



# THE FOOD DEALER

*"The Magazine for the Michigan Food Market"*

APRIL, 1966



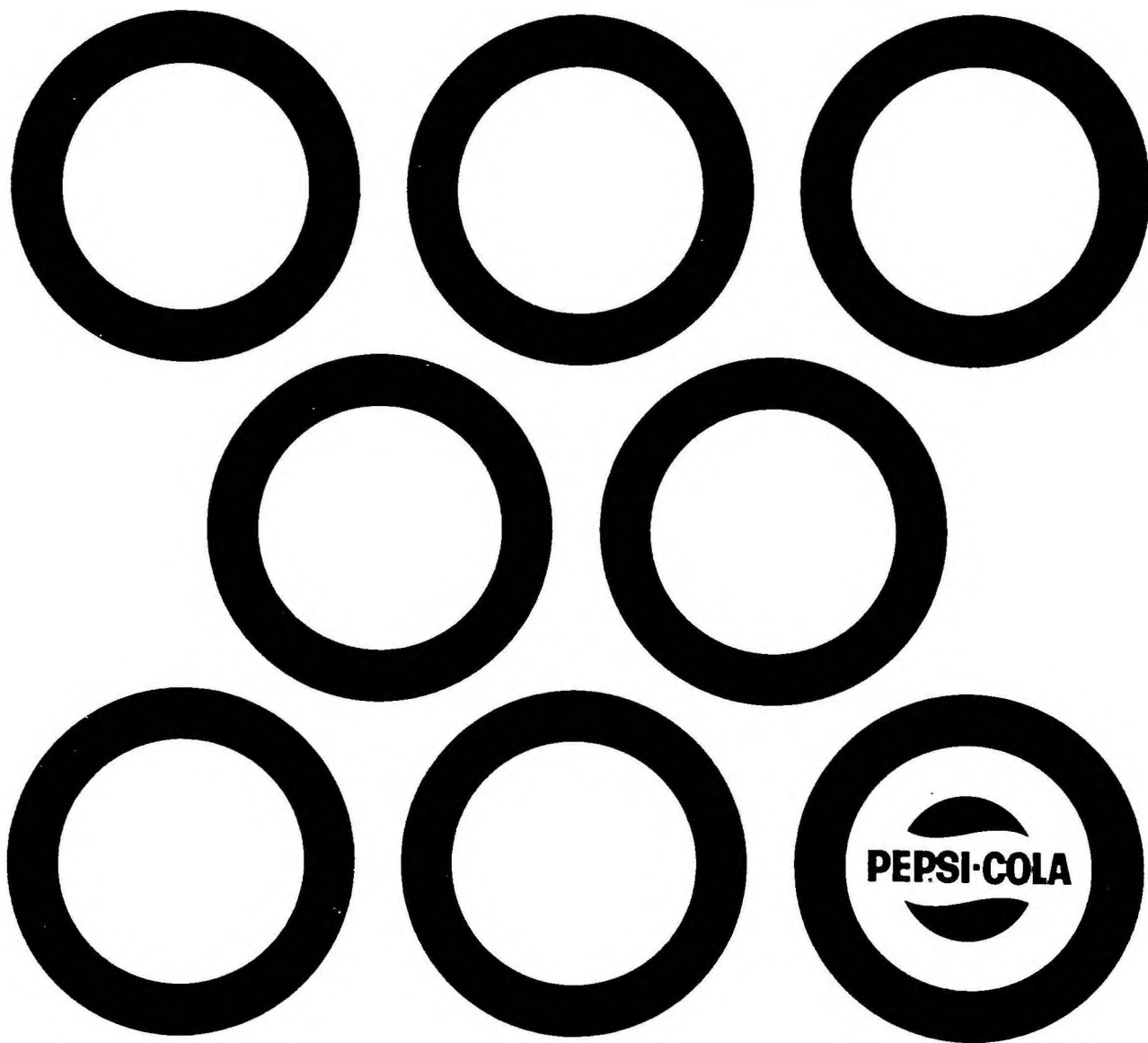
## Michigan Week – May 17-24

This year, the annual Michigan Week celebration will be held May 17-24 by citizens in business, labor, education, the professions, and from all walks of life. Food retailers and all distributors throughout the state are invited to tie-in with the big event and offer special sales and promotions in behalf of Michigan.

# **ATTENTION: PEPSI-COLA DEALERS**

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THE FOOD DEALER

APRIL, 1969

## AFD Urges Merchants To Curb Back-Door Holdups

In an effort to help curb increased robberies of food stores and supermarkets via a store's back-door in a new-style crime wave, the Associated Food Dealers (AFD) issued a directive to all store owners and managers to take increased security precautions.

Action by the association's board came following reports from members concerning a new rash of robberies affecting food merchants in conjunction with backdoor deliveries in Wayne, Oakland and Macomb counties, according to AFD president Harvey L. Weisberg.

The association, which represents over 1,900 members, reported that over 20 such robberies initiated through the back door have occurred in the past four weeks.

In the directive, issued recently, the AFD cautioned members to increase security measures to help reduce or prevent criminal activity, and "employ armed guards if necessary."

Executive director Edward Deeb said the police have

been alerted and have issued a circular to all officers informing them of this type of crime being committed throughout the greater Detroit area.

Deeb said the association has been closely cooperating with the DPD's Counter Crime Clinic, and the robbery, breaking and entering bureau to curb crimes affecting food merchants.

Three months ago, the AFD in cooperation with the Greater Detroit Chamber of Commerce, initiated programs with police to help reduce crimes involving store suppliers and vendors. Formation of the DPD Vanguard Patrol was established as a result of the meetings between businessmen and police officials.

The association has also called on store suppliers to advise their driver-salesmen not to stop at a store for back-door delivery if any suspicious persons are seen hovering in the area. The AFD urges the vendors and the public to cooperate by immediately phoning the police if they see such a holdup taking place.

## Detroit Bar Owner Repaid For Riot Losses

A downtown Detroit bar owner was awarded \$1,267 recently for business she lost when she was forced to close during the 1967 riot and the disturbances after the assassination of Dr. Martin Luther King Jr. a year ago.

The decision is expected to touch off a flood of court suits by Detroit area bars and other businesses against their insurance companies.

Judge Peter B. Spivak of the Detroit Common Pleas Court ruled that the owner of the Famous Door Bar, 1256 Griswold, was entitled to collect from three insurance companies for money she lost July 24-31, 1967, and April 5-9, 1968. During both civil disturbances, bars, gas stations and SDD and SDM retail license holders were closed by executive order of former Gov. George Romney.

Mrs. Rose Burns, owner of the bar, claimed her losses were covered in a standard clause in her contracts with three insurance companies. She claimed that the standard clause states the insurance company would cover up to weeks of losses when access to the premises "is prohibited by order of civil authorities."

Attorneys from the insurance firms claimed that clause only covered actual physical damage to the bar. Judge Spivak ruled that the standard clause was drafted by the insurance companies and contracts "must be construed most strictly against those who draft them."

