer can decipher.

But Dave Strong, user systems specialist of Allied Supermarkets, Inc., Livonia, does not see that as a problem.

Allied operates Wrigley supermarkets. Strong said the Wrigley store at Long Lake and Telegraph Roads, Bloomfield Hills, has used a partially automated system for a year. Twenty percent of the store's items are price-coded, but few customers have raised objections, Strong said.

Under the new system, all items will be coded, electronically scanned, and the price will appear automatically on a receipt tape.

"Electric scanning of items at checkouts to identify and price them automatically and to bag them immediately afterward is a development designed to benefit consumers and the supermarket industry," Strong said.

"Consumers will really determine the future of an electronic checkout system. They must accept scanning and bagging under actual store conditions before the system can work," he said.

"Installing the system is expensive, and with the importance of consumer acceptance, the complete implementation may take up to 10 years," he said.

A total system consists of a mini-computer linked to each checkout which may have a scanner, an elec-

tronic scale, a cash register, a display screen, a customer receipt printer, and a work station with change return. He said the average cost per store could range from \$80,000 to \$118,000.

The UPC codes are the black and white rectangular-shaped lines that grocery manufacturers are printing on more and more packages and containers, Strong said.

These markings identify manufacturers and describe their products. There will never be two different items with the same symbol.

The number assigned for each symbol is controlled by a private firm, Distribution Code, Inc. The symbol and its associated numbers can account for up to one trillion different products.

THE READING of the UPC symbol is accomplished by a beam of light being passed through a ruby. Called a laser beam, it is activated only when an item is scanned.

The scanner picks up the stored price from computer files and prints the price on the cash register tape. This happens as fast as the cashier can pass the product over the scanner.

The customer can see the price being charged and a description of the item as it is being bagged.

The automatic scan and bag system will determine the taxable and non-taxable items and show this on the tape; correct price advantage on multiple price items is assured.

Specials and promotion items are not missed; there is automatic check verification and automatic coupon refund.

OF BENEFIT to the industry is the eliminated cost of price marking and re-marking for price changes. It also provides better management control and reduces the cost of training cashiers.

Although grocery manufacturers did not expect retail scanning to start until this year, about a dozen supermarket chains have launched one-store test installations since mid-1974, Strong said.

Five hundred business visitors from as far away as Australia have seen the fully automated system at the

Marsh Supermarket near Findlay, Ohio, food industry sources report. As many as 30 food stores, nationally, are expected to be equipped with scanners by June, 1975, Strong said.

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Today's investor

Are options a good buy?

Q. I have been informed by my broker that I could make an exceedingly high rate of return on my investment by buying options. I'm sure there must be some way you could possibly lose money, and I'd like to know about some of those before I give him an order.

A. You might write the Chicago Board Options Exchange for some of their literature on option trading. The address is La Salle at Jackson, Chicago, Ill. 60604.

Option trading is not a one-way street to profit, by any means. I'm no expert on option trading, but I have seen a number of reports on the results. One report indicated that in the down market in the last six months of 1974 practically anybody who bought an option lost his money.

At the same time practically anybody who sold an option in that period wound up keeping both his stock and the option fee he received. That pretty much seems to be the story.

When the market goes down the people who buy options lose their money because they do not exercise their options. When the market goes

up they do exercise their options, and the people who sold them find their stock has been sold.

One report I saw for an up period in the market indicated that the people who made the most money were those who owned the stock rather than the option buyers. That's a report that was commissioned by the CBOE.

Options are not a way to escape the possibility of loss. Options are a way of increasing your gambling odds by giving you the possibility of using more stock than the money you are risking would buy outright. Unlike stock, options have a time life, and when that time expires you either exercise the option or you have nothing.

Q. I have \$25,000 worth of Genesco that I bought at \$37 a share, and it is \$3. Can you give me a suggestion?

A. Genesco has had a multitude of problems. Changes have been made in top management, and efforts are being made to cut out unprofitable businesses, establish better cost controls and improve profits. Profits for 1974 improved markedly over the previous year; however, it is a big corporation, and it will take time to tell if the new management can make continued progress. This suggests to me that the stock price is not likely for some considerable period to be getting back to the heights where you made your purchase.

Q. I bought 50 shares of W.T. Grant at \$35, and it was paying \$1.10 dividend. Now it is down to \$2 and pays no dividend. I've considered buying some more at today's price or switching to Kresge at \$18.20. What do you think Grant's prospects are?

A. Here are some of the things I would think about. Grant is one of the nation's very large retailers with over 1,000 stores.

