

"THANK YOU, AND HAVE A NICE DAY!...
(BUT A NICE DAY!... A NICE DAY!... A NICE DAY!")



Automated tellers get mixed reviews

Automatic bank tellers are roughly in the position of the Edsel embraced by some and strongly avoided by others, two researchers report in a recent University of Michigan publication.

Peter Mears, management professor at the University of Louisville, and Robert Osborn, market design authority, found in a Midwest-based study that many bank customers avoid using bank machines because they feel they lack mechanical ability, or they prefer to transact business face-to-face with a bank representative. Lack of privacy to use the machine and the need for two-way communication were other factors cited.

Mears and Osborn do not suggest that lack of use by many patrons indicates that bank machines will totally fail, but that "at present bank machines are an unrealized promise in the minds of the consumer and the future potential of the machines could prove to be elusive."

Both non-users and users of bank

machines in the survey of 300 respondents share the perception that bank machines should facilitate immediate but safe transactions; be convenient; accept payments; be personal, and have a questionable future use.

Convenience factors mentioned in the survey dealt with machine availability in shopping centers, grocery and retail stores, and machines which can be activated from a car. Such convenience, the authors add, must be coupled with satisfactory use experience before customer transactions will increase.

Customers also would like machines that can accept payments on loans and mortgages, transfer funds between accounts, which the researchers say are technically possible—hopefully without making the machine more complicated for its users.

"Based on these findings," researchers conclude, "banks should not assume that additional machines will automatically result in increased consumer acceptance."

County GOP gives gavel to Knollenberg

Joseph K. Knollenberg, an insurance man who recently moved to Bloomfield Township from Southfield, became Oakland County Republican chairman.

Knollenberg succeeds Arthur Elliott, of Troy, who retired from the post after three years. Elliott is a former state GOP chairman.

Also elected unanimously by the party's executive committee were these officers:

• Vice-chairman — Margaret J. Thoms, Birmingham. Long considered one of the county's best-organized precinct leaders, Mrs. Thoms is past president of the Oakland County Council of Republican Women and has served by gubernatorial appointment on the Michigan Medical Practice Board.

• Treasurer — Michael W. Hutson, Troy. Hutson has been treasurer of the Oakland County Bar Association and is that group's president-elect. He has volunteered his legal services to the party in recent years and is considered an expert on campaign finance laws.

• Secretary — Carol E. Stanley, Waterford Township. She sells for Evans and Associates, Realtors, in White Lake Township and ran for county commissioner in her district in 1978.

Knollenberg moved up to the chairmanship after serving as county campaign chairman by Elliott's appointment, during 1978.

Area hearings slated on Bell rate hike plea

The Michigan Public Service Commission will hold public hearings Feb. 28 in Detroit and Farmington Hills on a rate increase proposed by Michigan Bell Telephone Co.

Bell is asking the commission for revenue increases of about \$24 million annually over a two-year period. Bell seeks to increase its rates by produce \$12 million more in 1979 and \$2 million more in 1980.

The Detroit hearing will begin at 1:30 p.m. in the 12th floor auditorium of the City-County Building, 2 Woodward.

The Farmington Hills hearing will begin at 7:30 p.m. in 306 J Building of the Orchard Hills Campus of Oakland Community College, 1496 between Orchard Lake and Farmington roads.

The major hearing at which company witnesses will be cross-examined will begin at 9:30 a.m. March 5 in the PSC offices at 6545 Mercantile Way, Lansing.

According to the PSC, Michigan Bell says charges for basic residential and business service will not increase until September of 1979.

Bell also requested interim rate relief amounting to some \$12 million.

Museum offers programs

Henry Ford Museum is presenting two unusual offerings at the Museum Theater at Greenfield Village in Dearborn. One event reveals the spirit of American art and architecture between 1790 and 1820 and another recaptures the beauty of 18th century classical baroque music.

In his Jan. 11 lecture "Arts of the Federal Period: The Neo-classical

Impulse," Wendell D. Garrett, publisher and editor of the magazine Antiques, will discuss American artists and architects after the Revolutionary War and how they employed purer, less ornate classical forms than did their English counterparts.

Garrett will describe what he calls "a safe of secular Puritanism."

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