



THE FOOD DEALER

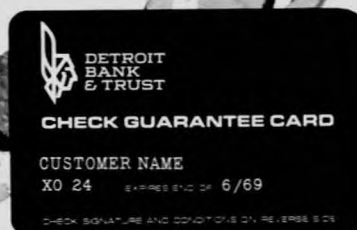
"The Magazine for the Michigan Food Market"

AUGUST, 1969



The Convention Circuit

AFD director Phil Saverino of Phil's Quality Market, and his assistant manager, Len Brillati, center, size up a recent Detroit convention to learn of some new food marketing innovations. At left is Ed Slesak of the H. J. Heinz Company as model looks on.



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NOTE: The Food Course will be held Wednesday evenings at 7 - 10 p.m., beginning Sept. 24, in WSU's McGregor Memorial Center on the campus, with a 15-minute break at the middle of each class. The first session will be an introduction, and the final session will be a review of the course with brief formal ceremonies. In sponsoring the course, in cooperation with Wayne State, the AFD and the university will jointly present Certificates of Achievements upon satisfactory completion of the course. For additional information, phone Ed Deeb at (313) 542-9550. Everyone invited.

THE FOOD DEALER

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AFD Annual Awards Banquet To Be Held Sept. 16 At Suburban Warren Chateau

The fifth annual Awards Banquet of the Associated Food Dealers will be held Tuesday evening, Sept. 16, at 7:30 p.m. in the new Warren Chateau Hall, located at 6015 E. Ten Mile Road, just east of Mound Road, Warren. In making the announcement, AFD president Harvey L. Weisberg said tickets are available through the association's office, or by contacting any of the organization's officers or directors.

Meantime, members of the association are urged to keep their nominations for "Salesmen of the Year" coming into the AFD office. The entry form is on the back of this issue of *The Food Dealer* magazine, as well as those of previous issues. The association's Manufacturer, Broker, Wholesaler and Driver-Salesmen awards will be revealed at the banquet. The awards annually go to those persons who have rendered distinguished service to food retailers in Michigan in the form of disseminating knowledge, understanding, education or merchandising techniques thereby helping to make our industry better for their efforts.

DAGMR Outing Sept. 10, Glen Oaks

The Detroit Association of Grocery Manufacturers' Representatives (DAGMR) will hold its Annual Summer Golf Outing Wednesday, Sept. 10, at Glen Oaks Golf Club, located at 30500 W. Thirteen Mile Road, Farmington, it has been announced by Alvin Hoppe, president of the organization.

At the same time, DAGMR has announced that its 1969 Annual Trade Dinner will be held Oct. 13 at the Hawaiian Gardens in Holly, Mich. Those desiring information or reservations, phone Ginny at (313) 835-1750.

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

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Donald LaRose, President

AFD EDITORIAL

Time To Re-activate Dime Check Cashing Fee

It seems that with losses from bad or fraudulent checks among the most costly to food merchants big and small alike, most businesses — including banks — are taking advantage of some sort of check cashing fee except food retailers.

A few years ago, the Associated Food Dealers stunned the banking world by urging that banks screen checking account users, while issuing identification cards with photos to discourage bad check artists. In essence, the association was urging bankers to "put prestige back into check cashing," since the check was used the same as cash.

Since then, a number of the more progressive banks, launched programs which sincerely upgraded the present system of issuing checking accounts, while aiming to curtail check losses. The AFD actively worked with two of those banks in Michigan in helping to launch their new "prestige" or "guaranteed" checks. They were the Detroit Bank & Trust Company when it launched Bancardchek, and the National Bank of Detroit when it launched Checkmate. Another bank, Manufacturer's National Bank, later introduced its equivalent program called Unicheck.

Credit must be given these banks since they tried and are trying to help solve the bad check problem which milks food merchants and all businesses and government of needed cash and capital. Other banks preferred to maintain the status quo, and did nothing overtly to help the situation.

Meantime, bad check losses keep occurring, and at the same time drain businesses of expansion money. In addition, other business have taken heed of the check-cashing fee once charged by food merchants, only in many cases they felt a dime was too little. Some retailers and many banks charge anywhere from 10 cents to 50 cents to cash checks, especially to those who do not regularly deal with them.

A couple of years ago, Detroit area food stores were charging the dime to help cover the expenses involved in cashing checks, and subsequent losses, which tended to cover some of the losses and expenses incurred. The program was a phenomenal success for about three months, but was dropped.

The Associated Food Dealers feels that check cashing for customers should cost at least a dime, and that the program should be re-activated. The service indeed costs merchants money, and involves additional risks of carrying extra cash.

