Suburbs Agrees With Mid Oaks

Ghanim Sesi, 33, arrived in the U.S. in 1957 and has been working in a grocery store ever since. Upon his arrival here from Telkaif, Iraq, his whole life has been the food business. Today, he is owner-operator of two stores known as the Mid Oak-Wayne Super Markets in the southwest Detroit suburbs of Wayne and Inkster.

(Continued on Page 3)
In the Detroit-Southeastern Michigan area

The brands that mean business are advertised on

WWJ RADIO ONE
WWJ-TV 4
WWJ RADIO ONE
WWJ-TV 4
WWJ RADIO ONE
WWJ-TV 4
WWJ RADIO ONE
WWJ-TV 4
WWJ RADIO ONE
WWJ-TV 4
WWJ RADIO ONE
WWJ-TV 4
WWJ RADIO ONE
WWJ-TV 4
WWJ RADIO ONE
WWJ-TV 4
WWJ RADIO ONE
WWJ-TV 4
Suburbs Agree With Mid Oak - Wayne Super Markets

(Continued from Cover)

All however has not been quite that simple, Sesi says. "When I first came here I worked for various merchants. I couldn't wait to open my own store, which was in 1961, in Detroit's center city."

Although Sesi, an AFD member, was a successful inner-city grocer, it wasn't until he moved to the suburbs that he noted a big difference in the way people shopped and new types of services he had to provide.

"In the inner city areas, people purchased in piecemeal lots, one item at a time. In the suburbs, I noted people buy in more volume and take advantage of specials," he continued. "This meant as a retailer I handled considerably more sales and product volume in my suburban stores compared with my inner-city store," Sesi said. "It's a dramatic change in the way you and the people do business, especially for a newcomer."

But with more sales volume it meant more employees were needed to do the job. Sesi today employs an average of 9 persons to service the increased volume at each store. "Although I am today working harder each hour I'm in the store, I am also able to see more of my family." He and his wife Leyta, have a daughter, Princess, who keeps them busy at home.

Currently, Sesi plans a complete remodeling for both stores, beginning first with the Wayne store. Unlike a few disgruntled merchants who feel there is little hope for individual store operators (as compared with the chains). Sesi is quite optimistic about the future.

He says there is much hope and opportunity looming in the future for independents because discounting is on the way out. "How long can the chain stores continue to literally give away products, lose money and stay in business?"

For Sesi, and several others doing business in Michigan, there is "great potential" for the independents. "Personal service, greater operational flexibility, and quicker adaptation to specific customers in any area, are the real factors," Sesi told The Food Dealer.

The big key, he insists, is personal contact. "This is what can assure the independents they could control their own destiny. You as an independent merchant can correct a problem immediately, whereas it takes the chains a little longer."

Manager of the Wayne store is Edward Pianowski. Chief cashier is Miss Arlene Jones. Sesi's brother, Salam, is employed as a meatcutter in this store, which also serves as Sesi's main office.
To the AFD:

On behalf of the Freedom Festival Committee, I want to publicly thank Ed Deeb for his help in securing donations for the Old-Fashioned Picnic in Downtown Detroit, July 5. I also want to thank the contributing firms, including Ward Baking Company, Koepplinger Bakeries, American Bakeries, Continental Baking Company, Great Lakes Packing Co., Hygrade Food Products, Kowalski, Sausage Co., Stroh Brewery Co., and Detroit Coca-Cola Bottling Co. Because of their generous response, the picnic was a great success.

Thomas P. Banas
Freedom Festival, Old Fashioned Picnic

I would like to assure (the Associated Food Dealers) that it was not (Life Magazine's) intention to suggest that the majority of grocers are anything other than scrupulously fair in dealing with customers, in our cover story July 16 about Bess Meyerson. However, until recently, complaints against the few dishonest merchants have gone without investigation. We must certainly support the role of the small independent businessman in the American economy and share your concern that he both survive and prosper.

Grace M. Mishkin
For the Editors, Life Magazine

The above letter was in response to a letter sent to Life Magazine by AFD president William Bennett.
Around the Town

Congratulations to James Lauer of Hills Bros. Coffee on his recent promotion to western zone manager for the company, working out of its San Francisco headquarters. Succeeding Jim as Detroit division sales manager is G. Pat Deering.

* * *

It's a small world as AFD directors Phil Saverino, Omer Gagne and Tom Violante will attest. The three are very active members of the Lions Club and managed to run into each other amid the thousands attending the group's annual convention in Detroit recently.

* * *

Congratulations to Mr. and Mrs. Sid Hiller (he's of Shopping Center Super Markets and an AFD director) for having won the grand prize during the recent open house of Abner A. Wolf's new Livonia warehouse. The prize: an all-expenses paid trip for two to Italy.

* * *

The AFD wishes to also congratulate Prof. Lyman Bratzler, professor of meat science at Michigan State University. He was the recent recipient of the Distinguished Meat Teaching Award presented by the American Meat Science Association.

* * *

James Lewis is the new general manager of Farm Maid Dairy, an AFD member. He succeeds George Dempster.

* * *

Isadore Malin, formerly with Abner A. Wolf, Inc., has joined Wayneco Wholesale Co. as a sales representative, it was announced by Sharkey George, the firm's president.

* * *

Sullivan Sales, Inc., an AFD member, recently admitted the following employees to its corporation as stockholders: Charles Batcheller, vice-president of retail sales; Bob Hennessy, vice-president of industrial sales; and Jane West, corporate secretary and Sullivan office manager.

