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DANIEL HOWES

## Michigan is blind to the future while it clings to the past

**MACKINAC ISLAND** — To Michigan's power crowd, the markers of the state's decline are disappearing manufacturing jobs, young people leaving in droves, a wretched housing market and too many residents with too little education for the new world.

At the top of the list should be our powerful entitlement culture. It's an impediment to fixing what ails Michigan, to embracing the blistering pace of change that slows just about any response the state's political leadership could muster.

In "A New Agenda for a New Michigan," scheduled for release today, Michigan Future Inc. pulls no punches in its assertion that an "employment entitlement" runs "deepest amongst Michigan's many unionized workers" but is shared across the state's income and geographic spectrum.

"We have come to believe that Michigan's decline is caused, in large part, because Michigan — its citizens, enterprises and communities — have been slow to adapt to a rapidly changing global economy."

### Can't talk about it

In short, the Big Company workaday culture that defined success for decades now is killing Michigan. Preservation of the status quo is preferable to expecting more post-secondary education of kids, embracing the global economy or most anything else that's difficult.

"We seem to be having trouble even having a public conversation about what a successful New Economy Michigan might look like," the report says. "Our civic agenda seems to be dominated far more by efforts to preserve our Industrial Age legacies."

Put another way: We can't see where we're going if we're looking in the rearview mirror.

If you're an autoworker seeking solace, there's none here: Michigan autoworkers out-earn their counterparts elsewhere in the country by roughly \$18,000 a year — and about \$7,000 more than workers in the growing high-pay knowledge industries. That "wage premium," the report says, "is not sustainable."

If you're a professional earning a good salary, "the unpleasant new reality is that the enterprise you work for, the job you have, and even your occupation offer less security than ever before."

### Yes, kids, it's tough

If you're a parent, the brutal fact is that Michigan ranks 31st in the nation for adults 25 years and older with a four-year college degree; that between 1995 and 2000, Michigan ranked third for the largest number of single college grads leaving the state; that just 27 percent of Michigan parents say a good education is "essential" to get ahead.

That is the power of culture. Of generations of landing good jobs on the line without a college education. Of managers who made short-term decisions to fatten the bottom line (and their wallets), all the while laughing off foreign competition.

"We've been a comfortable state in an Old Economy and life isn't going to be comfortable playing by a new set of rules," says Paul Hillegonds, a senior vice president at DTE Energy Corp. and member of Michigan Future's board of advisers. "That mindset is part of our culture. Culture is not easily changed by policy. We're going to have to suffer the pains of transition."

Reach Daniel Howes at [dhowes@detnews.com](mailto:dhowes@detnews.com).

# Jeep kills diesel Liberty in U.S.

■ Tougher emission regulations cited as reason popular version of compact SUV is going extinct.

BY JOSEF VALCOURT  
*The Detroit News*

While DaimlerChrysler's Jeep brand is touting its plan to build a Grand Cherokee with a fuel-efficient diesel engine, the automaker quietly ended production of a successful diesel version of its Jeep

Liberty SUV for the U.S. market.

The reason? The engine for the compact SUV doesn't meet tougher federal emissions standards that go into effect next year, and Chrysler said it wasn't cost-effective to replace the engine with a more modern version.

"The emission standards are becoming very stringent, and we weren't able to make a credible business case for a limited production vehicle," Chrysler spokeswoman Dianna Gutierrez told The Detroit News.

Chrysler's move to stop selling the Liberty in the United States comes despite its success. Liberty



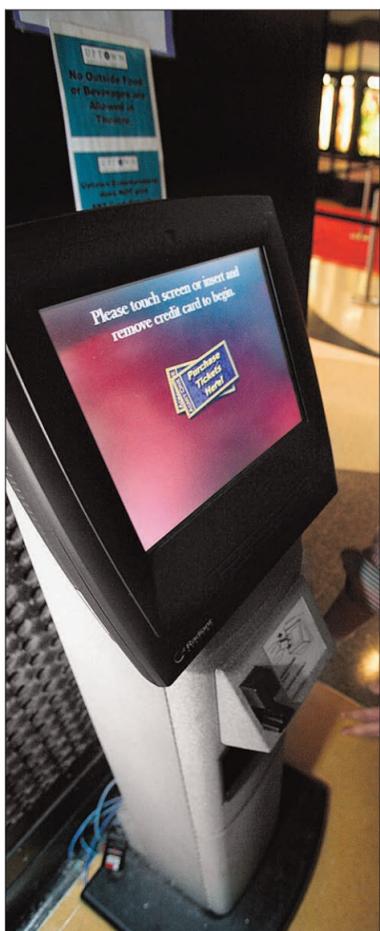
2005 Jeep Liberty Limited CRD

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John T. Greilick / The Detroit News

