One Type Of Cart Abuse

One example of the various types of shopping cart is illustrated above. The Food Dealer photographer was driving on the lower east side when he sighted the stolen cart shortly after it was used for burning rubbish.
Stock up on Vernors for the big week-end

The big Labor Day weekend is coming up and that means outings, picnics and backyard barbeques that call for Vernors. So get ready for the big demand for Vernors and Vernors 1 calorie. Stock up now and count the profits later!
There is a noticeable trend moving forward in metropolitan Detroit. That trend is in the area of convenience stores, which is today fast growing in numbers and respect.

What is a convenience store? Probably the easiest definition is that it is the modern name for the old mom-and-pop stores. The convenience stores open longer hours than the normal supermarket, usually 7 a.m. until 11 p.m., seven days a week.

The marts are designed to offer consumers quick service and as the name implies, are conveniently located for easy access. The stores stock an average of between 3,400 and 4,000 brand name items, including everything except fresh meats. They do handle such items as frozen steaks and other meats, in addition to a big selection of delicatessen and luncheon meats. One of their advantages is that it takes one-quarter of the time to shop in a convenience store compared to a regular supermarket.

One of the leading convenience store operations is Quik-Pik Stores, Inc., which presently has 13 stores. The plans are to expand the convenience chain to 30 as soon as possible, with prospects of having 50 in operation within two years, according to Quik-Pik president Al Serpa, an AFD member and director.

Prior to coming to Detroit in 1963, Serpa owned and operated the highly successful Bantamarts, a 4-store chain headquartered in Grand Rapids, which he sold to Stop-and-Go, a national convenience chain based in Ohio.

He came to Detroit because of the potential of the convenience stores, and on high recommendation and advise offered by close field advisors. Serpa opened his first Quik-Pik in July, 1963, on Twelve Mile and Schoenherr Roads in Warren. Today, 13 stores do a volume of over $3 million.

Serpa has begun to offer some of the Quik-Pik stores as franchises. "I will not franchise a store however, until we have operated it long enough to get a true profit and sales picture, as well as its potential," he said. "We're the only convenience chain in the nation to do so. Other firms will franchise stores without even knowing whether it will be a success or not."

Potential for Quik-Pik franchises is between $10,000 and $20,000 in wages and profits for a year. Serpa continued, depending of course on location, volume, etc.

Serpa is considered the founder of the first convenience chain in Michigan. Since he entered the Detroit market, others have followed, including, Minimart, Open Pantry, Lawson Dairy and Johnson Milk Depots.
YES, STAMPS ARE ON THE UPSURGE

M & D MARKET
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12th Street

Marie Christovale, Prop.
FAVORS HOLDEN RED STAMPS

Says Marie Christovale (left): “We chose Holden Red Stamps after talking to many people about it and it turned out to be a wise decision. Business has been improving considerably, and our customers are very appreciative of the stamps. The fact that Holden Red Stamps have the highest reputation for dependability and finer gifts was also a factor in our decision.”

MORE AND MORE MARKETS, SERVICE STATIONS AND OTHER BUSINESS FIRMS ARE FINDING OUT IT PAYS TO SAY “THANK YOU” WITH LIVELY HOLDEN RED STAMPS.

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Gen. Offices: 23840 W. 8-Mile Rd. DETROIT, MICH PHONE 444-1195
AFD EDITORIAL

Supermarkets Become Legalized Bookies?

"Let's Go to the Races." Or perhaps you would prefer to watch the "Greyhound Derby." Better yet, maybe you would prefer to play "Bonus Bingo."

Whatever your preference, it seems so convenient nowadays to visit your favorite bookie or place bets right in your own neighborhood at a nearby corporate supermarket chain store. These market operators have placed their emphasis on local gimmick bookmaking and games while de-emphasizing the fact that they are there to sell merchandise and perform services.

Imagine if you will how easy it has become to walk to your favorite bookie or betting window (the store), place your bet (pick up a card), then settle back in your own home no less to "watch" the race and determine if you were a winner.

Although one need not buy anything from the markets to win, he must pick up the card at the betting window (market), and he must return it to the window (market) if he wins. We've got to admit it is a pretty good way of "encouraging" customers to play the game and keep them coming to the track (store).

But whoa there, Nellie. Michigan lottery and gambling laws prohibit this sort of thing. Or do they? To be considered gambling or lottery three basic elements must be present. They are (1) chance; (2) prizes offered; and (3) consideration, or payment of money or payment by other means.