It's too bad other businesses, as J. L. Hudson's, Sears, and banks, can get away with it without any fanfare.

Consumers should realize by now that with the low profit structure as it is in the food industry, merchants can no longer offer very many free services. Check cashing is one that requires a charge.

We again feel the time has arrived for food merchants to begin charging for check cashing.

SMI Survey Sees Sales Up, Profits Down

CHICAGO — The 21st edition of "The Super Market Industry Speaks," the annual report of Super Market Institute, is now available in a 32-page printed booklet.

The study is generally recognized as the best single source of factual, reliable and practical information about the super market business and is widely used throughout the world by super market operators, suppliers, educators and others concerned with the efficient distribution of food.

"The Super Market Industry Speaks" is based on a confidential questionnaire survey conducted by SMI's research division under its director, Curt Kornblau. Detailed data were supplied by 365 companies with combined sales of more than \$15 billion, and highlights of the report were presented during the recent 32nd Annual SMI Convention and Educational Exposition. The booklet includes much additional information, including numerous charts and tables.

The 1969 edition covers the broad areas of sales, operating results, expansion, diversification, discounting,

merchandising, advertising and promotion, warehousing and group affiliation, and personnel. Timely questions covered include the 1968 profit picture, long-range expansion plans, diversification of super market companies into other types of retailing, the status of convenience markets, number of items handled in the typical super market, trends in rading stamps, and store employee turnover.

A special-interest section summarizes major changes super market operators expect to see in the next five years.

Among the findings of the study are:

- SMI members registered an average sales gain of 12% over 1967, the highest in 10 years and resulting primarily from increased tonnage and quality rather than higher prices.
- Sales per super market in 1968 averaged \$2,240, 000, or 4% above the previous year.
- Typical net profit before taxes from 1.8% in 1967

(Continued on Page 13)



ED DEEB

OFF THE DEEB END

The Bad Guys?

There has been much said recently by various pressure groups and government bureaus which tends to instill doubt in the minds of consumers as to the ethics of businessmen generally, and food merchants in particular.

In the process, President Nixon and other government leaders have been placing more weight on consumer programs, with the emphasis on "consumer protection," as if convinced the consuming public needed protection and shelter.

There are many things however which the general public and government bureau chiefs seem to forget. There are a number of services provided by food merchants and other businessmen in Michigan and nationally, without which could very well handicap government and increase the cost of its operations — something taxpayers wouldn't like too well.

In Michigan, for example, besides the retailer collecting a fee from the State for acting as its agent for collections of the 4% sales tax, the merchant is being penalized by passing on more money to the state than they are collecting, since in most cases, the \$50 exemption allowed monthly is not adequate to cover the cost of collections.

Now here's the rub: while general inflation has grasped our nation, cost of most everything has risen, except the Michigan sales tax exemption for the merchant which has remained the same since its inception in around 1932 or 1933.

Furthermore, food merchants, and all businesses generally, have also served the Federal government as collection agents. How? By collecting Social Security and withholding taxes from employees for the Federal government, as a couple of good examples. Contribution payments to the State unemployment compensation fund is another.

The point of this column is to attempt to show that the so-called "bad guys" are really the knights in shining armor. The prophets of doom and gloom who insist that businessmen are bad for the nation, better accumulate all their facts before they begin tooting their horns.

Food merchants and businessmen generally are really the "good guys" even if they all don't wear white hats. I wonder where the U.S. would be without them?

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For Action!

Comp-U-Check Issues Financial Report For First Fiscal Year

Comp-U-Check, Inc., operator of a computerized check verification service in the Detroit market area and other major cities, reported a net loss of \$316,963 for its first fiscal year, which ended last November 30.

Eugene T. May, president, said the loss was the result of the company's market development and operating costs during the seven months before

the beginning of operations July 15, 1968. The loss amounted to 91 cents per share on the 348,602 shares of common stock outstanding.

Revenue totaling \$97,766 were derived principally from check verification operations for four and one-half months and credit investigations for four months, May said. Last July, Comp-U-Check acquired Credit Clearing Interchange, Inc., of Lincoln Park, Michigan, a firm which offers complete credit investigation services to Michigan retail establishments, oil companies, mortgage companies and banks.

Comp-U-Check's check verification operations have grown steadily since their July beginning, May continued, in terms both of number of subscribers and usage. He cited last December's figures, when 300 subscribers with 1,000 locations made 29,000 inquiries regarding the acceptability of checks or the persons offering them.

