



**SWAP MEET
MOTORCYCLISTS
TRADE PARTS
AND ACCESSORIES**
LOCAL B3

DAVID VAN DEN BERG

RETAIL ROUNDUP

The Barn gets a new restaurant



PAESANO'S ... AT THE BARN, a new Italian-American restaurant and sports bar, is open

for business at 2400 Country Road in Shiloh off Hartman Lane. The restaurant's menu includes appetizers like homemade breadsticks and stuffed portobello mushrooms, salads, burgers, pasta, pizza and grilled chicken sandwiches, said Mark Onstott, a co-owner. For more information, call 234-8190...

Schiappa's The Little Hill 2 on North Belt West in Swansea will open a separate dining room Thursday at the restaurant called **Casa Di Vino**. For more information, call the restaurant at 222-9899...

Renee's Gourmet to Go, a Collinsville catering company, has started a lunch menu offering sandwiches and salads. The company has expanded its staff and will celebrate its second anniversary in November. More information is available at the company's Web site at <http://www.reneesgourmetto-go.com>...

Van Johnson's cosmetology school, the **Precision Point School of Cosmetology**, officially became certified last week. The school is next to Lens Crafters at 10900 Lincoln Trail in Fairview Heights. Retail barber and beauty shops are also in the building. For more information, call 398-5025...

Johnnie Brock's Dungeon, a store that opens seasonally and sells Halloween costumes, decorations and other items, is open for business at 3 Market Place in Fairview Heights. For more information, call the store at 398-5308...

Timmy Bauer and Jay Townsend have opened **J&T Carpet Cleaning & Restoration**. The business works on commercial, residential and rental property. The cleaning business will work on carpet, rugs, furniture, upholstery, cars and recreational vehicles, and will remove pet and other stains. For more information, call 791-0318...

The **Collinsville Small Animal Hospital**, a veterinary practice, has changed its name to the **Hillside Pet Clinic**. The practice at 2016 Vandalia in the Coligny Professional Park has been there since 1985...

McDonald's has launched a new advertising campaign,

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DEATHS

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Vernon R. Betz
Earl C. Billhartz
John C. Brown
Kenneth D. Coleman
Mamie M. Douglas
Leona M. Ginther
Joseph L. Harding
John D. Harris
Rodney L. Johnson
Vera Leonard
Edward R. Massie Jr.
Frank C. Merchant
Ronald J. Meyer
Charley S. Neal
Harold L. Osborne
Barbara J. Osburn
Emma M. Schmidt
Percy Thomas
George J. Weiss



ZIA NIZAMI/News-Democrat

Allan Ange of O'Fallon went through the checkout aisle at the new Dierberg's supermarket in Shiloh.

THE BAR CODE BOOST

Its big advantage: tracking inventory

BY DAVID VAN DEN BERG
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Bar code technology was first used in the 1970s, and in the years since, it has helped retailers, including Dierbergs supermarket.

"I was around when we didn't have bar codes, and now that we do, I think there are advantages to having the bar codes," said Bob Knierim, store director of the Dierbergs in Shiloh. Bar code technology allows Dierbergs stores to keep track more easily of product movement for ordering needs and makes stocking and inventory work easier, Knierim said. The technology also has helped Dierbergs reduce the number of instances in which items are out of stock.

"From a store-level perspective, we don't have any really big issues with it at all," Knierim said.

While the bar code system does help retailers in some respects, the technology doesn't really have anything to do with preventing pricing errors or deterring theft, said Peter Gill, a spokesman for the Illinois Retail Merchants Association.

"Usually it's not the technology, it's trying to keep your system up to date with what the current price is," Gill said. "They're real careful about that kind of thing."

Dierbergs has a full-time employee in every store who works

only on pricing, Knierim said, adding if there is a pricing error, the customer gets the item for free. Most price changes come from the company's corporate offices and are sent to the stores electronically, Knierim said.

A 1996 Federal Trade Commission report on the accuracy of checkout scanners found a total error rate of 4.82 percent for 17,928 items checked, and found the total number of undercharges exceeded the total number of overcharges. The study also found food stores had a lower error rate than non-food stores, and among non-food stores, department stores had the highest error rate.

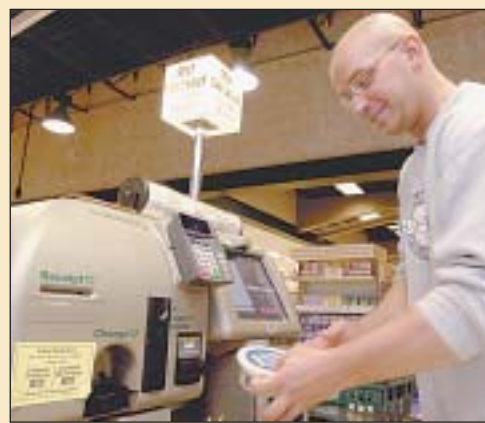
A 1998 follow-up study by the Federal Trade Commission also showed food stores were the most likely to have acceptable pricing accuracy.