It is the opinion of this Association that these games or races are illegal. We also believe that the games or races are in violation of unfair trade practices, by providing unfair advantages to larger corporate chain participants and denying same opportunities to smaller store operators because of prohibitive costs.

PARTY STORE FOR SALE

Good volume party store for sale in good business section. Beer, wine, grocery items. Will sell $3,000 worth of inventory and stock. For further information phone Mrs. Rose Bruening at LA 1-5645. Address of store: 12422 East Eight Mile Road.

LARGE WAREHOUSE NEEDED

We need over 30,000 square feet or more of warehouse space for wholesale food distributing business. Will take either a large store for sale or large warehouse to rent. Contact Mr. John George at 869-3888 for specifics.

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Absolutely the finest, freshest, complete line of nuts from all over the world among which are the NEW Dry Toasted Peanuts (blanched and unblanched). All ready for display and impulse buying in modern attractive merchandising units.

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Phone JORDAN 4-8990
The Facts On Prices

When it comes to rising food prices, it seems that everyone and his brother wants to get into the act. Few persons however, come up with the real facts.

Then there are those who kick food prices around like a football, but care darn little about the much higher rise in prices of other non-food products. Many resort to distortion or sensationalism when pointing the finger on who is to blame either to arouse the consumer who must eat to subsist, or to rid themselves of the blame. It’s a subject close to the stomach.

The hard truth of the matter is that no one or no segment of the food industry is really to blame. The blame this time rests squarely on the shoulders of the Federal government which insists on building a bigger deficit during a time of prosperity when we should be paying off old debts instead, as Judd Arnett of the Free Press ably pointed out recently.

Meanwhile, a few Congressmen, the head of the National Farmers Union, and even Secretary of Agriculture Orville Freeman himself, have defended the farmer in the rising prices issue, while intentionally or not, tossing the “blame” onto the retailers.

They claim the retailer is responsible for such consumer items as trading stamps, modern facilities and supermarket conveniences which must figure in the steady rise. “All of these innovations cost money, and all must be paid for by the consumer.” Freeman said recently.

If one is to criticize, he should present all the facts. Government officials have been short-changing the public by hiding the real reasons. They include (1) shortage of labor on the farms, and refusal to admit foreign labor to pick up the slack, thereby leaving products on the vine to rot. This creates a shortage of supply which will increase prices; (2) Increased handling, transportation, and labor costs, rising much higher than the mere six percent increase in food prices over the past year or so.

Conversely, keen retailer competition and low profit margins have forced prices lower or kept them constant. So you see, it’s not the retailer.

This is significant however: Government insists that “mechanized farming” will be the ultimate savior of farmers, processors, retailers and consumers, to enjoy lower prices. The problem however must be solved NOW not later. Sure, mechanized farming will be a great help, but for the moment we need human labor to pick the products off the vines. Let’s get the job done right today!
SBA Aids Small Businessman

Go through the files of the government's Small Business Administration, and you might read about such cases as these:

A 12-year veteran of Army service, discharged for disability, found employment with a service station. After two years, he decided to try to start his own station. SBA helped him obtain management training, loaned him $5,000 and put him in business.

The woman proprietor of a little shop that repaired hosiery and sweaters needed money to install equipment. She applied for, and obtained a $4,000 SBA loan. The result: four new jobs in her shop.

If you have had a hankering to go into business for yourself, or if you are already in business but need financial help, you should be aware of how the SBA might be able to help you.

First of all, the program is set up to help small businessmen. If your business is a retail or service business with sales under $1 million, it qualifies as a small business. Or, if you are planning to go into business, the SBA can be of help.

Keep in mind, however, the SBA is set up to help small businesses that can't get financial help through banks and other regular financial channels. That means before you go to the SBA, you should check with your local banks to see if you can get the loans you need there.

If the banks won't give it to you and if the SBA thinks you are a good risk, it will either guarantee up to 90 percent of the loan a bank makes to you, or it will lend you the money you need direct. The SBA can lend up to $350,000 direct—and this loan can be outstanding for 10 years. The SBA will charge you 5.5 percent instead on the loan it makes to you. However, if you get a bank loan, you will pay the bank the going interest rate in the area.

The SBA will expect you to put up collateral to secure the loan just as a bank would do.

The SBA has special small loan programs that probably fit the need of most families starting a small business. These loans are up to a maximum of $15,000 with six years to pay them back. Here, too, collateral is required, but if you don't have much, you still can get a loan if the SBA feels your character is good, you have a record for meeting obligations, and the business appears promising. Here, too, the SBA interest rate is 5.5 percent.