## Chamber of Commerce Food Council Elects Peterson Prexy

The Food Industry Council of the Greater Detroit Chamber of Commerce has elected Eugene W. Peterson, vice-president of Peterson & Vaughan, Inc., as its new president succeeding William H. Hagenmeyer.

Others elected to office were: Martin J. Bishop, of Superior Tea & Coffee Company, a vice-president; Alfred Weiss, of United Dairies, Inc., vice-president; and Ben Wettenstein, of Abner A. Wolf, Inc., vice-president.

Elected to the board of directors were E. J. Gruber, of Burger Creamery; Ray Koeplinger, Koeplinger's Bakery; Herman Miller, McInerney-Miller Bros. Poultry; and Torkild Nielsen, Michigan Wineries. (All except Superior Tea and Coffee and Burger Creamery are AFD members.)

# THE FOOD DEALER

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## Peet Packing Reaches All-Time High in Meat Production, Sales

Total tonnage of manufactured meat products and fresh meats sold by Peet Packing Company, an AFD member, reached an all-time peak in 1968, it was reported by Robert J. Parks, executive vice-president of the Saginaw-based meat company.

The firm's 1968 net sales tonnage was up 5.6% over 1967, and 21% higher than in 1966, indicative of a sales trend which has continued to increase for the fifth straight year.

Millis L. Peet presided over the meeting which brought out the individual aspects of the record-breaking year. Special honorary pins and awards were given to 32 salesmen who became members of the firm's 1968 "Million Pound Club."

Peet Packing Company will observe its 83rd birthday this year.

## Magnuson Appoints G.R. Broker

Magnuson Food Products Corporation, an AFD member, has appointed the C. E. Stehouwer Company of Grand Rapids as its broker for western Michigan, it has been announced by Robert P. Magnuson, president of the Detroit-based firm.

In announcing the appointment of Stehouwer, Magnuson said "an active food brokerage will enable us to penetrate even deeper into the market with our successful and well received Bays English Muffins, Bays Pumpkin and Cocktail Rye specialty breads." The muffin and bread firm is celebrating its 20th anniversary this year, with product distribution throughout Michigan and Ohio.

**The AFD Is The Largest and Most  
Active Food Trade Association  
in Michigan.**

**Are You On The Team?  
If Not, Phone 542-9550**

**Affiliated with the  
NATIONAL ASSOCIATION OF  
INDEPENDENT FOOD RETAILERS**

**Donald LaRose, President**

## The Sounding Board

To the AFD:

In behalf of my family, we wish to thank the Associated Food Dealers for your expression of sympathy.

**Mrs. Mamie Doud Eisenhower**  
Gettysburg, Pa.

\* \* \*

I saw and heard the interview of your executive director, Ed Deeb, on television recently, and was interested to hear of the thousands of dollars lost because of missing or damaged carts.

There is a solution to the problem and I have seen it work so well by the Heinen Markets of Cleveland, Ohio. Heinen's has a small area at the entrance-exit of their store. Customers are allowed only to the door of this area where the loaded carts are hooked with a number made of a sturdy material and hung on a board next to the entrance. A person is given a corresponding number to hang on the window of her car when she goes to get it. She then drives to the sidewalk and a boy removes the number from her window, hooking it back unto the cart, and puts the bags into her car. (Carts are not allowed out of the store.) The young man politely but firmly reminds the infrequent customer who wishes to push the cart into the parking lot not to do so. (Heinen's employees are well trained and paid, but their prices are standard.)

Here are the advantages of such a system (also known as parcel pickup):

- 1—Heinen's enjoy a no-theft, no-loss record.
- 2—No carts are damaged by autos because they are left helter-skelter in the parking lots.
- 3—The customer saves money because food prices don't have to be raised to pay for the lost carts.
- 4—The customer is saved the annoyance of having a cart in the parking space she would like to use.
- 5—The customer greatly enjoys the convenience of having a boy put the groceries into her car without having to ask for carry-out help, having to wait until help comes to the register, and having to tip. (Heinen's allows no tipping.)

During the weekend of peak activity, Heinen's has two or three boys loading cars. During less busy times, one of the packing boys at the register area who can see a car waiting for service comes to the cart exit room to load the bags.

After the initial investment of numbers (which hang by two's of the same number) and a small area where the carts are lined up, plus assigning boys who pack to watch the area, the money saved could be great.

We have just moved to the Detroit area and I find there is a marked contrast between the well-managed, well-designed, and well-stocked store I enjoyed in Bay Village, Ohio and those of the Birmingham-Bloomfield area. Heinen's system of handling carts would add a needed service to the stores here.

Thank you for your attention and I do hope the large markets in our area will try the cart idea. It works and adds so much pleasure and ease to the shopping chore.

**Mrs. Clinton Vose, Jr.**  
Food Shopper  
Bloomfield Hills

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ED DEEB

## **OFF THE DEEB END**

# The Grapevine

Here's something fresh off the Grapevine: Boycott of California table grapes will again become a major economic and political issue this summer in Michigan. So says State Senator Lorraine Beebe, who just returned from Delano, California where she saw conditions as they are.

What does this mean to the retailer? It means another summer of confrontation with members of the United Farm Workers Organizing Committee, which sponsors the boycott for the AFL. The action is strongly supported by the UAW, which recently urged its 600,000 members to not buy grapes again.

In speaking out against the boycott, Senator Beebe, a Republican, was pitted squarely opposite her counterpart, Dearborn Democratic Senator Roger Craig who firmly supports the grape boycott. Mrs. Beebe expresses concern in behalf of distributors and consumers, while Mr. Craig speaks for labor.

It now appears that things are getting out of hand. It looks like a contest of who can "out-shout" who in an attempt to win over the public. From the inception, the unions were able to rally support and sympathy from fellow laborers, clergymen and government officials both locally and nationally.

This year, the California grower associations have finally raised nearly \$2 million to launch an advertising and public relations campaign to tell the other side of the boycott story and its ramifications. Food retailers are in the middle — innocent by-standers, if you will. "The Grapes of Wrath" have become the "Grapes of 'Whine'."

So far the unions have had the best of it. The constant flow of distorted information and propaganda has caused the masses to sympathize with the "plight" of California grape growers; how "bad" working conditions are; and what a "low" salary is paid the worker (\$1.69 per hour minimum, plus fringes).

It's the growers turn next. With the added revenues, perhaps the truth will simply yet convincingly be told for a change, or why the boycott effort is a union camouflage to organize farm laborers in the strategic San Joaquin Valley.

This leads us to "Sour Grapes." Since the unions have not succeeded in organizing the workers, they have pressured retailers to quit buying California grapes and withhold them from the consumer, in a long-term objective to unionize farm workers and finally control the fate of perishable products.

A final memo to retailers: Do not allow someone or some group bullying you into running your business, or it's all over. Stand up for your right to do business as you please, so your customer can have the right to choose what they want.

# Merchants Are Using More Cameras To Help Reduce Crime

It is estimated that in 1969 shoplifters will steal over \$2½ billion worth of merchandise from various types of retail stores across the nation.

