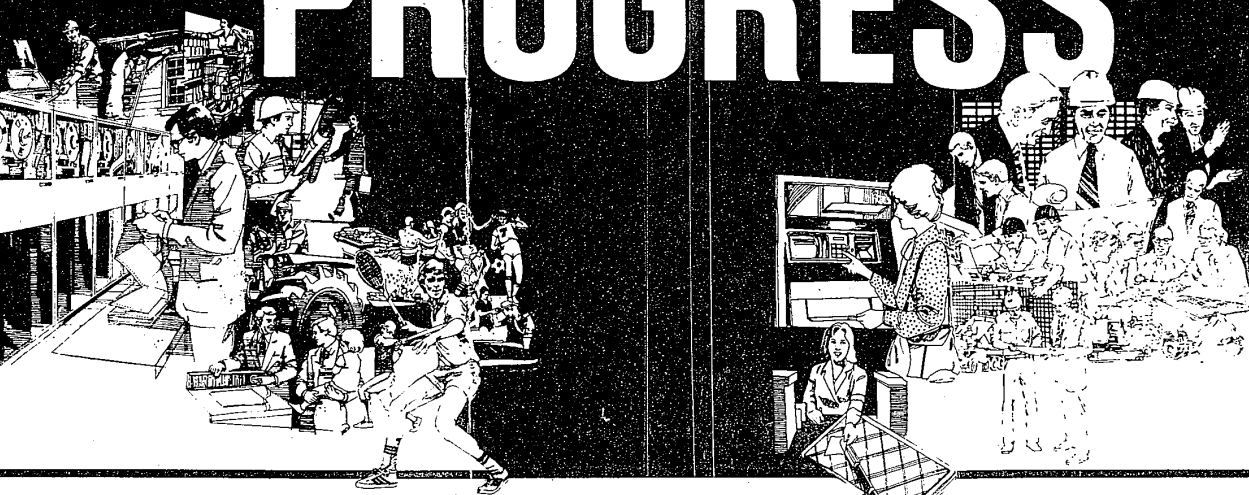


PROGRESS



Wave of the future

Computer banking comes of age

By ALICE COLLINS

Step right up to the money machine. Place your own private plastic access card into the slot and the machine begins "talking" to you via printed words on its video screen. It says, "Identify yourself with your PIN (personal identification number)." Punch your four secret numbers on the machine's keyboard. Don't be nervous, even if it's the first time you've handled your financial transactions through a machine instead of a human bank teller.

The machine isn't going to let you make a mistake. It carries on a "conversation" with you, guiding you. It asks you what you want to do and tells you what keys to punch to see that it is done. Do you want to transfer funds from one account to another? Do you want to make a deposit or a withdrawal or something else?

WHATEVER it is you want to do with the money in your money accounts, you can do it on the money machine. To complete the procedure, the machine gives you back your receipt and access card. There's been no paper work or people, except you and your receipt, involved. The machine takes only seconds to complete the transfer of your funds. It's done.

"It's simple and convenient for the customer," says Richard Webb, a Detroit bank executive who's been dedicated to bringing electronic banking to full-scale reality for about five years. Webb is executive vice president of Michigan National Bank of Detroit and in charge of electronic fund transfers for the Bloomfield Hills-based Michigan National Corp. Michigan National owns the money machines currently located in off-bank premises in supermarkets, shopping centers and office buildings.

"If they try it, they'll like it. All they have to do to make it work is be able to read," says Webb. What electronic banking will do for financial institutions, according to Webb, is to save them "economically and physically from the labor-based paper system that has become staggering."

YOU MAY not have used an automated teller machine (ATM) yet, although they've been around for a while. Perhaps you noticed one here or there, in your supermarket, office building, shopping center, or sticking through an outside wall of your bank.

If you haven't tried one, you probably will in the near future because electronic banking in Michigan is about to take one giant leap from infancy into adolescence. About 100 Michigan financial institutions are about to begin sharing each other's automated teller machines, those "in house" as well as those in off-premise locations. Brand new "MAC-link" (Michigan Automated Clearinghouse), the master electronic fund transfer computer switch in Detroit, is having its kinks ironed out.

MAC-link, provided by the association of banks for electronic transfers, will be the clearing house between and among all the financial institutions using the electronic machines hooked into it.

"It's about to go on its maiden voyage," predicts Webb.

"SOON MICHIGAN National will begin sharing its whole system with Manufacturers National Bank," says Webb. He doesn't want to name an exact date because that depends upon final programming and check-outs with MAC-link.

"Next, there are 100 financial institutions signed up to join" the MAC-link computer network, he adds.

