

New payment system comes to Hills

Card system is replacing checks

When F&M Distributors opens its 75th store in Hunters Square shopping center in Farmington Hills on Tuesday, it will add a new page to Michigan's retailing history.

On that day, customers can start paying for their purchases without using cash, without writing a check or without putting out a credit card.

Instead, they'll take out their Magic Line ATM card, hand it to the clerk, punch their secret, Personal Identification Number (PIN) into a keypad, and walk out of the store with their purchase paid for.

It's called Magic Touch point-of-sale (POS) and F&M Distributors is the first retail chain of its kind in Michigan to offer it. F&M doesn't charge a fee to use the service.

F&M's decision to offer POS at its new location, in the former Tully Hall site at Orchard Lake Road and 14 Mile, led to Magic Touch, the first and only point of sale system in the state. It was developed by Magic Line Inc., Michigan's largest shared electronic funds transfer network with 2,800 automated teller machines and 350 participating financial institutions. Electronically, the Magic Touch POS system moves money from a consumer's checking account to a store's business account.

"MERCHANTS ARE interested in POS because it gives them guaranteed and instant revenue, and that's good news for their operation," said Jim Outland, Magic Line president.

According to Frank Newman, president of F&M Distributors, this new way to pay for goods and services is a natural outgrowth of the F&M philosophy.

"Our record of success has been based on customer service. Since our founding, we've offered exceptional-

'Industry figures show that POS transaction volume and dollar volume are increasing each month. And those transactions are replacing the use of checks. That's good news for us and for the consumer.'

— Frank Newman
F & M chief

ly low prices and an extremely broad selection of merchandise because that's what our customers wanted.

"And our sensitivity to customer service led us quite naturally to POS because it offered our customers another level of convenience, another way to pay for their purchases," he said.

NEWMAN KNOWS POS is a wave that's getting bigger. "Industry figures show that POS transaction volume and dollar volume are increasing each month. And those transactions are replacing the use of checks. That's good news for us and for the consumer," he said.

"POS is quicker and more convenient than writing checks, and less costly than credit cards," he added.

Murray Brown, deputy commissioner of the state's Financial Institutions Bureau (FIB), thinks POS is destined for success. "Customer confidence in the use of ATMs has never been greater. They're widely accepted, are more conveniently located, more sophisticated, and more reli-



Frank Newman, president of F&M Distributors, says the Magic Line payment option is a new way to pay for goods and services.

able than was the case in the past," he said.

Brown, who is in charge of policy and consumer affairs for the FIB, also said the trend to one-stop shopping and the desire for convenience will give POS a big boost. "POS will allow the consumer to shop without

making an extra stop at a financial institution or ATM to get cash," he added.

F&M eventually plans to convert all its stores to the new payment system. Mobil Oil introduced the system in Michigan in July.

YMCA highlights

These YMCA highlights appear courtesy of the Farmington YMCA, 24100 Farmington Road, Farmington Hills. For information, call 553-4020.

PROGRAM REGISTRATION
Registration for the YMCA's Fall II programs will be the week of Oct. 23. YMCA members may enroll for Fall II classes from Monday, Oct. 23, through Saturday, Oct. 29. Non-YMCA members may register beginning on Tuesday, Oct. 24, through Saturday, Oct. 29. The YMCA offers a wide variety of programs for preschoolers, youth, adults and families. Call the Y at 553-4020 for more information regarding programs or membership matters.

PRESCHOOL PARTY
The fun games and prizes are invited to join together for a great Halloween celebration. The party is for 2- to 3-year-olds and will include games, songs, crafts, music and

a visit from the "Great Pumpkin." The event will be Saturday, Oct. 28. Sign-up for the 10 a.m. to noon or 12:30-2:30 p.m. time slots. Interested parents should register their preschoolers at the YMCA.

YOUTH GYMNASTICS
The Farmington YMCA offers gymnastics programs for youth ages 5 to 14. A variety of class times are offered under the instruction of YMCA Certified Staff. Individual attention and safety is emphasized. Registration will be the week of Oct. 23 for classes that start the week of Oct. 30. Call Jean Warren at the Y for more information, 553-4020.

CORPORATE MEMBERSHIP
The Farmington YMCA offers a Corporate Membership Program for local businesses. The plan includes discounted memberships and possible on-site programming. Call Greg Voss at the Y for more information, 553-4020.



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CHIROPRACTIC OUTLOOK

By Dr. Philip McCarty



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Stop using words that hurt.

For helpful information, write: National Committee for
Prevention of Child Abuse, Box 20645, Chicago, IL 60620