Although many retailers refuse to even discuss the matter, shoplifting has become a splitting headache during this peak of self-service retailing. In fact, it is the fastest growing form of larceny in the U.S. today, and according to FBI and police reports, shoplifting offenses have doubled since 1950.

Although shoplifting is on the increase, the nation's bankers have found a way to drastically curb robberies and robbery attempts. Since 1966 in Detroit, robberies involving banks have decreased 45% while nationally, they have increased 154% according to FBI reports. Banks attributed this to the fact that more cameras are being installed, and better training of employees.

Sebastian C. Barone of Scan-O-Scope camera distributors, an AFD member, contends robberies would have the same affect with food stores and decrease, if retailers followed the lead of the banks.

Barone is quick to remind you that in 1968, President Johnson signed in-

to law a bill making it mandatory for banks, credit unions, savings and loan institutions, and other financial institutions insured by the FDIC to install cameras, primarily due to the deterrent feature.

Over 654 cameras have been installed by Scan-O-Scope since 1967 in retail stores. Barone states that "there has not been one holdup involving stores who use the firm's cameras." One credit union however, has had a holdup, but the robber was apprehended due to the photos taken by the camera.

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## Instant Pricing Kit Introduced

Shaw and Slavsky, Inc., an AFD member, has introduced an Instant Merchandise Pricing Kit which contains necessary tools for pricing various specials, features and sales items instantly. The kit is completely self-contained, compact and mobile, according to company officials.

The combined pricing kit and sign box contains various sizes of rubber stamps, ink pads, marking pens, ink supply and various price and sign stampers.

**KAPLAN'S**  
**Wholesale Food Service**

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● KRAFT PRODUCTS	● FRESH LOCAL PORK
● CHEESE SPECIALTIES	● DUTCH BRAND LUNCHEAT
● PILLSBURY BISCUITS	● SMOKED HAM and BACON

**DAILY DELIVERY**

Call us or stop in and pick your own

**WO 1-6561**

**2630 RIOPELLE STREET**  
( In the Eastern Market )



## THE PRESIDENT'S CORNER

# AFD Will Launch Annual Bascart Campaign

By HARVEY L. WEISBERG

Since the advent of self-service and supermarketing as we know it today, shopping carts play a significant role in helping a shopper gather her goods.

In the beginning, shopping carts, or "bascarts" as some prefer to call them, were enthusiastically received by a store's customers as both a new innovation and a service of the retailer. No one imagined at that time that one day bascarts would become a major problem to the retailer.

Last year, there was over \$850,000 worth of carts which were stolen, strayed or lost by Michigan's food merchants, according to figures of the Associated Food Dealers, and the Chamber of Commerce's Food Industry Council. About \$500,000 of that figure was the estimated loss to supermarket operators in the greater Detroit area.

At an average cost of \$30 each, this means the total number of carts which has "disappeared" from food stores was over 28,000 throughout Michigan. Of these figures, merchants lost about 18,000 carts in the greater Detroit area alone. This year, an estimated \$1 million worth of bascarts will be lost or stolen, or over 30,000 will become unavailable for use by shoppers in this state alone.

In an effort to curb cart losses, many merchants have installed various types of cart corrals and other equipment devices. Some have inaugurated a regular cart pick-up service to police their stores and remove carts found in the streets, or on front lawns to reduce the likelihood of their rolling into the path of moving vehicles. This leads us to the safety factor involved. Disabandoned or strayed carts are a hazard to children and motorists alike.

Retailers provide bascarts as a service, and feel shoppers return them to the stores so others can use them. They are not intended to be taken by inconsiderate shoppers from a store's area and left on front lawns, back yards and in basements. The AFD feels it is time that people became aware of these cart losses, because it has become a very expensive proposition. Like anything else,



WEISBERG

## Cart Campaign Objectives

1—The Association feels the laws should be changed making the public responsible and subject to fines for removing bascarts from the retailer's premises.

2—Police and other civic officials locating bascarts away from the markets' premises should be encouraged to call this to the attention of the market operator.

3—We, as retailers, must accept the responsibility for policing the area around our own stores to retrieve the carts, to minimize the imposition on civic officials.

4—We will need an industry-wide effort to educate the consumers on how the losses of carts create a safety hazard for them and raise the price they pay for their food. This effort should involve the use of all media—newspapers, handbills, radio, TV, store posters, etc.

5—Association members will have to phone or write their city councilmen or state legislators on our request to help expedite the passage of proper legislation to control the bascart problem. We will need the assistance of every AFD member to help make this campaign successful.

Since retailers will benefit most from its success, we know we can count on you for your support. You will be hearing from us soon for action steps. Or, you can phone AFD executive director Ed Deeb (542-9550) to suggest additional action or ideas which may be helpful.

the cost of carts themselves and the cost of rounding them up have been increasing regularly.

The irony of the situation is that various cities around Michigan have shopping cart laws which prohibit citizens from taking the carts from the store's area. In many cases however, even though they remove the carts, the market owners are fined or penalized when they retrieve their own carts. The AFD has stated consistently that it is unfair for a retailer to be punished for picking up his own private property, which was taken from his premises in the first place by inconsiderate shoppers.



## Procter & Gamble Paces Way To Up Coupon Handling Fees

Procter & Gamble, the nation's leading user of product coupon promotions, led the way recently to increase coupon redemption fees a penny, to three cents. The move was followed by a number of companies, including never Bros., Ralston-Purina, General Mills, Del Monte and others.

The move was hailed by the Associated Food Dealers, which has been quite active in its concern for increased coupon handling fees, "as a progressive step forward."

The action by these companies was prompted by a study conducted by Arthur Andersen Company, Chicago, which showed that coupon handling costs at retail level have increased.

## Eckrich Announces Three Promotions

Three appointments affecting sales activities in Michigan and Ohio have been made by Peter Eckrich and Sons, an AFD member, it has been jointly announced by Harold Stoner, Michigan regionals sales manager, and Orest Cole, Ohio regional sales manager.

Gene R. Lauber, district sales manager of the firm's Muskegon office for the last eight years, has accepted a similar position at the Columbus, O. office. He replaces Elwin Eggleston who is moving to Detroit as a special account supervisor. The new district sales manager in Muskegon is John A. Damschroder who has been route supervisor there for the last two years.

## SMI Convention May 11-14, Atlantic City

The 32nd annual convention and educational exposition of the Super Market Institute will be held May 11-14 in Atlantic City, N.J., it has been announced by Michael J. O'Conner, SMI executive vice-president. More than 12,000 persons are expected to attend.



**MICHIGAN WEEK**

**MAY 17-24**

## Memo from Faygo

by  
**MORTON FEIGENSON**  
President



We continue to tell store managements that Faygo and private label flavors alongside each other spawn SYNERGISTIC (working together, as a group of muscles) sales results. So SYNERGISTIC, their soft drink departments will account for about 4 per cent of total gross sales. We can prove it.