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Checkout coding

Scanners add new zip

By MARGARET MILLER

"Ease at the front end" is how one supermarket spokesman describes a major aim that is bit by bit progressing in the game of dispensing our supply of food and other commodities.

Aiding the progress is a system of lines and bars that are becoming a familiar, if little understood, sight in the many-aisled marts. So far, its actual use isn't common enough to have caused much easing in many supermarket front ends.

But it does work to cut waiting time at the checkout counter, report spokesmen for Bormans, Inc., and the Kroger Co. in this area.

The system is Universal Product Code, which puts a coded identification on a myriad of nationally-distributed items and can be adapted to locally-produced ones too.

The codes appear on things that go into grocery baskets in every market in the area. But only in a few, where an expensive scanner has been installed, are the lines and bars utilized as they are meant to be.

Bormans has scanners in Farmer Jack markets in Birmingham and Rochester, as well as one in downtown Detroit. Kroger stores utilizing the system are in Farmington, Canton, Ann Arbor, Flat Rock and Ferndale.

THE SCANNER does its work as the cus-

tomers brings a cart of groceries to the checkout counter.

There the cashier passes a beam of light over the black and white code. That records information that is inherent in the code — the type of product, the manufacturer and the size.

"Each part of the code translates into information about the specific item," said Bert Kirschner, director of research at Bormans. "But price is not included in the printed code. That goes on at the store level."

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Charles Mycallef of Livonia stays in shape by jogging along the asphalt trail through Ed-ward Hines Parkway in Wayne County. (Staff photo by Gary Caskey)

Healthier attitudes build strong bodies

By TERI BANAS and EMORY DANIELS

When the 1980s come to a close, the population should be much healthier and more physically fit than any preceding generation.

That's because there is a marked trend toward involvement in almost any activity which will result in a healthier, stronger body capable of withstanding the pressures and tensions which lead to high blood pressure, heart disorders and other crippling and fatal maladies.

"Physical conditioning is definitely the 'in' thing as far as what people want to do," says Ruth Duey, branch executive at the Northwest Branch of the YWCA in Redford Township. "Fitness is the vogue thing today," adds Dave Heiser, director of the Wayne-Westland YMCA.

And Dave Heinzman of Schoolcraft College also reports an increased interest in physical fitness and conditioning.

Another related trend is the interest of women in weightlifting — an area of fitness previously considered to be exclusively for males.

Linda Wayne of Silvers Gym in Plymouth confirms that trends in health awareness include an interest by women in working out on weights.

IN 1956, when the Redford YWCA opened, its membership was 1,500.

Now the Northwest Branch has a membership roll of 10,000 and has gone through three building expansion programs.

Today, aerobic dance exercise classes are by far the most popular among members, says Ms. Duey, who adds that such classes have waiting lists.

Aerobic exercise is that which aims at toning muscles and also monitors the individual's cardiovascular system.

There also is interest in such specialized exercise classes as aquatic exercise for the handicapped, exercise classes for the back, and "En-core," a rehabilitation exercise class for mastectomy surgical patients.

Right now, she explains, participation is split between physical conditioning offerings and sports-related courses like swimming and volleyball.

Because the branch is a YWCA, most of its classes are geared to women. "For these women the Y is a time for themselves only. They feel

better when they're in good shape. And they come to a Y for the camaraderie. It's a social type of thing."

IN THE PAST two years, Heiser of Wayne-Westland YMCA notes there has been a 200 percent increase in the fitness program.

"We used to get between 75-100 people per session in our classes. Now it's better than 300."

People used to sign up for a 10-week course and then drift away, adds Heiser. "Now they are staying because they realize if they don't continue exercising they will regress."

Greater awareness of one's health in general has fueled the interest in getting in shape and staying there.

As a result, the Y fitness program also includes classes which work on conditioning the heart and lungs as well.

In fact, the Wayne-Westland Y tests heart rates and body fat content and tests blood before applicants are allowed to join classes.

TODAY THE YWCA has a range of courses for people of all ages — beginning with prenatal exercise classes for pregnant women to fitness courses for infants to exercise programs for those in their 60s, 70s and 80s.

In a parent and infant exercise class for youngsters as young as three months, the motto is, "Fitness by five, fitness for life."

Another recent development at this Y is aerobic exercise dance classes, primarily for women. "These have become very popular."

Heiser also notes that many joining the Ys today are "old Silhouette and Vic Tanny people."

"We don't have all those fancy chrome machines Vic Tanny's have but people are impressed with what we offer and they know that it is cheaper than at the commercial places."

"A lot of those machines too are aimed at building muscles. People realize that just because you have muscles on top of muscles you're not necessarily in shape."

IN SPITE OF this realization, though, many women are joining men in weightlifting.

For women, the purpose and even the philosophy of weightlifting, however, is different.

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