SBA loans can be used for construction, expansion, to finance new equipment, machinery, materials, and supplies for working capital.

In addition to helping obtain loans, the SBA also provides special workshops, seminars and guidance for small businesses to help them with common problems.

If you are interested in SBA help, you should visit or write the SBA office nearest you. There is at least one SBA office in most states.

You should also be aware of the fact that the SBA has a special financial assistance program to help you if you are a small business that has been hurt because of some natural disaster, like a storm, flood, or earthquake or because you have been dislocated because of a federal urban renewal, highway or construction project.

For further information or assistance, phone the SBA Detroit office at 226-6980, or visit the office located on the 12th floor of the Book Building, downtown.
REPS TO BE CITED

AFD Awards Banquet
Sept. 20, Roostertail

The Associated Food Dealers will hold its annual "President's Award Banquet" on Tuesday, Sept. 20 at the Roostertail's Upper Deck, it was announced by Donald LaRose, AFD president.

Highlight of the banquet will be the presentation of the manufacturer, wholesaler, and broker representatives award by the AFD. It is the first time in recent history that retailers will be citing distributor salesmen for their service to independents and independent chains.

Reservations for the big affair can be made by phoning the AFD office (542-9550) or tickets can be purchased from any of the AFD directors.

Meanwhile, DAGMR president John Chamberlain, and Harris Crane, president of the Detroit Food Brokers Association, have agreed to judge the nominations for the awards submitted by the retailers.

Tickets for the AFD awards banquet are $10 each and include in addition to a prime rib beef dinner, entertainment provided by the stars of the Roostertail, and dancing. All retailers, manufacturers reps, wholesalers, brokers are urged to attend this AFD first.

Ray Acho, formerly co-manager of J-A Market, has recently opened up his own travel agency, known as Newport Travel Agency, Inc. with offices in the Tuller Hotel. He's the brother of AFD board member Ed Acho, and Pete.

North Woodward Store For Sale

Good Volume North Woodward area store for sale, complete with SDD and SDM licenses. Excellent clientele. Features quality meats and produce sections. For further information, visit Sam at 1608 S. Woodward, Royal Oak. Or, phone LI 6-9680.

WHO'S YOUR CHOICE?

Retailers, you now have the opportunity to choose or nominate your candidates for representatives of the year. This is not a popularity contest. We want you to choose those representatives who you think best deserve the titles . Broker, Wholesaler and Manufacturers' representatives of the year. The three chosen will be honored at the Associated Food Dealers "President's Award Banquet," to be held Sept. 20, at the Roostertail. If you have not already made your reservations, phone right away (542-9550).

Broker Rep. of Year

Company

Wholesaler Rep. of Year

Company

Manufacturers Rep. of the Year

Company

Signed_________________________ Store_________________________

Fill in your nominations form and send to the AFD office at 434 W. Eight Mile, Detroit, Mich. 48220.
BRONCO BELL:

AFD Coming On Strong, Like Batman

By ALEX BELL

Now that Luci's wedding is history, here is a column that will be history very soon, only the column won't get to Nassau. Now that the airlines strike is over maybe I could get to Nassau.

News of the month: The AFD is coming on very strong, like Batman.

Daffynition: A bachelor is a guy who thinks he is a thing of beauty and a boy forever. (Maybe Deeb oughta think it over.)

Our Legal Beagle, George Bashara, was winner of the Republican nomination for State Senator from Michigan's first Senatorial district. So, remember in November: a vote for Bashara is a vote for independent business. (Note to G.B.—there will be no charge for this slogan.)

Hey fellas, if you want to go to the convention in Las Vegas get your reservations in early. See details elsewhere in this issue of The Food Dealer. Our friend, the Mohican from Yonkers, tells us it will be a "bang up" convention.

I talked to the head of a small chain a short time ago and he told me that he had so many worries that if something went wrong that very minute, he would not have time to worry about it until four weeks later. Well, that's the food business for you.

Well, well. It looks as if the latest prostitute in the food business is going to be milk. Go ahead boys, kick the heck out of it.

It's time for Jerome P. to start playing mayor again instead of trying to beat old Gerry Williams. Incidentally, Jerome, you cost me half-a-buck. Now I wonder if Griffin can do a good job on Gerry.

I am indebted to Joe E. Lewis for his definition of "charge d' affaires." He defines it as "the broad on the credit card."