It carried out an expensive expansion program, and many people have said it didn't do a good job in that it was late starting the program, chose some marginal locations, developed a poorly balanced inventory and got caught with a lot of borrowed money at high interest rates. The company has needed help from its banks. Those are the bad points.

One the good side, the company placed a man in charge a few months ago who has had an excellent record; he has inaugurated a cost savings program that should be very helpful. He will, of course, also have to produce a business building program, and hopefully you will see that announced soon.

The press has carried stories that the company's banks are going to continue to supply Grant with credit. It is too early to be sure what will happen to the company, but it appears that steps are being taken that could turn it around.

At this point, I would not be inclined to buy more of the stock except from a very speculative viewpoint. In your case, however, in view of the value of your investment at this point and the percentage of it that would be involved in paying the costs of another sale and purchase, I'd be inclined to stay with the company. If it makes it, you should eventually experience a sizeable recovery in its price.

Q. I bought stock in U.S. Steel many years ago. The dividends have been good, but until a year ago the price of the stock just kept coming down. A few years ago my broker said I made a mistake and bought in a bad industry. Now my brokers says it's a good industry and that I should hold on to the stock. Do you think he is right?

A. A lot of changes have taken place in the steel industry. Many of the factors that were working adversely in that industry a few years ago are no longer problems. The industry's capacity is such that it can now barely meet the needs for its product.

Foreign steel is now higher priced than American steel, and this removes some of the competitive pressure from overseas. Also, worldwide demand is sufficient to keep a lot of foreign steel out of the U.S. market. The competition from substitutes such as other metals and plastics is no longer as intense as it was.

LOST WILLS

Anyone with information concerning the Wills which Paul B. Jakocic, DDS, and his wife, Marie, executed in November 1974.

Call
Chester C. Lawrence
962-8888

ALBERT P. HERTZOG, Attorney, 2226 Farmington Road, Farmington, Michigan

STATE OF MICHIGAN, THE PROBATE COURT FOR THE COUNTY OF OAKLAND 12840

Estate of HELEN M. K. ZIMMERMAN, also known as HELEN M. ZIMMERMAN, Deceased

NOTICE OF HEARING

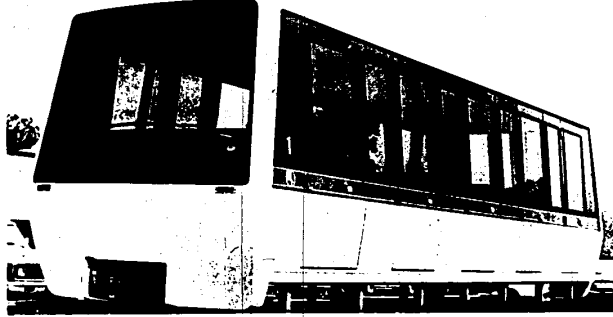
TAKE NOTICE, on the 30th day of January, 1975, at 9 A.M. in the Probate Courtroom, Oakland County Courthouse, Pontiac, Michigan, before the Honorable DONALD E. ADAMS, Judge of Probate, a hearing will be held on the petition of BERNARD ZIMMERMAN, The Will of the deceased dated November 4, 1971 was admitted to Probate. Administration of the estate was granted to the said BERNARD ZIMMERMAN, the executor named in said Will. Creditors of the deceased are notified that all claims against the estate must be presented and verified on or before April 22, 1975. Notice is further given that a determination of the legal heirs of said deceased will be made on said last mentioned date at 9 A.M. Notice is further given that the estate will be thereafter assigned to the persons appearing at record verified thereto.

Dated January 20, 1975.

Attorney for petitioner, Albert P. Hertzog, 2226 Farmington Road, Farmington, Michigan 48031. Phone 474-0871.

Witness: Bernard Zimman, 2261 Redfern Road, Farmington, Michigan 48031.

Notary Public, Farmington Observer & Eccentric, Public February 4, 1975.



For the zoo

A Detroit area research and development firm, Autodynamics Corp. of America, assisted Bendix Systems of Canada in the development of a new people mover transit system heading for Toronto's Metropolitan Zoo.

The operational prototype of the electric-powered vehicle was completed as a joint effort of the firms, with Autodynamics doing the vehicle body engineering and prototype build.

The 24-car system, which system, which will permit year around touring and observation of animals in their natural habitats, is expected to be operational this summer.

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Freshman honored

FARMINGTON—Martha Flaherty, a freshman at Albion College, has been designated for a Presidential Recognition award.

A graduate of Henry Ford High School of Detroit, she is majoring in biology.

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