However, the new study, which was five times larger, showed that one of every 30 items checked was inaccurately priced. In 1996, one of every 21 items checked was incorrectly priced.

Gill said bar code systems don't have a lot to do with deterring employee theft, but Knierim said the system can help determine whether something has been stolen. For example, if a popular liquor item is out of stock, a computer check can determine whether the item was sold, Knierim said.

There are some disadvantages to bar code systems, Gill said. Packages that are crinkled or wet can be hard to scan, and it isn't always possible to get re-

Please see **CODE, B5**



ZIA NIZAMI/News-Democrat

Customer John Knott went through the self-checkout at Dierberg's.

Stores increase number of self-checkout lanes

BY DAVID VAN DEN BERG
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Checking out at the grocery store is now on the list of things you can do by yourself, and the director of Dierbergs supermarket in Shiloh said customers like it.

"It's very popular here," director Bob Knierim said. "There are people who prefer to use it because they feel they can do it quicker themselves."

Self-checkout lanes also can be found in some Schnuck's supermarkets including in Swansea.

Dierbergs customer John Knott, who lives in an unincorporated area near Belleville and Shiloh, said he is familiar with self-checkout and uses it sometimes.

"It depends on how much merchandise I have," he said during a recent stop at Dierbergs in Shiloh, which was built with the technology in place. "If it's a large amount,

Please see **LANES, B5**



WALLY SPIERS

Longtime downtown businessman is really going to leave this time

THIS TIME, David Kessler really is leaving downtown Belleville.

Back in March, I wrote about Kessler closing Lerner's, a downtown clothing store that had been around for 80 years.

Kessler was pretty sure he would be gone from downtown after he sold down the Lerner's stock.

That took about six months. But then he decided to stay around and open Supermarket of Jewelry, a bargain price jewelry store, in part of the building where Lerner's had been.

But he closed that store last week. "Financially, it didn't work out," he said about his jewelry enterprise. The stock has been shipped to his other stores.

That doesn't mean he is out of a job, though. Kessler said he will work

out of Centralia in one of his other clothing stores. His company still will supply wholesale clothing for other stores in several states.

The space he was using in the building at 100 E. Main St. in downtown Belleville that used to house Lerner's will be converted by building owner John Conkright.

Conkright said he will open up the old Lerner's space to connect with his other stores next door: Ben's Crafts and Florals, and Gallery of Gifts and Framing.

Conkright already is renovating part of the old Lerner's building for his Thomas Kinkade Fine Arts and Gifts business.

Kessler said he will miss the peo-

Please see **DOWNTOWN, B5**



Mary Gilmer, manager of Gallery of Gifts, worked on the display of Kinkade collectibles inside the future Thomas Kinkade Fine Arts and Gifts business. Kinkade will be taking over part of the old Lerner's building in downtown Belleville.

DERIK HOLTSMANN/News-Democrat

Economy spurs dip in lending

Bankers hold line on loan standards

BY WILL BUSS
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The slowdown in the economy has sent local commercial lenders into a slump.

"Without question," West Pointe Bank & Trust Co. President and Chief Economic Officer Terry Schaefer said. "I would agree the economy has resulted in a slowdown of loan demand."

Kevin Pesko, Union Planters Bank executive vice president and commercial banking executive, agreed.

"During tougher times, there tends to be less of it and weaker financial conditions," he said. "And there's continued pressure to grow as a bank."

The Bank of Edwardsville President Bob Wetzel said the availability of high quality commercial loans has declined somewhat.

"There are some opportunities on the development side of things and residential development," he said. "Those have actually increased."

Susan Bailey, US Bank vice president of business banking, said lending is not like it used to be.

"Lending used to be pretty standard," she said. "I think expertise is needed to do a good job, and that's our goal."

Bailey said anytime the economy slows down, there usually is more money available to borrowers, but US Bank won't relax underwriting standards too much.

"Anytime the economy is slower, there is normally more money available," Bailey said. "We have a fiduciary responsibility to people who deposit money with us to make sure we're making good loans," she said.

Wetzel said The Bank of Edwardsville hasn't relaxed its underwriting standards.

"We think what we're trying to do was a fair and logical methodology before, and we've tried to stay pretty consistent with that," he said. "Every loan may have some indiscrepancy, but basically it's the same."

Neither Union Planters or West Pointe have made changes, either, although Pesko said there is pressure to do so. He said there is a lot of competition for quality business.

Schaefer said doing so often results in problems two or three years down the road.

"We have not relaxed underwriting standards in this economy," he said. "It's the worst thing an institution can do because the stress on the economy for greater failure. We do not believe that is the right course of action. When you do

Please see **LENDING, B5**