Salim Sarafa showed up at the recent AFD board meeting, and as usual, raised all kinds of hell. I am starting a fund to send him to Russia, preferably Siberia. All donations will be gratefully received. Send them to A.C.B., care of this magazine. We will report on the status of this fund from time to time, and when I get the Camel Jockey in Vegas, we'll take his shirt.

To our fellow columnist at the Spotlight, how about a little plug for the NAIFR convention in Las Vegas.

Dear John, that's all she wrote.—A.C.B.
SUMMERTIME

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CHECKS GUARANTEED

Here Are Simple Steps For Cashing Bancardcheks

In June of this year, the Detroit Bank & Trust Company inaugurated its "Bancardchek" plan, which combines the advantages of a credit card, travelers check, cashier's check and special customer loan privileges.

The unique feature of Bancardchek is that payment on the checks is guaranteed by Detroit Bank & Trust, and merchants or others who honor them will receive full payment, with no service charge deduction as is made on personal checking accounts and many credit card plans.

Following a presentation of the plan by banking officials, the Associated Food Dealers of Greater Detroit endorsed the plan and urged all retailers to promote and participate in the plan which would revolutionize banking and discourage bad check passing.

During the last couple of weeks many retailers have called the AFD office questioning the procedure for cashing the Bancardcheks. Detroit Bank & Trust then issued the following simple steps or procedures for cashing:

1—The Bancardchek holder makes out the check in any amount up to and including the maximum amount stated on the face of the check.

2—When a customer presents you with a Bancardchek, be sure that the signature on the back of the check and on his or her identification card match.

3—Then, check to see that the identification number on the back matches that on the ID card.

4—Be sure that the ID card is current and not expired.

5—If both the signature and identification card numbers agree, cash or accept the Bancardchek, then return the ID card to the holder and, of course, thank him or her.

6—If there is a discrepancy in either the signature or the numbers, point out this discrepancy and advise the holder that you cannot honor the check.

7—Once you have accepted a Bancardchek for cash or merchandise, simply endorse it in the space provided as you would any check you cash. It can then be deposited with your daily cash receipts.

If any retailer has any questions about cashing Bancardcheks, phone the AFD office (542-9550) for further assistance, or any branch of Detroit Bank & Trust Co.
Retailer Awakening A Happy Day

By DON LaROSE
AFD President

It is a proud day for me as your president to see the large influx of both new retailer and supplier members joining our Associated Food Dealers. It gives me the feeling that the independent retailer is finally starting to realize the great need for an active, strong association, as our own AFD.

Yes, we have created commotion and generated a lot of thinking in Washington and Lansing. We have had favorable and unfavorable reports in the press, but that is only because we are doing something and accomplishing. That is because this is where the action is!

During the past year, many things have been accomplished. Many issues are today still actively being worked on. And, in the future, we shall do even more as an association.

It is unfortunate that many non-member retailers benefit from the good that an active association sets out to accomplish. This has always been a problem in association circles. I think the conscience of those retailers who do not belong should start to bother them. Non-members have no cause to complain on anything because they sit back and enjoy a free handout.

It takes finances to run an association office and to staff it. The little each member contributes in annual dues is negligible compared to the total benefits we receive as a group.

We have established an agenda for many things yet to be done. The list is endless; the problems many, especially in the area of government-consumer pressure groups.

We must have 100 percent support to do an outstanding job. Only then can we continue to represent the independent retailer as his voice and spokesman in the community, in government, and, if necessary, in the courts.

How much we will continue to accomplish rests on each individual retailer's shoulders. But by doing your share individually, it helps make us much stronger as a whole.

When you hear foodmen say “you expect more from the AFD, and you get it” believe it! It's the truth. Let us prove it.

---

FOOD LOSS TOO GREAT? EXPENSES TOO HIGH?

ECONO-COVERS
SAVE MONEY FOR REFRIGERATED CASES

Mrs. Welsh of Welsh Meat Market, Royal Oak, says “the covers on the new 3-deck freezer keeps the cold air in and the hot air out.”

Jim LaRose, showing the covers at Food Giant Super Market. “Guaranteed to cut your power costs.”

Elaine Hallman, meat wrapper at Shopping Center Super Market, says “the bloom of the meat lasts longer.”