May said his firm had extended its service to Ohio, where operations for Cleveland began February 3, with service being scheduled for Cleveland and other major Ohio cities. Also, Comp-U-Check has opened offices in Chicago and is gathering files on bad checks and bad check passers in that area preparatory to the beginning of operations in March.

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Velvet Food Products Acquires O'Donnell Importing Company

Velvet Food Products, Inc., recently announced it had acquired the major share of O'Donnell Importing Company, one of Michigan's biggest wine and liquor distributors. Paul Zuckerman, chairman and president of Velvet, said to be the largest independent peanut butter maker in the nation, refused to say what the purchase price was for 80 percent of O'Donnell, which distributes such products as Dewar's White Label Scotch, Beefeaters gin, Stock vermouth, Lowenbrau beer, and Labatt's beer and ale. Last year, O'Donnell sales reached the \$11 million mark, Zuckerman said.

Around the Town

Jacob Graber, superintendent of operations for **Great Scott! Super Markets**, an AFD member, has been named vice-president of operations, it was announced by **McLeod Hittson**, president. Graber assumes duties previously performed by Hittson.

* * *

We're happy to hear that **Morris Bobroff**, operator of **Packard's Cut-Rate Market**, and a longtime AFD member and supporter, is out of the hospital and recuperated from recent surgery. Morris had a gall bladder removed. (LBJ doesn't have anything on you!)

* * *

A seemingly lost and forlorn gal stopped by the AFD office recently to phone for emergency road service. Lo and behold it turned out to be **Lillian Fink**, of **Outlet Super Market** on Michigan Ave. She and her husband, **Harry**, have been members of the AFD for years. Kudos to Lillian for her charitable activities, especially the City of Hope cancer fighters, for which she serves on the board.

* * *

Richard M. Kuester, son of E. L. Kuester, operator of E. L. Kuester & Company, will attend Northern Michigan

University this fall. He plans to study business, finance and accounting.

* * *

Chuck Williams, a buyer at **The Kroger Company's** Detroit regional offices in Livonia, has been promoted in the U.S. Air Force Reserves which meets monthly at Selfridge Air Force Base, Mt. Clemens. Major Williams is now a full-boat Flight Instructor.

* * *

AFD trustee **Ray Martyniak**, president of **Ray's Prime Meats**, Trenton, was the principal speaker at a workshop session of the annual convention of the National Institute of Locker and Freezer Provisioners in Pittsburg recently. His talk centered on construction and financing.

* * *

Continental Baking Company, an AFD member, has moved its regional office from Puritan Avenue, Detroit, to 37051 Amrheim Road, Livonia, Mich. 48150. ITT-Continental are the makers and distributors of Wonder bread, Hostess cakes and Morton frozen foods.

* * *

Robert Vibbert, of **Peppler & Vibbert**, an AFD member, and his charming wife have just celebrated their 25th wedding anniversary. And to top it off, two of their children will be married this year. Son, Robert III, will marry Dianne Surcina of Saginaw; while daughter, Margaret, will wed Tom Ogden of Birmingham, in December.

The Sounding Board

I have read the AFD's letter concerning our refusal to recommend a warrant against several citizens who had removed a quantity of groceries from a Kroger store.

I want you to know that we considered the possibility of recommending warrants not only for larceny but for crimes such as disturbing the peace and contributing to the delinquency of a minor. It was our judgment that the facts in this case did not constitute a violation of any of the applicable statutes.

As I am sure you know, there is ample law to the effect that in order to establish the crime of larceny, or any of the higher related crimes such as robbery or robbery-armed, there must be in addition to other elements, an intent to permanently deprive the owner of his rightful possession of goods taken.

In this case, the citizens involved met before taking their action and concurred that they would commit a "symbolic act" of removal of goods from the store. They indicated at the outset that the goods be removed would be deposited in front of the store, and that they would not retain their possession of them.

As you well know, it is my responsibility to apply the law as it is written not as I wish it was written. If this practice continues, you can rest assured that I will ask

for legislation to cover this kind of situation as we have in the past when we developed loopholes in the law that did not cover situations that should be covered.

Let me say further that while you may wish that we would have been able to take action in this particular case, which certainly aggravates all of us, I am sure that you and your members will, in the long run, appreciate the fact that it is my intention to perform my duties within the law.

William L. Cahalan
Prosecuting Attorney
County of Wayne

(EDITOR'S NOTE — By definition, larceny is the unlawful abstraction, without right of claim, of the personal goods of another with intent to defraud the owners, or theft, which is the act of stealing. The AFD feels that there was ample reason to prosecute those persons, including nuns and priests, who were boycotting a Kroger store.