That SYNERGISTIC proposition depends heavily on maximum plant efficiency, to keep Faygo prices wedged between national brands and private labels. So, we've just invested \$200,000 to re-engineer our quart bottling line. Faygo can now package 250 quarts per minute, up from a previous 200 rate.

Some self-proclaimed marketing experts think Faygo prices are now so far below national brands and so close above private labels that Faygo is in jeopardy of becoming mistakenly known as a "private label enterprise."

We don't feel any threat—perhaps, because Faygo has just enjoyed three months of record high sales. In any event, we're staying with our long established merchandising philosophy which is: Quality products, advertising and packaging are better tools for maintaining a strong brand-name image than higher prices.

Due to glass industry strikes there were critical shortages of soft drink packaging throughout last summer. Another scarce, less severe, supply situation appears likely this summer. Meantime, Faygo is finding it both interesting and aggravating to compare the attitudes of its two basic package sources—glass companies and can makers.

To protect against peak season shortages, can makers for the first time in our memory are now offering to produce advance supplies, warehouse such supplies at their expense and deliver to Faygo when needed. By contrast, glass companies—which traditionally have willingly done the same—have made an about-face. They are urging advance ordering. However, they say, bottlers this year should provide for their own storage facilities.

## A FOOD DEALER FEATURE

# The USDA Food Stamp Program

Many retailers around Michigan have been recently inquiring about various facets of the Food Stamp Program. The program is operated by the United States Department of Agriculture and is designed to help low-income and welfare-aided families buy more food.

Since the program began in July, 1961, being originally tested in Detroit, about \$110 million in stamps have been sold and redeemed in Wayne County alone. Presently, an average of 53,000 persons per month, or 13,500 families in the Detroit area are benefitting from the stamp supplements to purchase food for their family. Of the 13,500 families, only about 2,500 are considered low-income, the remainder are receiving some sort of public aid or assistance.

How does a citizen apply to the USDA to participate in the stamp program? According to William Hairston, coordinator of the program in Wayne County, a person applies at one of the five offices of the Wayne County Dept. of Social Services, or contact their social worker assigned to them.

Once a family applies, a county social worker then determines their eligibility, Hairston said. If eligible, they are allowed to buy USDA food stamps on either a monthly or semi-monthly basis. Family size and gross income determines the amount of stamps a family can purchase.

What is the cost of food stamps to participants? On the average, elderly persons buy \$24 worth of stamps for \$18. This means they are able to purchase one-third more food than the purchase price, thereby supplementing their weekly food needs. The \$6 worth of food coupons they get free is considered a bonus. There is an important variable which is constantly considered, according to Hairston. As income goes up the bonus goes down, and vice-versa.

What does this mean to retailers? It means that both independents and food chains are able to increase their food sales proportionately to the amount of food stamps they redeem, if they have been participating in the program. Presently, over 1,600 retailers in Wayne County are participating in the USDA program, in addition to 350 independent routemen who accept the stamps.

How can a retailer not participating in the program apply? Food retailers and wholesalers who wish to be part of this program may get an application by calling the AFD or writing the local USDA field office. (In Wayne County, the office is located in the Federal Building on Lafayette Street, downtown Detroit.)

When you receive the application, answer all the questions and check the items that apply to your business. Keep in mind that false answers may result in denial or cancellation of approval to participate. After completing and signing the application, mail or deliver it to the USDA office. You may be asked to visit the office for



USDA Food Stamp Co-ordinator William Hairston

a personal interview or you may be visited by a food stamp representative before authorization is granted.

All retailers and wholesalers approved to participate

The Sausage with the Second  
Helping Flavor . . .



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**Peschke Packing Co.**

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SUSTAINING MEMBER

will be issued a Food Stamp Program Authorization Card which must be kept in the store. The authorization number on the card must be used when you redeem coupons. If you move or sell your business, notify the USDA office immediately. (No coupons can be accepted by a firm before receiving the authorization card nor after it is withdrawn or surrendered.)

Authorized food retailers can accept food coupons from known recipients for any food or food product for human consumption except alcoholic beverages, tobacco, those foods which are identified on the package as imported, and meat and meat products which are imported. Once an application is approved, a complete or Official Food List will be sent to you and it must be posted or displayed in your store.

Authorized retailers and wholesalers may present Federal food stamps or coupons to participating banks for redemption. Before redemption, the coupons are separated according to denomination or value. Each coupon must be endorsed with the authorization number or name of the store redeeming it. Coupons may be redeemed for cash or credit. To be redeemed through banks or wholesalers, coupons presented by retailers must be accompanied by a completed "Retail Merchant's Food Stamp Program Redemption Certificate" (known as Form CFP-253). Authorized wholesalers who have received coupons from authorized retailers can redeem such coupons at participating banks only if they are accompanied by (1) the retailer's redemption certificate, and (2) a completed "Wholesaler's Food Stamp Program Redemption Certificate" (Form CFP-253-1).

Here are some of the questions most asked by retailers.

**Must store employees know how to handle coupons?**

Yes. Store operators should instruct both full- and part-time employees how to handle the food coupon business properly. This will help minimize errors and the possibility of violations which can cause cancellation of a retailer's authorization, and other penalties.

**How should food coupon purchases be handled at the checkouts?** Retailers should ask customers if they are food coupon shoppers, or after repeated shopping at a store they are known to employees. Coupon foods should be separated from ineligible items for ease in totaling coupon and cash amounts.

**Can sales tax be paid with food coupons?** Yes. Food coupons may be accepted for payment of sales tax, but only for taxes on eligible foods purchased with coupons. That's another reason for separating coupon purchases from the items that are to be paid with cash.

**How do retailers make change for food coupons?**

No change in cash may be given for coupons. Unendorsed 50-cent coupons may be used in making change. If an amount less than 50¢ is required, the food coupon shopper has the option of paying cash—or accepting a credit slip from the retailer for future delivery of an equivalent value of eligible foods. A credit slip or due bill cannot exceed 49¢ when used in food coupon transactions. (Examples: (a) If a customer buys \$9.50 worth of food and tenders

five \$2.00 coupons in payment, he may be given one 50¢ coupon in change; (b) if a customer buys 60¢ worth of food, one 50¢ coupon may be given the cashier, plus 10¢ in cash; or if the customer gives the cashier two 50¢ coupons for a 60¢ purchase, the cashier could give as change a credit slip for 40¢. Retailers can also allow recipients to "trade out" the difference in eligible food. Because unendorsed 50¢ coupons can be used as change, retailers should retain a sufficient number of these coupons for change purposes.)

**May food coupon shoppers leave their coupon books at food stores?** No. Coupon books must be kept in the possession of households to which they are issued. The books are to be presented each time purchases are made with coupons.

**May food coupons shoppers transfer, trade or sell their coupons?** No. The coupons must be used only by the households to which they are issued. Anyone who misuses them, whether participant, retailer, wholesaler, or other, is in violation of program regulations and subject to penalty.

Here are some do's and don'ts you should be aware of:

Don't accept food coupons before being authorized.