HERE’S WHAT THE ECONO-COVER CURTAINS DO:
1. Keep cold in and heat out during the hours your store is closed.
2. Add case life to your perishables and give you a better product.
3. Add case life to your red meats for 1 - 2 days longer which automatically will minimize costly rewraps.
4. Eliminate makeshift covers — no storage problems — no handling. They automatically roll right up under the price tag molding, and out of the way. Upon closing the store you pull them down and snap them in place. In the morning — unsnap and they're stored.
5. Reduces heating costs of the store substantially.

Write or Call for Additional Information and Brochure Today

LET US DEMONSTRATE THIS FINE PRODUCT — CALL

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Around The Town

After many years in the grocery business, Ray and Ann Herro have decided to call it quits. Herro's Market, an AFD member, was sold recently to George Sorisho, a 10-year food field veteran. Sorisho will call the store Publix Market. At the same time, George runs another store on Twelfth Street, better known as Starlight Market. We wish him the best of luck in his newest venture.

Congratulations to Gabriel Saroki, owner of the beautiful retail showpiece—Famous Food Market—on Puritan. Saroki has been a part of the food industry ever since he came to Detroit from Telkaf, Iraq some 20 years ago. The compact independent specializes in quality products and customer service. Saroki formerly operated the G & G Market on Linwood. New owner of G & G is Gabriel Sheena. The AFD wishes both Saroki and Sheena best wishes for continued success.

AFD director George Schleicher is a grandfather again, for the third time. The newly born girl's name is Crystal Lynne Cheatham, given birth by George's daughter Diane.

New owner of Shamo's Market on Shoemaker Street, east side, is Nick Pantely, who formerly operated a store on St. Antoine and was forced to vacate due to Urban Renewal projects. Former owner Mrs. Mary Shamo operated the store since the recent passing of her husband, John, who founded the operation in 1937.

Oven King Cookies has just completed part of a two year expansion program, which includes addition of a new automated cookie line that will increase production by 25 percent. The AFD member said that it will soon enlarge its building by 10,000 feet. Oven King president, Dan DeLong says AFD members are invited to tour the plant any weekday by calling to make arrangements.

Although he didn't win, AFD member George Verdonckt, owner of two retail bakery stores, is to be commended for running a good race in the Democratic primary election for State Senator in the first district. More grocers and businessmen should become interested in politics. Thanks for setting the example, George.

Chris Winters, president of United Wholesale Grocery, has announced the firm will open a new cash-carry branch in Detroit at 9434 French Road, near Gratiot. It is the fifth branch in Michigan and United's second in Detroit.

ATTEND THE 1966 NATIONAL ASSOCIATION OF INDEPENDENT FOOD RETAILERS CONVENTION

Flamingo Hotel • Las Vegas, Nevada

Informative Convention Business Sessions Labor
Relations Panel Merchandising Panels Wage
and Hour Regulation Reports Federal Trade
Commission Fun Entertainment

Special Convention Package of $199 per Person Includes:
- Choice spacious room accommodations for Sunday, Monday, Tuesday and Wednesday; double room occupancy at the Fabulous Flamingo Hotel.
- Complete American Plan brunches and dinner meals each night in the Atrium Restaurant.
- Annual Convention Banquet and T-Bone Dinners.
- A cocktail party each evening in the Driftwood Lounge at cocktail time.
- A Dinner and Show at the Flamingo Room, where the entertainment and theater drama business is being shown.
- Complete Convention Registration entitles you to attend all business and convention sessions.
- Includes round-trip jet fare

NATIONAL CONVENTION Reservations
National Association of Independent Food Retailers, Inc.,
434 W. Eight Mile Rd., Detroit, Michigan 48220

Please make reservations for complete 1966 NATIONAL ASSOCIATION CONVENTION PACKAGE at the FLAMINGO HOTEL, LAS VEGAS, at the rate of $199 per person as outlined in your Convention Brochure.

NAME__________________________
ADDRESS________________________CITY______________________________
Number of Rooms:_____________ (double occupancy)

Enclosed is my check for amount of $___________ Complete Payment or a deposit of $50.00 per person advance registration, balance to be paid on arrival.
the other being located on Schaefer. The manager will be George DeSchgepper.

* * *

Paul Inman Associates, and AFD member, has announced the promotion of Bill Kapteyn to the firm’s Grand Rapids division staff. Kapteyn began in the brokerage business in 1957 with Elmer A. Briggs Co., recently merged with Inman.

* * *

P. F. Pfeister Co., an AFD member, has joined with the Ehrbright-Wilson Co. of Toledo to form a new Toledo food brokerage to be known as Wilson-Pfeister Company. The new firm began operations August 1.