(Perhaps the individuals involved did not intend to "permanently" deprive the owner of his rightful possession of goods, but they did take the merchandise out of the store completely, even if it was billed as a "symbolic act."

(In our opinion, the symbolic act could have been performed by placing the goods within the store, just outside of the checkout counters. This would be reasonable. But once the merchandise was taken out of the store, no matter how you look at it, it is larceny, theft or whatever other term suits the occasion. Prosecution, we feel, was in order.)

THE PRESIDENT'S CORNER

Let's Recruit New People For Our Industry

By HARVEY L. WEISBERG

The Associated Food Dealers has been involved in numerous projects and activities since the beginning of the year. If you have noticed, however, the focus or purpose of such involvement has been to improve our total food industry and not just a specific segment. In keeping with this approach, I'd like to discuss the need for more and better personnel in the food industry as a whole.

We must begin attracting more high school and college talent using every means available to us. As I have suggested in previous columns, there are a number of ways we can provide incentives to lure more qualified persons into our ranks. One of the best ways, in my opinion, is through stepped up and more meaningful communications.

Through this means, we can improve the unfavorable image which seems to exist with many individuals, and especially with young high school and college people who do not realize the opportunities and advantages of a career in the food industry.

In order to attract the youth, we must educate the teachers about the tremendous changes taking place in our field, and the new knowledge and information we have available and urge them to use and disseminate same.

One way this can be done is to provide the schools with the tremendous amounts of literature and films now available on retailing and merchandising for their libraries and classrooms. Those involving food should be definite-



ly programmed in all general retailing classes. One film I have in mind is "What's In It For Me?", an excellent one for high school students produced by Procter and Gamble.

At the same time, we must use all other means available to inform other prospects of the opportunities already available to them — today, in positions offering security, prestige and salaries which match or surpass management positions in other industries. We also have to do a more effective job of explaining the many fringe benefits we now provide those in the food industry, such as paid vacations, paid health and accident insurance policies, and in many cases bonuses and profit sharing plans, etc. We do not have to take a backseat to other industries, but not enough non-food people know this.

There has been disheartening evidence of increased pirating by some major food chains in recent months, as mentioned by Ed Deeb in his column a couple of issues ago. This practice causes excessive turnover, forces up management salaries of some individuals to distorted levels, and only hurts the industry as a whole. Responsible executives in every food chain should be encouraging the positive type of recruiting program I've suggested above to increase the overall number of talented people in our industry. Of course, this is not just a retail program. It should involve all segments of our industry, including manufacturers, wholesalers, brokers, and their associations too. What do you think?

If you have additional ideas or thoughts on how the AFD can assist in an industry wide recruiting effort, call Ed Deeb today at 542-9550.

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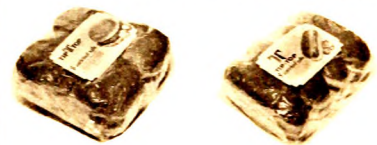


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GUEST EDITORIAL

The Coupon Revolution In Trading Stamp Field

By IRV MESSERSCHMIDT
President
Holden Red Stamp Co.

The American food business is in the midst of a great marketing revolution — one that portends a period of explosive growth like the one touched off by the emergence of trading stamps in the early 1950's.

This one is the "manufacturers' couponing revolution" which finds an ever-increasing number of food manufacturers putting the same generic coupon on or in their products, such as Gift Stars, Bonus Gifts, Red Scissors, Luxury Merchandise, etc.

What is unique about these coupons, which differ from the cents-off type of coupons, and what makes them a more potent marketing force than similar vouchers, is the fact that *they can be redeemed with trading stamps*, enabling the consumer to earn bigger gifts, faster, because she now can receive coupons on products and stamps on the total amount of her purchase. Most of the major trading stamp companies participate in these programs.



MESSERSCHMIDT

(Holden Red Stamps for example has been in the vanguard of this couponing revolution from the very start, being co-redeemable with the four major coupons mentioned above.)

Gift Stars is the pioneer manufacturers' coupon and the first to offer three-way redemption: (1) for cash; (2) for merchandise from Gift Stars' own catalog; and (3) co-redeemability with stamps, as mentioned already.

Under co-redemption, the saver receives gifts from her stamp company gift center merely by surrendering her envelopes of coupons together with her books of trading stamps, the most convenient process for everyone involved.