Don't accept cancelled or endorsed coupons.

Don't accept loose \$2 coupons.

Don't accept coupons for alcoholic beverages or tobacco.

Don't accept coupons for food clearly identified on packages as imported.

Don't accept coupons for any non-food item.

(Continued on Page 12)



**BIG on FLAVOR! — BIG on VALUE!  
BIG on FRESHNESS!**

**TIP TOP BAKERS**

IN FLAVORGUARD OLEPHANE WRAPPER

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Dairies**

**Quality, taste!**



For home delivery call UN 1-12800

## Got A Gripe?

Don't Push the Panic Button — Call

# 'The Panic Line'

# 566-2429

Newest Service of the AFD and  
The Food Dealer — Designed to Bring  
Action, Solve Problems

## THE FOOD STAMP PROGRAM

(Continued from Page 11)

Don't give cash as change.

Don't give credit slips for more than 49¢.

Don't accept coupons for payment on charge accounts

Don't give cancelled or endorsed 50¢ coupons as change.

Don't accept coupons for bottle or other container deposits.

\* \* \*

Do post Official Food List.

Do instruct employees on handling food coupon transactions.

Do keep Authorization Card available.

Do ask unknown customers for Food Stamp ID card.

Do check for signature on back of coupon book.

Do accept coupons only for eligible foods on same terms as cash purchases.

Do keep and use unendorsed 50¢ coupons for change.

Do use banks when possible to redeem coupons.

Do mark or stamp store name or authorization number on coupons before redemption.

Do read Parts 1600, 1602 and 1603 of the Food Stamp Program regulations.

If you have any questions concerning the Food Stamp Program, contact the Associated Food Dealers (phone 542-9250), or phone Mr. Hairston at 226-4930.



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ADDRESS \_\_\_\_\_

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## A partial list of Places and Events included

### • SUPPER CLUBS FOR THE DISCRIMINATING DINER •

DEVON GABLES • ST. REGIS • ROOSTERTAIL • CAFE GOURMET • BREAKERS • THE GREAT DANE • ENNIS • MARIO'S OF WINDSOR • LIVONIA PENTHOUSE • NEPTUNE'S HIDEAWAY • LONDON INN • EDDIE PAWL • BOARS HEAD • CAPTAIN'S CHAIR • BAKER'S KEYBOARD LOUNGE • KENNEDY SQ. STEAK HOUSE • ITALIAN ALPINE VILLAGE • PENTHOUSE • RED MILL • MING PALACE • SAKSEY'S CEDARS • ARTHUR • MAI MAI • CENTAUR

### • INFORMAL DINING •

SHAKY'S PIZZA PARLOR • HOWARD JOHNSON'S • DALY DRIVE INN • INTERN'L HOUSE OF PANCAKES • UNCLE JOHN'S PANCAKE HOUSE • BONANZA PANCAKE HOUSE • OLD FASHIONED PANCAKE HOUSE • PORTER HOUSE STEAKS • LUIGI'S OF WARREN • MCINERNEY'S • COFFEE MUG • BRONZE WHEEL • BIFF'S • NUGGET • PIZZA INN • CAPRARO • BILLY'S • NARDO'S • EDDIE'S • S & C • CARMEN'S • ALFIE'S • JO-DI'S • CANTONESE VILLAGE • LIMS GARDEN • WESTERNER BEEF BUFFET • MONAHAN'S BEEF BUFFET • MURL'S STEAK HOUSE • DON'S CHUCK WAGON • MILROY'S FISH & CHIPS • YE OLDE STACK SHOPPE • TREASURE HOUSE • BANDIT'S VILLA • TASTY BAR-B-Q • BIG TOWN DRIVE IN • FRIAR TUCK INN • STEAK PALACE • ROBIN HOOD'S • POTPOURRI

### • CARRY OUTS •

COLONEL SANDERS • KENTUCKY FRIED CHICKEN • BURGER CHEF • RED BARN • McDONALD'S HAMBURGERS • CHICKEN DELIGHT • DUNKIN' DONUTS • BASKIN & ROBBINS • STROH'S ICE CREAM • TASTEE FREEZE • SUPER SUB SHOPS • A & W • PACO'S TACOS • CORDEN'S CANDY CARROUSEL • ARBY • ROAST BEEF • LITTLE CAESAR PIZZA • DINO'S PIZZA • CHICKEN IN A HURRY • COUNTRY CHEF • CHICKEN • MR. TONY'S SUBS • MR. CHIP'S PIZZA • MR. S • CAPRICE'S SILILIANO'S PIZZA • MARCHANT'S BEEF • SCOTTY'S FISH & CHIPS • BURGERLAND • MARS PIZZA • CHECKER BAR-B-Q SUBURBAN • CHICKEN HOLIDAY • CHICKEN SHACK • CANDY CONE • AMATO BROS. PIZZA • PAPA LUIGI'S PIZZA • NAPPY'S

### • SPORTS •

DETROIT PISTONS • DETROIT HOCKEY • LACROSSE • ALL STAR WRESTLING • 28 BOWLING LANE (BPAA APPROVED) CITY WIDE • CITY WIDE BILLIARDS • IRISH HILLS SKI • APPLE MOUNTAIN SKI • AU SABLE RANCH SKI • MT. CHRISTIE SKI • GRAMPAN SKI • ARNOLD PALMER GOLF • BROOKLANE GOLF COURSE • ROLLER SKATING • GREEN ACRES RANCH • PONDEROSA RANCH • SKYLARK FLYING • ARCHERY • MILAN DRAGWAY • RENT A CYCLE

### • THEATERS • CONCERTS • SPECIAL EVENTS • HOTELS •

DETROIT SYMPHONY REGULAR SEASON CONCERT • DETROIT SYMPHONY 1969 "CABARET POPS" CONCERT • HARLEM GLOBETROTTERS • "ICE CAPEDES" • CARLOS MONTOYA CONCERT • LAMP AT MIDNIGHT CONCERT • ELECTRIC CIRCUS CONCERT • ALVIN AILEY CONCERT • DETROIT SUMMER THEATER • JR. TOWN HALL CONCERT • DETROIT CHILDREN'S THEATER • DETROIT REPERTORY THEATER • COURT THEATER • DETROIT PUPPET THEATER • CABARET THEATER • BUILDERS SHOW • SHRINE CIRCUS • PECHE ISLAND • BOB LO • DETROIT SIGHTSEEING TOUR • FABIAN'S UNIVERSAL CITY THEATER • VAN DYKE DRIVE IN • FOX THEATER • SPRING ANTIQUE SHOW • NATIONAL CAR RENTAL • STATLER HILTON • INN AMERICA • GRANDE BALLROOM • RED GARTER • CHESSMATE GALLERY • RAVEN GALLERY • ROOSTERTAIL UPPERDECK • DRUMBEAT (AFTER HOURS) • CHATTER BOX • ST. REGIS HOTEL • LONDON INN • SEAWAY INN • BEST WESTERN MOTEL

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**THE BELL RINGER****Free Enterprise At Stake In Grape Question**

By ALEX BELL

Ready or not here we come with another award-winning column.