* * *

Donald Dorst has been promoted to general sales manager of The Independent Biscuit Co., succeeding his late father, Louis Dorst, who recently died. Independent’s president, Ben Gruskin, made the announcement.

* * *

Employees of Chatham Super Markets, an AFD member, recently met and formed their own employees credit union which is now in operation. The credit union was formed to perform special financial and credit services for all Chathamites.

* * *

Henry Trent, owner of Trent’s Market, Royal Oak, has eliminated handling deposit beer and soft drink bottles. He has found that stocking no-deposit bottles only, works out quite well.

Don Cassi has sold his Silverstar Market on Livernois and has purchased the Sunkist Market on Dearborn Street. The AFD wishes Don good luck and wishes for continued success. New owner of Silverstar is Ashraf Karrum.

* * *

George Nahat, co-owner of the Huntington Woods Market, Royal Oak, an AFD member, recently presided over the Fifth Armored Division Association convention held at the Sheraton-Cadillac Hotel. The group is comprised of active participants of the Army who fought under General Patton during World War II. The organization, a tank company, was first into Germany . . .

Brother Fred Nahat’s daughter, Diane, currently attends Western Michigan University . . . Brother Al Nahat watched the store when George took time out for the convention.

* * *

Speaking of Army reunions, Anthony Cusimano, owner of the Red Arrow Market on Whittier, recently attended the Army’s famed Red Arrow Division convention in Milwaukee. Tony vividly recalls his tenure as a medic. (Incidentally, the store is named after the historic soldiers.)

* * *

Glad to have Phil Severino of Phil’s Market on East Warren aboard at the recent AFD board meeting. All retailers are welcomed to attend the meetings to discuss various problems or air gripes.
The Sounding Board

I read with great interest your very timely and unbiased editorial in the July issue of The Food Dealer, “Stamps on Upsurge?”

I was especially pleased that you sighted in detail the figures revealed by SMI’s Curt Kornblau, who gave credit to the successes of trading stamps where credit was due.

As you know, during the last two years when “going discount” occupied most of the limelight in the food industry, stamps came in for perhaps more than their share of criticism as a cost factor, ignoring the fact that other forms of advertising, as you effectively pointed out, in some cases proved more costly than a successful stamp plan.

In recent months our own experience has been that many of the independent supermarket owners are showing renewed interest in stamps, and, thanks to our advertising in your excellent magazine, we have received many more inquiries about stamps than we had in any previous period.

O. C. Armbruster
President
Wm. Holden Corporation

(Editor’s Note — The Wm. Holden Corporation is the distributor of Holden Red Stamps.)

Facts About Medicare, Blue Cross - Blue Shield

Unlike most government assistance programs, Medicare can be helpful to retired association members regardless of their financial condition.

This was pointed out for The Food Dealer by a Blue Cross - Blue Shield spokesman.

One of the really revolutionary aspects of Medicare is that an individual’s state of health or wealth does not affect his eligibility or degree of coverage. No health examinations are required, and—more notably—there is no financial means test.

The financial point has particular importance for association members. The working population, professional and self-employed people, are not excluded in favor of the indigent, the needy or the beneficiaries of public assistance programs.

It is an established fact that even those who have planned very carefully for their older years—or just been luckier than others—have still put a large part of their reduced income into health care protection. Political and philosophical reservations aside, Medicare has done much to ease this burden.

Michigan Blue Cross and Blue Shield have done the rest. The new program for Michigan residents eligible for Medicare pays most of the cost left uncovered by the Federal program, and also adds to Medicare benefits. It’s called “Blue Cross - Blue Shield 65”

By rounding out a broad program of health care protection, the “65” program offers subscribers the best program ever available to Michigan residents—and at modest rates. The rates in nearly all cases are far below what people 65 and older had to pay for comparable protection in the days before Medicare.

Association members can select from several levels of coverage. Here are some examples of Medicare “gaps” which the “65” programs are designed to fill:

- The $40 deductible for inpatient hospitalization
- The $10 daily copayment for the 61st to 90th day
- The $5 daily extended care copayment for the 21st to 100th day
- Medicare days per “spell of illness” extended from 90 to 120 or 365 days
- $20 deductible and 20% copayment for outpatient hospital diagnostic services
- The $50 deductible and 20% copayment for physical and other medical services
- “65” benefits not limited to the United States—available anywhere in the world

The various “65” options will suit any need. A low monthly rate will guarantee complete health care protection. For further information, write to: Michigan Blue Cross Blue Shield, Direct Billed Groups Department, 441 E. Jefferson Avenue, Detroit, Michigan 48226.
Eight New Supplier Members Join AFD

The Associated Food Dealers wishes to welcome aboard eight new supplier members. Their names, addresses and phone numbers are as follows:

DeCrick & Maurer, Inc., food broker, 13112 Harper Ave., Detroit, Mich. 48213; phone 821-2025.