**GROCERY STORES:** Scanners now are capable of weighing some items and may cost less than their human counterparts.



Jeffrey Sauger / Special to The Detroit News

**MOVIE THEATERS:** Ticket kiosks are a popular alternative to the long lines that grow as movie show times near.



Tim Boyle / Getty Images

**GAS PUMPS:** Gasoline pumps that take credit cards but won't wipe car windows are the norm all over the country.

# Self-serve nation

## Touch screens get green light from more retailers

BY JENNIFER YOUSSEF  
*The Detroit News*

**W**hen Mark Owens is in a hurry, he's happy to be his own bag boy. On a recent trip to the Meijer in Canton Township, Owens scanned the few items in his cart, tossed them in bags and was out the door in less than two minutes.

"It's just quicker," said the 45-year-old Canton Township resident. Compared to waiting for a cashier, "I can do it a little bit faster."

More and more movie theaters, grocery stores, airports and hotels are following the lead of service stations. Thirty years ago, uniformed gas jockeys washed windows, checked oil and pumped high-test, but it's drivers who are now left holding the handle. Customers are doing for themselves what used to be done by clerks and cashiers as retail and service transactions move from the personal touch to the touch screen.

Companies say the self-serve checkout lanes save customers time and make it easier for them to do what they need to do and get on with life.

Last year, consumers made \$70 billion worth of transactions on self-serve devices,



John T. Greilick / The Detroit News

Marisa Wiersma of Canton Township says the scanners in the self-serve lane at Meijer are "right on the money."

according to a report by IHL Consulting of Franklin, Tenn. The amount is expected to climb to \$330 billion by next year.

Do-it-yourself scanners typically require customers to scan, weigh and bag their items, which can then be paid for with a credit card or cash. For the most part, customers are left to figure things out on their own, but an employee supervising three or four lanes is standing nearby to aid them through the process and check identification for such items as alcoholic beverages.

Meijer Inc. has used the automated check-out scanners in its stores for 10 years. The technology is so popular with customers that the company installed automatic scanners in all 175 stores in five states.

The company is putting even more advanced devices in some stores, said Stacie Behler, communications director at Meijer.

The new machines feature pictures of produce on the screen that customers can touch to weigh the food instead of entering a number code, and it accepts coupons and bottle return slips.

"It's all about customer service," Behler

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### Money Makeover

# Savvy step or fiscal flop?

■ We check in with Money Makeover participants to see how the advice worked out.

BY BRIAN J. O'CONNOR  
*The Detroit News*

From retirement plans to life insurance to college plans, everyone who participated in recent Money Makeovers says they got good, useful advice from the certified financial planners who reviewed their finances.

In looking back, several key elements crop up in the makeovers, but the most important one in every case was to create a solid financial plan and put it to work. Let's see how they did.

### Sterling Van Wise, Detroit

**Makeover date:** Oct. 17

**His objective:** The 26-year-old beverage salesman wanted to pay off debt, save for a home, retire early and head back to school.

### The expert:

Timothy Wyman of the Center for Financial Planning Inc. in Southfield.

### The advice:

Wyman suggested that Wise focus on paying off his consumer debt, and start tracking his cash to free money to put toward his retirement savings and home purchase. Wyman flatly ruled out Wise's hope for a very early retirement at age 40, which would leave him a mere 14 years to amass \$1.5 million — just about every penny he could earn between now and then.

Instead, Wyman advised Wise

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### Get a free financial checkup

The Detroit News is looking for readers interested in a free consultation with a certified financial planner and agree to let The News publish financial information and photographs. Send your name, address and daytime phone number to [MoneyMakeover@detnews.com](mailto:MoneyMakeover@detnews.com). Please include a brief description of your money questions and goals.



Sterling Van Wise of Detroit plans to save more.

### Quick hits: Cap on roaming charges

Several European cell phone operators, including Germany's T-Mobile and Britain's Orange, said Thursday that they have agreed to halve the price of making and receiving calls from abroad. The group of companies, which also includes Italy's Wind SpA and others, said they will cap the average wholesale rates they offer each other for roaming services at 45 euro cents (57 U.S. cents) a minute from October.



**MONEY & LIFE: 3C**

## Don't drown in debt — get counseling

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