\* \* \*



Mr. Bell

We were remiss in our last column. We forgot to mention our good friend Ben Wettenstein of Abner A. Wolf, an AFD member, and the expansion of his firm to Livonia. How are you going to like it in Livonia, Bennie?

\* \* \*

**Minimum Mark-up on beer**

\* \* \*

Well, well, ring the bells, have a party. "The Sphinx" of Cincy, namely P&G, upped the payoff on coupons, which we highly commend the firm for in taking a leadership position. But what happens? They jacked all soaps 35¢ a case.

\* \* \*

**M.M.U.O.B.**

\* \* \*

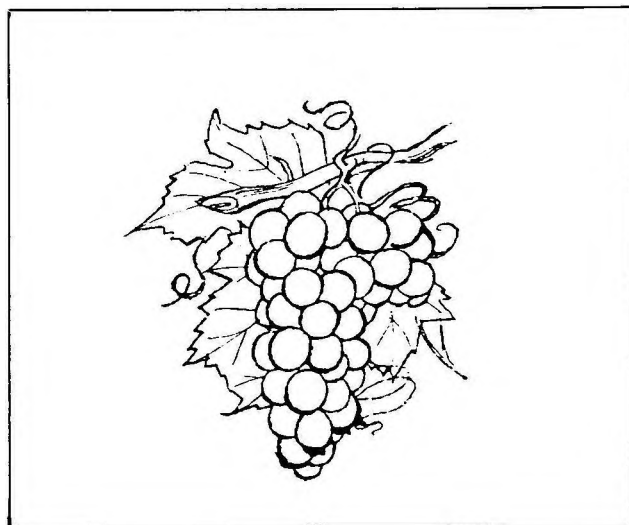
We are a firm believer in pouring trouble on oiled waters. So here is a dirty six letter word: GRAPES! The time is coming pretty soon when you will have to stand up and be counted as men or mice. We say let the churches stick to selling religion; let the unions stick to unionizing; let the do-gooders stick to doing good, and let food stores sell food. It is a sad day when an independent, super or chain can be cowed by a rabble. We say let them picket and we should picket the pickets. And let us run our business and give our customers what they want. If they don't want to buy California grapes, they don't have to. The foregoing may ramble a bit, but we put it down as we thought of it. And it's the way we feel about the grape question!

\* \* \*

We wonder if "Alice in Wonderland" was a real "trip" taken by a young LSD experimenter.

\* \* \*

In answer to a rival columnist (who writes for a local food publication) a magilla is a book on something to read or, in short, a bible. So now you know, dear friend. Please don't be such a "yenta," and we know what the word means:



We understand that now that all the gals are on a diet there are no more "sugar daddys." They are saccharine daddys.

\* \* \*

Our child bride told us last week that she had news for us. She said, "Hey pops, you haven't been paying all those auto insurance premiums for nothing." So we took \$50 deductible.

\* \* \*

Hey Deeb, howcum our neighboring columnist has a new picture? If it weren't Moe, we would get mad and take this column where it would be appreciated.

\* \* \*

Last year American brewers issued 107.5 million barrels of beer for consumption. A new "high."

\* \* \*

We just paid a lawyer to draw up our will and after income tax time, we found out we had nothing to leave. We wonder if we can get a refund from the legal beagel?

\* \* \*

**M.M.U.O.B.**

\* \* \*

Eddie Acho will write the next one. He is a real "maven."

\* \* \*

We are going into the haunting business. We are going to haunt the newest real estate entrepreneur. Our old friend Salim Sarafa. (No, Eddie, entrepreneur is not a dirty word!)

\* \* \*

Dear John, that's all she wrote!—ACB

## Around the Town

The Associated Food Dealers was saddened to learn recently of the passing of **Alexander Tuma** of **Tuma's Food Market**, a longtime AFD member in Royal Oak. Mr. Tuma was believed to have been the oldest active grocer in Michigan, having been in the food field over 50 years. We extend deepest sympathies to his family.

\* \* \*

**C. Arthur Caputo** of the **Birmingham Community Market**, an AFD member in Birmingham, has assumed the ownership of the store from his father, **Dominic Caputo**. The family has been in the business since 1929, and have been located in Birmingham since 1947.

\* \* \*

**Ronald Webster**, 17, a senior at **Dearborn High School**, has captured first place based on an essay he wrote for the Distributive Education Clubs of America during its Michigan State Conference held recently. His subject: "Rack Jobbing — Its Value to Supermarket Operators." (It is interesting to note that Ron's essay was based on a survey of AFD directors, done in cooperation with former AFD member **George Chodoroff**, teacher and advisor to DE students at the school.)

\* \* \*

**Acme Detroit Food Brokerage, Inc.**, an AFD member, has been appointed broker for **China-Foam** products. The Wisconsin-based firm manufactures a full line of plastic plates and bowls.

**Specialty Foods Company**, an AFD member, has moved to new and larger headquarters at 4222 E. McNichols, Detroit. It has been announced by **Chester Kowalski**, president of the firm. Specialty Foods' former offices, located on E. Davison will still be used as a manufacturing plant.

\* \* \*

**United Dairies**, an AFD member, has announced that its new ice cream plant at 7024 Intervale, Detroit, is in full operation, according to **Al Weiss**, president. At the same time it was announced that **Jules Gabe**, former owner of the **Dairyland Milk Depots**, has joined United as a sales rep.

\* \* \*

**William G. Rosenberg**, former legal counsel for **Abner A. Wolf, Inc.**, an AFD member, has been appointed deputy director of the Michigan Dept. of Commerce by Gov. William Milliken.

\* \* \*

**Ben Gruskin**, president of **Independent Biscuit Company**, will retire April 30, after over 21 years in the food and cookie business. In addition, Gruskin was twice president of the Biscuit and Cracker Distributors Association. Independent is a wholly owned subsidiary of Mickelberry's Food Products Co. Succeeding Gruskin will be Donald Dorst.

\* \* \*

**Lou Cohen** of **Frank's Tea & Spice Company** is resting in Henry Ford Hospital following recent surgery. We know he'd enjoy hearing from his many friends of the food field.

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## TAX TOPICS

# Facts About Self-Employed Retirement Plans

By MOE R. MILLER

Tax Accountant and Attorney

### Accountant and Tax Attorney

Tax benefits of qualified retirement plans apply to professional men, business proprietors and partners; this would include doctors, lawyers and other professionals, individuals or partners in any unincorporated business activity.

Under the Retirement Plan, the self-employed individual can set aside and deduct part of his current earnings for use as a retirement fund in the future. While this fund is accumulating, the income earned by it is tax free.