Oven King Cookies, cookies and biscuits, 27450 Groesbeck Hwy., Roseville; phone PR 5-4225.

Kaplan's Wholesale Food Service, Inc., delicatessen and specialties, 2630 Riopelle, Detroit; phone WO 1-6561.

John Huetteman Company, food broker, 4461 West Jefferson, Detroit; phone TA 6-0630.

Markit Label Detroit, pressure sensitive price markers, 18450 Livernois Ave., Detroit; phone 863-4292.

Roman Cleanser Company, detergents and soaps, 2700 East McNichols Rd., Detroit, Mich. 48212; phone TW 1-0700.

Joseph Buccellato, fresh produce distributor, 11759 Promenade, Detroit; phone LA 6-9703.

These new members and all AFD supplier members deserve your support and patronage.

AIR CONDITIONING cools everything down but sales volume, according to a study by Management Methods magazine. Shops and stores that installed air conditioning reported the following impressive sales increases: women's apparel 25%, restaurants 36%, barber shops 25%, bowling alleys 25%, and beauty shops 33%.

RISING FOOD PRICES is being blamed on the retailers by various Congressmen and Secretary of Agriculture Orville Freeman. Freeman recently told the New York City councilmen that such consumer items as trading stamps, modern facilities and supermarket conveniences must figure in the steady rise. “All of these innovations cost money, and all must be paid for by the consumer,” he commented. (Editor's Note—What about the increased cost of handling, transportation and labor, Orville?)

** USE OF CREDIT CARDS to purchase food products has been initiated in Buffalo, N.Y. recently. Sattler's, a department store chain here, is accepting credit card charges for purchases in its three supermarkets. The innovation caught the local food trade by surprise. Twin Fair, a discount store chain with supermarkets in three of its stores, was the first in Buffalo to offer credit under the same charge plan. Initial consumer response was said to be “very good.” The credit system is the Midland Charge Plan sponsored by the Marine Trust Co. of Western New York. **

DAGMR to Host Annual Golf Party September 14

The Detroit Association of Grocery Manufacturers' Representatives will hold its annual fall Golf Party September 14 at the Glen Oaks Golf Club on 13 Mile Road just west of Middlebelt.

Tee-off time is 6:30 a.m., with refreshments to be served on the course. A dinner culminating a full day's activities will be served at 7:30 p.m. For reservations phone Glen Oaks at WA 6-2600, or the DAGMR office at 835-1750.
Pepsi Shopping Spree
Winners Take $75,000

Would you believe $75,000 for a local soft drink promotion? That's what the Pepsi-Cola Bottling Company of Michigan paid the 104 Shopping Spree winners in their eight-week promotion just ended. This was the third consecutive year for the Pepsi sprees.

Highest single spree winner took home $1,934.82 worth of groceries from the Great Scott Super Market located at Fenkell and Telegraph in Redford Township, according to Ed Schober, Michigan marketing manager for Pepsi.

The sprees proved quite popular with consumers and successful as far as Pepsi is concerned, and received wide press and television coverage. The most notable winner was Sister Mary Grace, according to Harry Doelle, Pepsi's grocery sales manager for the state. Doelle was coordinator of the sprees, being assisted by Robert Walters, warehouse administrator.

The firm has decided it is time to take a rest and discontinue the sprees for a couple of years, and resume them again perhaps in 1968 or 1969.

Blue Cross Offer to Independent Retailers

For those grocers who don't know it already, Blue Cross-Blue Shield Insurance at low group rates is available to all retail members of the Associated Food Dealers of Greater Detroit. The AFD is the only retailer association in Michigan which offers the comprehensive Blue Cross program.

For those members who are not on the Blue Cross hospital insurance plan, call the AFD office so we can explain how you can participate. To those retailers who are not yet members of the Associated Food Dealers, call our office at 542-9550 to join our association and be eligible for Blue Cross Coverage.

MEMBERSHIP APPLICATION

Store Name
Address
City
Owner's Name

Do you wish Blue Cross Coverage? [ ] Yes  [ ] No

An Invitation to Join A.F.D.