Gift Stars went "national" on all brands of Old Gold cigarettes plus Spring Menthols in mid-1967 after five years of successful testing in Denver, the Rocky Mountain area and the St. Louis area. These brands did so well with Gift Stars that Lorillard early this year put the same coupon on its new brand of Old Gold 100 mm. in 40 percent of the U.S.

According to the Maxfield Report in *Business Week*, Old Gold led all the 85 mm. brands in the top 25 of all brands in sales increases for 1968 — up to 14.4 percent over 1967, which is mostly attributed to its success with its Gift Stars coupon tie-in. In other words, the manufacturers hope to move more of its merchandise because of the added coupon incentive.

This also means, there are a number of choices which the consumer has at her disposal: (1) redeem the coupons by themselves to the manufacturer for cash; (2) they can exchange coupons for merchandise; or (3) redeem them at local participating trading stamp redemption centers.

One survey made by Rexall Drugs in conjunction with its Bonus Gift manufacturers coupons, showed that in the Southeastern U.S. test area, 92% of all incoming coupons were redeemed for gifts — 8% for cash.

The R. J. Reynolds Food Company is now testing the full line of its Chun King products with Gift Stars in St. Louis and a massive media campaign is now underway in California, telling how the "inter-changing of Blue Chip Trading Stamps and Gift Stars manufacturers' coupons shortens the saving cycle and allows the housewife to double immediately the amount of stamps she has saved, which helps earn her gifts twice as fast.

Newest of these programs is the Luxury Merchandise Coupon which has, since the first part of this year, been appearing on all brands of Chesterfield cigarettes: regular, king, menthol, filter and 101. Each pack of these cigarettes contains one LMC coupon and there are four extra in the carton. Each has the equivalent value of four trading stamps and LMC coupons are co-redeemable with more than 100 different stamp companies.

Holden Red Stamps, for example, are also co-redeemable with Bonus Gifts coupons, which has 27 major manufacturers couponing some 400 individual products in the five Southeastern states surrounding Atlanta.

William H. Preis, Sr., vice-president of Grand Union Stores and president of Triple-S Blue Stamps, is typical in his enthusiastic reaction to the success of manufacturers' coupons. He says: "Customers have begun to think that Triple-S and the on-the-product coupons are practically one."

Holden stamps are also co-redeemable with Red Scissors, the patriarch of all manufacturers' coupons — a 79-year-old plan that now operates in 32 states with 20 manufacturers couponing approximately 175 products.

Squibb Beech-Nut, Inc. recently began offering Red Scissors manufacturers coupons on its tea packages in eleven Southeastern states from Virginia to Florida to Louisiana. House-Autry Mills of South Carolina, which absorbed the Hushpuppy Corporation of America, also distributes the Red Scissors coupon, which are co-redeemable with 76 different trading stamps; Gift Stars, with 110; Bonus Gifts, with almost 100; and LMC, with about 100.

(Continued on next Page)

SMI Report

(Continued from Page 5)

to 1.7% in 1968 — the lowest level in six years, and only slightly above the all-time low of 1.6% recorded in 1962.

- Typical sales per man hour were \$33.63, or 8% above the 1967 performance of \$31.10, following an increase of 3% in the preceding year.

- Average sale per customer transaction reached a new high of \$5.61, as against the typical transaction of \$5.50 in 1967 and \$5.31 in 1966.

- The rate of new super market additions was 7%, equaling the previous all-time low recorded in 1967. The rate of remodelings rose from 7% in 1967 to 8% of all the super markets in 1968.

- The use of trading stamps decreased slightly. Some 44% of the super markets now offer stamps to their customers, compared to 46% a year ago.

- Part-time employees continue to make up 53% of all store personnel, the same figure as last year's record high.

- Saturday is the leading business day for 49% of the organizations, followed by Friday for 44%.

- Some 7% of the companies operate convenience markets. In all, convenience markets comprise 2% of all the SMI member food stores, and member interest in convenience markets is on the increase.

- Fully one out of every five companies now operates stores not primarily food stores, i.e., discount stores, drug stores, liquor stores, lunch counters and many other types.

- The typical super market of today sells 8,000 different items, compared to 7,000 three years ago.

- Frozen food sales average 5.1% of total sales, resuming an upward trend.

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SUSTAINING MEMBER

GUEST EDITORIAL

(Continued from Page 12)

What does this all mean? It means in the trading stamp industry, women are more concerned with saving coupons for gifts rather than cash.