A self-employed person can have a plan even though he has no other employees at all. Many of the qualification requirements discussed below must be incorporated as expressed provisions in even the most simple plans covering a single owner-employee. For example, such a plan would have to expressly provide for:



MILLER

- 1—No distribution to the owner-employee before age 59½ except where disabled permanently.
- 2—Distribution of entire interest by end of the year when he reaches age 70½.
- 3—Where an owner dies before receiving his entire interest; distribution of balance within five (5) years.
- 4—A definite contribution formula.
- 5—Nonforfeitable rights of employees to benefits when contribution is made.
- 6—The plan must benefit each employee of the business whose customary period of employment has been for more than twenty (20) hours a week for more than five (5) months during each of three (3) consecutive periods of twelve calendar months. In other words, every employee meeting the above test of employment and having been employed for three (3) years must be included in the plan.
- 7—Limit on contribution for owner-employee of 10 percent of earned income or \$2,500, whichever is less.
- 8—With certain exceptions a trusted plan covering an owner-employee cannot qualify unless the

trustee under the plan is a bank or trust company, unless investments are confined to life insurance, endowments or annuity contracts.

The law imposes specific limits on the amounts which may be contributed under a self-employed plan and the amount of contribution that may be deducted as an operating expense.

1—If an individual is covered as a self-employed person under more than one plan, the over-all limitation on contributions for deduction purposes is only \$2,500 or 10 percent of the earned income from the business, whichever is less. Example: A partner has earned income from partnership A of \$40,000 and \$10,000 from partnership B and is covered by qualified plans by each partnership. The maximum permissible contribution for deduction purposes is \$2,500.

All self-employed plans must meet certain requirements in order to provide the tax benefits of a qualified plan.

It is a must to remember that employees with three (3) years of service must be covered, and that a qualified plan cannot discriminate with respect to contributions or benefits.

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**434 W. Eight Mile Road**  
**Detroit, Mich. 48220**



PEPSI'S PRESS SCRAMBLE, which attracted nearly 100 editors and reporters from Michigan's mass media including a number of well-known personalities, was held recently at Belle Isle. The event launched a statewide "Family Fun" consumer sweepstakes promotion and consisted of races in Scramblers — six-wheeled, fun vehicles that traverse water, sand, snow and land. AT LEFT — "scramblers" ready to take-off in one of the races. AT RIGHT — Marilyn Hampstead, center, of WJBK Radio, was the grand prize winner. She received a \$1,600 scrambler. Congratulating her from left to right, are vice-presidents of the Pepsi-Cola Metropolitan Bottling Company of Michigan: James McCaffrey, James Maloney, and Don Kiley (right). Second from right is Jim Hurtubise, driver of the Pepsi Frito-Lay Special Indianapolis 500 entry.



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### A Michigander tells it like it is:

- The name "Michigander" was created by Abraham Lincoln in 1848 when, in a speech opposing the nomination of Michigan's Brig. Gen. Lewis Cass, Lincoln accused the Democrats of "dovetailing on the great Michigander."
- Michigan is the nation's foremost producer of aspirin (fewer "Blahs").
- Ironwood Michigan is farther west than St. Louis Missouri.
- The nation's only shop for the manufacture and repair of calliopes is located in Grand Rapids.
- "Michigan" is from the Indian word Mishigamaw meaning "Great Water."
- Through the St. Lawrence Seaway, Detroit is closer by water to such European nations as Britain, Sweden and Belgium than is New York.
- Marquette is the world's chief producer of charcoal briquettes.
- The largest single piece of metallic copper ever found in the world is a three ton mass of pure copper discovered in Ontonagon county in 1667. It's now on display at the Smithsonian Institute.
- Our 3,121 mile shoreline is equal to the Atlantic coastline all the way from Maine to Florida and longer than the Pacific coastline from southern California to the northern tip of Washington.
- The Kirtland Warbler nests only in the Houghton-Higgins Lake area.
- Saginaw is the home of the world's largest bean elevator.
- Michigan is the nation's leading producer of potato chips.

# MICHIGAN WEEK

HONK  
IT UP

## MAY 17-24

*Published as a Service of the Associated Food Dealers and The Food Dealer Magazine*

Prepared for the Greater Michigan Foundation by Jepson-Murray Advertising and Capital Photo Engravers.

# Support These AFD Supplier Members

## ACCOUNTING, INSURANCE

Brink, Earl A. (Insurance)	962-7150
Gohs, Inventory Service	VE 8-4767
Heemer, Klein, Grainer & Lamb	754-3030
Peter J. Kiron Agency	Chicago
Moe Miller Accounting	547-6620
Retail Grocery Inventory Service	399-0450

## BAKERIES

Archway Cookies	532-2427
Awrey Bakeries	TY 6-5700
Bonnie Bakers	893-3260
Farm Crest Bakeries	TR 5-6145
Grannan Cook Book Cakes	TA 5-1900
Hekman Supreme Bakers	KE 5-4660
Independent Biscuit Co.	584-1110
Koeplinger's Bakery, Inc.	JO 4-5737
Labanon Baking Co.	825-9702
Johnny Mac's Cookie Co.	885-6200
Magnuson Foods (Bays Muffins)	FA 1-0100
Oven King Cookies	PR 5-4225
Fred Sanders Company	868-5700
Schafer Bakeries	293-5320
Silvercup Bakery	LO 7-1000
Taystee Bread	TY 6-3400
Tip Top Bread	TA 5-6470
Warrendale Baking Co.	271-0330
Wonder Bread	WO 3-2330

## BEVERAGES

Associated Breweries	925-0300
Canada Dry Corp.	868-5007
Cask Wines	849-0220
Coca-Cola Bottling Co.	898-1900
J. Lewis Cooper Co.	823-3900
Faygo Beverages	WA 5-1600
Home Juice Company	925-9070
Leone & Son	925-0500
Mavis Beverages	DI 1-6500
National Brewing Co. (Altes)	921-0440
Pepsi-Cola Bottling Co.	366-5040
Siroh Brewery Company	961-5840
Squirt Bottling Company	JO 6-6360
Vernor's RC Cola	TE 3-8500

## BROKERS

Acme Detroit Food Brokerage	581-0410
Sieve Conn & Associates	547-6900
Continental Food Brokerage	533-2055
Harris Crane & Company	538-5151
E. A. Danielson Co.	838-9111
DeCrick & Maurer	822-5385
W. H. Edgar & Son, Inc.	825-0008
Maurice Elkin & Son	353-8877
Food Marketers, Inc.	342-5533
Graubner & Associates	444-8400
John Huetteman & Son	TA 6-0630
Paul Inman Associates, Inc.	626-8300
Interstate Marketing Corp.	341-5905
Keil-Weitzman Co.	273-4400
Edward L. Kuester & Co.	928-7117
Maloney Brokerage Co.	TU 5-3653
Harry E. Mayers Associates	864-6068
McMahon & MacDonald Co.	BR 2-2150
Marks & Goergens, Inc.	DI 1-8080
Northland Food Brokers	342-4330
Peppler & Vibbert	838-6768
Peterson & Vaughan, Inc.	VE 8-8300
P. F. Pfeister Company	491-2000
Rodin-Hollowell (Commodities)	843-1788
Sosin Sales Co.	WO 3-8585
Stiles Brokerage Company	965-7124
Sullivan Sales	KE 1-4484
James K. Tamakian Co.	863-0202
United Brokerage	BR 2-5401