Through membership in the Associated Food Dealers of Greater Detroit, you can enjoy wide benefits designed to bring recognition to independent retailers in the community. In addition, such services as Blue Cross and all types of general insurance, linen program, coupon redemption program are available. Call and let us tell you about them.

ASSOCIATED FOOD DEALERS
434 W. Eight Mile Rd.
Detroit, Mich. 48220 Phone: 542-9550

Vita-Boy POTATO CHIPS
COMPLETE LINE of FINEST SNACKS
FAMOUS FOODS, INC.
5111 Fourteenth Detroit TY 7-5550
SUSTAINING MEMBER
Accounting, Insurance: Gohs, Inventory Service VE 8-4767, V.C. Accounting, Inc. DI 1-3350, Brink, Earl A. (Insurance) 982-7115

Bakeries: Awey Bakeries TY 6-5700, Bonnie Bakeries 834-0010, Farm Crest Bakeries TR 3-6145, Great American Cookbook Cakes TA 5-9000, Heckman Supreme Bakery KE 5-6660, Independent Biscuit Co. 584-1110, Koeppinger's Bakery, Inc. IO 4-5737, Lebanon Baking Co. 825-9702, Magnason Foods (Bays Muffins) FA 1-0100, Oven King Cookies PR 5-2225, Schafer Bakeries ID 2-2000, Silvercup Bakery LO 7-1000, Tayste Bread TY 6-3400, Tip Top Bread TA 5-6700, Wonder Bread WO 3-2330

Beverages: Faygo Beverages WA 5-1600, Canada Dry WA 8-6689, National Brewing Co. WA 1-0440, Vernor's-RC Cola TE 3-8500, Pepsi-Cola Bottling Co. 366-3000, Mavis Beverages DI 1-6500


Dairy Products: Bodker Dairy Co. 533-4000, The Borden Co. 564-4800, Detroit City Dairy, Inc. TO 8-5511, Fairmont Foods Co. TR 4-0300, Lee and Meta Fraser LB 8-6100, Gunn Dairy, Inc. TU 5-7500, Home Style Foods Co. (Del.) FO 6-6230, Land O'Lakes Creameries TE 4-1400, Melody Dairy Dist. Co. 345-3700, Quaker Food Products, Inc. TW 1-9100, Sealtest Dairy TI 6-5700, Specialty Foods (Del.) UN 1-2800, United Dairies, Inc. 868-9800, Vlasoe Foods Co. IR 1-2800, Iris Wilson & Sons Dairy TY 5-6000


Fresh Produce: Jos. Buccellato Produce LA 6-9703, Cesurano Bros. Produce Co. 921-3430, Gerardi Produce WA 5-0969, H. C. Nagel & Sons TA 5-2840, North Star Produce VA 2-9473

Insect Control: ENGEL'S 6-6800, Key Exterminators EL 6-8823, Rose Exterminating Co. WO 1-5038, United Exterminating Co. TE 4-6900, Vogt-Ritt Pest Control TW 5-7380

Linens Service: American Linen Service WA 1-4129, Economy Linen Service 843-7300, Marathon Linen Service, Inc. WA 1-2727, Reliable Linen Service 366-7700


Non-Food Distributors: Arkin Distributing Co. WE 1-0700, Heth's Novelty Company 526-9115, Wayne County Wholesale Co. 894-6300

Potato Chips and Nuts: Better Made Potato Chips WA 5-4774, Frito-Lay, Inc. WA 1-2700, Kar Nut Products Co. LI 1-4180, Krun-Chee Potato Chips DI 3-1010, Vita-Boy Potato Chips TY 7-5550


Renderers: Darling & Company WA 8-7400, Detroit Rendering Co. TA 6-4500, Wayne Soap Company 842-6000

Services: Beneker Travel Service PR 1-3232, Clayton's Flowers LI 1-6098, Zablocki Electric LA 6-4864

Spices and Extracts: Frank's Tea & Spices UN 2-1514


Cold carton sales mean extra profits for you!

Here's the most spectacular innovation in soft-drink merchandising in years. The Vis-A-Cooler from Pepsi-Cola. It sells Pepsi the way America drinks it...cold...by the carton! Available now—the Vis-A-Cooler is a complete selling unit, designed to attract attention and dominate any location. It comes in a variety of models and sizes. There's one that's perfect for your store. You're sure to increase sales with the exciting new Vis-A-Cooler. And there's a Vis-A-Cooler program that means even more profit for you. Call your Pepsi Bottler about it now. The cold fact is, you can't afford not to.