Alert retailers, therefore, can readily see another aspect to be considered. For instance, a stamp-saving shopper can receive her stamps and manufacturers' coupons simultaneously, doubling her saving "power" at no additional cost to the merchant. This means that a stamp-giving store can expect: (1) additional customers; (2) higher average transactions; and (3) more customer loyalty, something that has been waning in recent years.

It is obvious from this new type of manufacturers' coupon in the food marketplace, stamp-giving chains and food stores now stand where the industry-at-large stood some 15 years ago: at a take-off point that could send the retail food business into even wider orbit.

This is the heritage of the manufacturers' coupon: built on the rock-solid sales promotion base of the trading stamp and ready to magnify its power through the extra consumer advantage of co-redeemability.

(We welcome your comments on this issue's Guest Editorial by Mr. Messerschmidt. Please keep in mind that the views expressed are those of the writer and do not necessarily reflect those of The Food Dealer magazine or the Associated Food Dealers.)

DETROIT RENDERING COMPANY

SINCE 1850

SUPERIOR SERVICE — TOP MARKET VALUES

• • •

TAshmoo 6-4500

"First We Render Service"

AFD MEMBER

HOW DO YOU FARE?

Two Key Factors: Dissatisfaction vs. Complacency

By **RICHARD J. ROGERS**
President, Action Advertising, Mailers
and Distributors, Inc.

Every large commercial house, manufacturer, or retailer was at one time small. It makes no difference whether the growth occurred entirely in our day or had its inception in another era. The fact is that all started small. Those still in the running went on, and go on, to become larger; others reached a certain smug maturity and remained there; while many disintegrated completely in the process of time.

There were two factors, still are, and always will be, governing the lives of all institutions—dissatisfaction and complacency. The former is motivating; the latter is destructive to initiative. Let's look at a few concerns illustrating both sides of the picture.

In 1928 or thereabouts, the Bank of America was a pigmy living in the basement of a California residence.

RETAILERS WHY FUSS?

LET THE A.F.D. PROCESS ALL
YOUR COUPONS FOR YOU THRU
OUR COUPON REDEMPTION CENTER!

WE CAN DO IT FASTER AND
WE EMPLOY THE HANDICAPPED.

DROP THEM OFF OR MAIL TO:

Associated Food Dealers
434 W. Eight Mile Road
Detroit, Mich. 48220

Towering high above, stood the giant, Chase National, with its fingers touching every facet of our economy. Thirty years later, the pigmy smiled down on the giant and other giants of its day.

Or take the rapid rise of independent food chains that even in less time have forced a colossus of 75 years standing to take a back seat in every section of the U.S.A.

Seventy-five years ago, Montgomery Ward catalogues decorated every out-house in America. Today, there are more Sears outlets than privies. Initially, both occupied the same pinnacle.

Where is Packard, Pierce-Arrow, Stutz, Locomobile, and Marmon to mention only a few whose names were synonymous with "prestige" long before Ford established the Lincoln Continental! Those former, fashionable vehicles of the elite and of the past aren't even a memory to the present generation.

One could go on endlessly with only a single conclusion emerging. Those firms who reached a level of complacency and felt they had it "made," were, and are, forced eventually to draw over to the inside lane or stop completely to let those hustlers, dissatisfied with the present pace, roar by.

This isn't greed. It's a force. It's a force that impels the *really big man* to *want* to build even beyond the point of spendable income. It is the mark of the small bore mentality to want to ease off; to feel that he can maintain his present position.

A moment of thought will indicate that such a stand is clearly impossible. Competition won't allow it. Competition forces the pack either to run with or fall behind. As soon as a business loses momentum, it has failed automatically to maintain its position, because it will be by-passed.

The day rarely ends that the writer's business fails to expand in one way or another. And it expands only because we force it to expand. It will not expand without constant pressure from the inside, nor will any other business, irrespective of size. We look for the best brains, pay the price, reward fidelity, and, above all, insist upon duty to its following. Because in the final analysis, it will be the customers of any type of business that will make it or break it whether the customer be a distributor, jobber, retailer, or ultimate consumer.

The ingredients of success are not numerous, though too many small businessmen attempt to magnify the formula as a covering for their shortcomings. As Archimides remarked, "Give me a lever long enough, and I'll move the world." That lever is "dissatisfaction!"

Feature For Feature

YOUR ASSOCIATION'S DISABILITY INCOME PROTECTION PLAN Can't Be Beat!

Pays up to \$500.00 a Month for Life
when you are injured and unable to work.

Pays up to \$500.00 a Month for as Long as 5 Years
when you are sick and unable to work.

These are TAX-FREE CASH benefits paid directly to you to use as you see fit -- for food, clothing, medical bills or anything else you choose.