## DAIRY PRODUCTS

The Borden Co.	564-5300
Detroit City Dairy, Inc.	TO 8-5511

Fairmont Foods Co.	TR 4-0300
Gunn Dairies, Inc.	TU 5-7500
Hays Ice Cream	271-5670
Land O'Lakes Creameries	TE 4-1400
Melody Dairy Dist. Co.	345-4700
Seafest Dairy	TI 6-5700
Trombly Sales	925-9507
United Dairies, Inc.	UN 1-2800
Wesley's Quaker Maid, Inc.	883-6550
Ira Wilson & Sons Dairy	TY 5-6000

## DELICATESSEN

Home Style Foods Co. (Deli.)	FO 6-6230
Quaker Food Products, Inc.	TW 1-9100
Specialty Foods (Deli.)	893-5594

## EGGS AND POULTRY

Eastern Poultry Co.	WO 1-0707
McInerney Miller Bros.	TE 3-4800
Napoleon Eggs	TW 2-5718
Orleans Poultry Co.	TE 3-1847
Page & Cox Eggs	838-6664
Water Wonderland Egg Corp.	789-8700

## FRESH PRODUCE

Badalament (bananas)	963-0746
Jos. Buccellato Produce	LA 6-9703
Cusumano Bros. Produce Co.	921-3430
Gelardi Produce	WA 5-0969
H. C. Nagel & Sons	832-2060
North Star Produce	VA 2-9473
Spagnuolo & Son Produce	527-1226

## INSECT CONTROL

Key Exterminators	EL 6-8823
Rose Exterminating Co.	TE 4-9300
United Exterminating Co.	WO 1-5038
Vogel-Ritt Pest Control	TE 4-6900

## LINEN SERVICE

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

## MANUFACTURERS

Aunt Jane's Foods	581-3240
Boyle Midway Company	543-3404
Diamond Crystal Salt Company	872-3317
Kraft Foods	TA 5-0955
Morton Salt Company	VI 3-6173
C. F. Mueller Company	543-8853
Prince-Vivison Macaroni Co.	775-0900
Roman Cleanser Company	TW 1-0700
Society Dog Food (Koch & Co.)	TU 3-8328
Shedd-Bartush Foods, Inc.	TO 8-5810

## MEAT PRODUCTS, PACKERS

Alexander Provision Co.	961-6061
Cadillac Packing Co.	961-6262
Crown Packing Co.	TE 2-2900
Detroit Veal & Lamb, Inc.	962-8444
Eastern Market Sausage Co.	WO 5-0677
Feldman Brothers	WO 3-2291
Gordon Sausage Co.	826-6145
Great Markwestern Packing	321-1288
Guzzardo Wholesale Meats, Inc.	FA 1-1703
Herrud & Company	962-0430
Johann Packing Co.	TW 1-9011
Kent Packing Company	843-4900
Kirby Packing Company	831-1350
Kowalski Sausage Co., Inc.	TR 3-8200
L K L Packing Co., Inc.	TE 3-1590
Mickelberry's Food Products	894-6600
Oak Packing Company	961-2160
Peet Packing Co. (Ypsilanti)	274-3132
Peschke Sausage Co.	TR 5-6710
Peter Eckrich & Sons, Inc.	KE 1-4466
Peters Sausage Co.	TA 6-5030
Pitts Packing Co.	WA 3-7355
Sam & Walter Provision Co.	1W 1-1200

Spencer, Inc.	931-6060
Ruoff, Eugene Co.	WO 3-2430
Van Dyke Steak Company	875-0766
Wayne Packing Co.	WO 1-5060
Weeks & Sons (Richmond)	RA 7-2525
Winter Sausage Manufacturers	PR 7-9080
Wolverine Packing Co.	WO 5-0153

## MEDIA

The Detroit News	222-2000
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## NON-FOOD DISTRIBUTORS

Arkin Distributing Co.	WE 1-0700
Cal-Chemical & Mfg. Co.	567-5620
Edmont-Wilson (gloves)	421-8071
Hartz Mountain Pet Pds.	894-6300 or 923-4550
Super Toy, Inc.	923-4550
Perfect Plus Inc.	961-6381
Toys Unlimited	852-3798
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 1-1010
Superior Potato Chips	834-0800
Vita-Boy Potato Chips	1Y 7-5550

## PROMOTION

Bowlus Display Co. (signs)	CR 8-6280
Holden Red Stamps	255-3350
Guaranteed Advertising Distributors	831-0020
Stanley's Adv. & Distribg. Co.	961-7177

## RENDERERS

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

## SERVICES

Atlantic Service Company	965-1295
Beneker Travel Service	PR 1-3232
Clayton's Flowers	LI 1-6098
Comp-U-Check, Inc.	255-2800
Gulliver's Travel Agency	963-3261
Pittsburg-Erie Saw	835-0913
Zablocki Electric	372-1791

## SPICES AND EXTRACTS

Frank's Tea & Spices	UN 2-1314
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## STORE SUPPLIES AND EQUIPMENT

Almor Corporation	JE 9-0650
Butcher & Packer Supply Co.	WO 1-1250
Central Alarm Co.	838-6365
Diebold, Inc.	DI 1-8620
Hussman Refrigeration, Inc.	341-3994
Globe Slicing Co. (Biro)	LI 5-1855
Hobart Mfg. Co.	542-5938
Lepire Paper & Twine Co.	WA 1-2834
Liberty Paper & Bag Co.	921-3400
Master Butcher Supply Co.	WO 1-5656
Midwest Refrigeration Co.	JO 6-6341
National Market Equipment Co.	LI 5-0900
Scan-A-Scope	823-6600
Sentry Security System	341-9080
Shaw & Slavsky, Inc.	TE 4-3990
Square Deal Heating & Cooling	WA 1-2345

## WHOLESALE, FOOD DISTRIBUTORS

Glacier Frozen Foods	962-8421
Grosse Pointe Quality Foods	TR 1-4000
C. B. Geymann Company	WO 3-8691
Kaplan's White Food Service	WO 1-6561
Raskin Food Company	865-1566
Spartan Stores, Inc.	455-1400
Super Food Services, Inc.	546-5590
United Wholesale Grocery	834-6140
Vlasic Food Co.	868-9800
Wayne County Wholesale Co.	894-6300
Abner A. Wolf, Inc.	584-0600

THE FOOD DEALER  
434 W. Eight Mile Rd.  
Detroit, Mich. 48220

BULK RATE  
U. S. POSTAGE  
PAID  
Detroit, Mich.  
PERMIT No. 4475

Return Requested



## Group Blue Cross - Blue Shield Available To All Member Stores And Their Employees

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. The AFD is the only retail food 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 plus many other benefits.

### 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, you can enjoy wide benefits designed to bring recognition to the independent grocer in the community. In addition, such services as Blue Cross and all types of general insurance, 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