OTHER OUTSTANDING FEATURES OF THIS PLAN

- *This plan contains a special Travel Accident Death Benefit that PAYS UP TO \$2,000.00 for accidental death.*
- *House confinement is never required.*
- *Covers you as a passenger on any kind of aircraft... even in a private plane.*
- *No restrictive riders may be added after the policy is issued because of any changes in your health.*
- *Low Cost Due to the wholesale buying power of your Association, the cost of this insurance is substantially lower than comparable coverage offered on an individual basis.*
- *Few Exceptions... Policy does not cover: loss due to war or military service; suicide or attempted suicide; child-birth, pregnancy or resulting complications.*

Your Association's plan of disability income protection is another example of the many fine services available to you through your membership.

*The AFD is
Michigan's Largest
Food Trade
Association, With
some 1,900 members.*

ACT NOW! Get complete details on this remarkable plan of coverage today. Complete and return the coupon below.



MUTUAL OF OMAHA INSURANCE COMPANY
Life Insurance Affiliate: United of Omaha

Associated Food Dealers
Group Insurance Department
434 W. Eight Mile Road
Detroit, Mich. 48220

Please RUSH complete details on the program of Disability Income Protection endorsed by my Association.

Name _____

Address _____

City _____ State _____ ZIP Code _____

TAX TOPICS

Reviewing Operations Helps Plan Tax Savings

By MOE R. MILLER
Accountant and Tax Attorney

Here is a systematic review of practices which may be creating unnecessary taxes. The purpose of this review is to analyse if any of the following have affected or would affect your income tax structure.

1—Were you reimbursed for a change of job location, this is tax exempt, if not reimbursed, you may be able to deduct the expense.

2—Educational expenses which help you in your job or business is a deductible item.

3—If you pay others to care for your dependents while you work, you may be able to deduct \$900 a year on your tax return.

4—Dealing in stocks, watch the 6-month dividing line between short term and long term gains.

a) If your wife receives no dividends it may be ad-



MILLER

visable to transfer stock to her, which entitles her to a \$100 dividend exclusion.

b) If stock is purchased in the name of a corporation, the tax burden could be reduced because of the deduction allowed corporations for dividends received.

5—A sale of income producing real estate, unless held for 10 years some of the gain may be ordinary income, instead of capital gain under the real property depreciation recapture rules.

a) Consider the advisability of arranging a swap of property. There generally would be no gain recognized.

6—Health and accident insurance paid by an employer on behalf of an employee, allows employer to deduct the full amount of the premiums he pays and they are not taxed to the employee.

a) Life insurance premiums paid by an employer up to \$50,000 on behalf of an employee is a deductible expense and tax-free to the employee.

7—If your dependant children work part-time, their receipt of earnings won't cause you to lose your exemption for them even if they earn more than \$600.

8—Brothers and sisters that help support parents can agree on which of you will take the exemption for your parents.

a) You may get the benefit of reduced tax rates as head of a household, even though your dependant parent does not live with you.

9—Creating a tenancy by entirety or joint tenancy on real property holding in the name of yourself and your wife need not be treated as a taxable gift to the wife.

10—Cost of painting, papering the old residence in order to make it more saleable can be used to cut your taxable profit.

a) Tax on the gain can be deferred if you buy another residence within a year.

11—If you own a condominium you can enjoy the same tax treatment as other home owners: you can deduct interests and taxes.

12—Tax savings through a qualified pension or profit sharing plan can prove very valuable. The income will not be taxed till received by you. If paid to you in a lump sum on retirement, or to your beneficiary after your death, the income becomes long term capital gains. Also the amount paid to your surviving beneficiary are exempt from gift and estate taxes.

13—If this is one of your peak income years, higher than your average income for the past 4 years, you may be able to compute your tax using lower than usual rates, with the formula supplied through income averaging.

It is necessary to consult with your accountant or tax advisor to receive the full impact of the above recommendations, and whether they fit your particular situation.

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Melvindale, Michigan

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Main Post Office
Dearborn, Michigan

ALUED MEMBER

If you have any questions concerning taxes or related problems, drop a note to Mr. Miller care of The Food Dealer, 434 W. Eight Mile Rd., Detroit, Michigan 48220.

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
Grennan Cook Book Cakes	TA 5-1900
Hekman Supreme Bakers	KE 5-4660
Independent Biscuit Co.	584-1110
Koeplinger's Bakery, Inc.	JO 4-5737
Lebanon 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
Stroh Brewery Company	961-5840
Squirt Bottling Company	JO 6-6360
Vernor's-R.C. Cola	TE 3-8500

BROKERS

Acme Detroit Food Brokerage	581-0410
Steve 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	886-8800
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
Sealtest Dairy	TI 6-5700
Trombly Sales	925-9505
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.)	893-5549

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
Mario's Food Products	923-3606
Morton Salt Company	VI 3-6173
C. F. Mueller Company	543-8853
Prince-Vivison Macaroni Co.	775-0900
Roman Cleanser Company	TW 1-0700
Schmidt Noodle Company	921-2053
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
Paschke 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.	TW 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

Detroit Free Press	222-6400
The Detroit News	222-2000

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	TY 7-5550

PROMOTION

Action Advertising & Distg. Co.	964-4600
Associated Distributing Co.	626-4842
Bowling Display Co. (signs)	CR 8-6288
Holden Red Stamps	255-3350
Guaranteed Advertising Distributors	831-0020
Stanley's Adv. & Distrib. 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 1-6078
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.	341-3974
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. Gevmann 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



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

THE BELL RINGER

When Volume Rears It's Ugly Head . . . Watch Out!

By ALEX BELL

We might as well start this one with a cherry note. It is reported that as an anti-inflation measure the Monsanto Chemical Company has reduced the price of Carbon-13 by \$1,690,000 per pound. The figures are correct and we think that Monsanto should be congratulated for this stab at inflation. Of course this is not a very high volume product. It only sells at a rate of half a dozen grains per year.

* * *

We went to our favorite faith healer the other day. After the M.D. examined me he started to shake his head. Of course we inquired of him what was wrong. He replied: "I don't know, but if you were a building, you would be condemned."

* * *

Daffynition: Pessimist—One who expects to find bad news in a fortune cookie.

* * *

We were going to do a piece on 7-day-a-week operations, but our Pres, Harvey Weisberg, got a little ahead of us. But here goes anyhow. We maintain that the American public can be educated to accept anything up to and including a 6-day per week grocery store operation. A few years ago very few chains or large independents were open Sundays or holidays. But all of a sudden volume reared its ugly head and lo and behold pretty soon every food store in Detroit will be open Sundays. Now boys, who has the edge???

As we see it, when Kroger and A & P get all of their stores open Sundays, nobody but nobody, is going to have an edge. Harvey Weisberg talks about closing Mondays. But Harvey, how about when somebody or some chain decides to open Mondays once again. Another can of worms is opened. So fellows, why don't you quit acting like a house full of prostitutes. Sit down and trust one another, close Sundays and avoid triple time because it will come to that eventually. Amen.

* * *

Eddie Acho tells us he is taking a new kind of tranquilizer. It doesn't attempt to calm him down but it makes him enjoy being tense instead.

* * *

We were very lax in our last column in not mentioning the dinner at Sidney Hill hosted by Lou Cohen and Frank's Tea & Spice. We thought that the presentation of the new product line of sauce mixes was about as funny a

presentation as we have seen in many a year. And Lou didn't hustle us too hard at all. Thank you Mr. Quinn.

* * *

Now and again a controversy comes along that puts well-meaning people against defenders of conventional notions about what is good. So how come some nuts in the food business think it is conventional not to sell grapes? Think about that one for a while, Paul.

* * *

Instead of writing this column we are thinking about writing a dirty book ala "Naked Came the Stranger" or something like that. There seems to be more money in it, and with 62 years experience behind us, we could sure write a dilly! (Edeebnote: You did say behind, Al, did you mean it?)

* * *

It gives us a great deal of pleasure to see other food publications using our material without crediting *The Food Dealer* or the AFD. They don't even bother to rewrite it, even though both our award winning publications are copyrighted (and that includes the Food-A-Gram). Perhaps imitation is the best sign of success as the poets once wrote.

* * *

And with that, we set sail for the NAIFR convention in Nassau, The Bahamas. More in the next issue!

* * *

Dear John, that's all she wrote! — ACB



Mr. Bell

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WHO'S YOUR CHOICE FOR SALESMEN OF THE YEAR?

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 select those representatives who you think best deserve the titles . . . Broker, Wholesaler, Manufacturers' and Driver-Salesmen representatives of the year. The four chosen will be honored at the Associated Food Dealers "President's Awards Banquet," to be held September 16th at the new Warren Chateau in Warren.

Broker Rep. of Year_____

Company_____

Wholesaler Rep. of Year_____

Company_____

Manufacturers Rep. of the Year_____

Company_____

Driver-Salesman 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.