* * *

Moyed Najor, who with his brothers operates Publix Super Market, Detroit, has announced the opening of a second store in Auburn. Moyed is an AFD director.

* * *

Rev. Ray Shoulders, an AFD member who operates Shoulders Market, has opened a second store

(Continued on Page 9)
On Cheating

Once again the word “cheating” has made headlines in connection with the Michigan food industry. The latest incident was last month when Detroit Weights and Measures Department official, George Lahiff, was attributed as saying Detroit grocers had “cheated” Detroitors of over $3 million in food.

The last time this sort of thing happened was Oct. 28, 1969 when The Detroit News printed a headline over its listing of violations on its consumer page which used the word “cheating.” Time before that was in 1965 when the Michigan Department of Agriculture used the word “cheating” in a news release it issued throughout the state, indicating the violators listed had been “cheating.”

As you can tell, the AFD has been keeping very close watch over this, and called for retractions in each case. And, each time, we protested vehemently to use of any form of the word “cheat.” Main reason why we are opposed to the word, is that it is misleading when it comes to food, and gives a businessman a black-eye when he may not have been cheating; such thing as an honest human error.

Of course by now, government inspection agencies, and hopefully the mass media, know that if a merchant is convicted of short weights he is not necessarily cheating. Meats, for example, have natural loss of moisture referred to as “shrinkage.” This is one reason why the AFD has called for shrinkage standards with the State Department of Agriculture.

As a matter of fact, to use the word “cheating,” a person must prove that the intent of the merchant or individual was to cheat or defraud a customer or the public, even when the merchant sells a package of meat under the stated weight.

In the case of the Detroit bureau, Mr. Lahiff later admitted he made the erroneous statements, but was quoting figures of the National Weights and Measures Association.

With the Michigan Department of Agriculture, following our meetings in 1965-66 after the news release went out with the word “cheating” in them, MDA publicly stated over the AP wires that “short-weighting is not cheating.”

As for The News, following its use of the word cheating, and AFD’s strong protest, editor Martin Hayden arranged for an excellent feature story which appeared on the consumer page, which was basically fair.

Unless proven otherwise, use of the word “cheat” or “cheating” is defaming, sensational and unfair. It will definitely get a headline. When we establish shrinkage standards, and find several packages underweight at any one given store, then perhaps we can assume the intent of a merchant as being dishonest. But then and only then.

Viva uniform food inspection, shrinkage and equipment standards!
AFD Awards Banquet Sept. 14

The seventh Annual Awards Banquet of the Associated Food Dealers will be held Tuesday evening, September 14, at beautiful Club Venetian, located at 29310 John R, Madison Heights, just a little north of Twelve Mile Rd., it has been announced by president William Bennett. Invitations have gone out and if anyone desires to make immediate reservations, phone the AFD office (313) 542-9550. Ladies are also invited to attend, with ballroom dancing following the awards ceremonies. Ticket prices are the same as last year's or $25 couple. Also, tickets can be purchased from any of the AFD directors.

Members of the association are urged to keep their nominations for Salesmen of the Year honors coming into the AFD office, 434 W Eight Mile Rd., Detroit 48220. Deadline for mailing them in is Aug. 31, which barely gives us enough time to select the recipients and order the plaques. A nomination form is included in The Food Dealer magazine (or you can call the AFD office if you do not have one.) The awards annually go to those persons who have rendered distinguished service to food retailers in Michigan, Bennett said, and includes dissemination of product knowledge, understanding, education, merchandising techniques, etc.

Your kid shouldn't know more about drugs than you do.

You can do some quick catching up with the straightforward, easy to read Federal source book: "Answers to the most frequently asked questions about drug abuse."

For your free copy send in the coupon below.

Drug Abuse Questions and Answers
National Clearinghouse for Drug Abuse Information
Box 1080, Washington, D.C. 20013

Name __________________________
Address ________________________
City ____________________________
State __________________________
Zip ____________________________

Selling Your Store? See Sarafa Realty
Contact Salim Sarafa at 557-5491

Specializing in Land, Retail Establishments and Investment Properties.
AROUND THE TOWN
(Continued from Page 5)

at Livernois and Courtland in the Motor City. He
is using DSR bus card to promote his stores. Ray
also announced that his wife, Carolyn, is the host­
tess of Heaven’s Highway on radio station WIID.

* * *

AFD member George Grieb, operator of Grieb’s
Market, Ferndale, was one of the winners in that
city’s primary elections for the office of Commissi­
oner. Good luck in the finals, George.

* * *

AFD vice-president Ray Martyniak, operator of
Ray’s Prime Meats in Trenton and Taylor, has an­
nounced he has expanded his gift and food basket
service, and now offers 24-hour delivery service as
well.

Complete Beer Price Posting

In Every Issue of MICHIGAN BEVERAGE NEWS

- Current price schedules, new brands, sizes and type of containers, quantity discounts, discon­
tinued brands, etc. of beer, ale and malt liquor.
- Official price changes and other information indicated above are published as received from
the official files of the Michigan Liquor Control Commission based on those reports filed by
Michigan’s Beer Wholesalers. Master list appears every August and February.
- Price changes and all other information appear in every issue of the Michigan Beverage
News — twice a month for entire year, but August issues contain complete wholesaler’s
directory and listing of all brands and prices.
- Covers the entire state and is the only listing available in Michigan . . . A real service pro­
vided to our subscribers only. Act NOW!

Application for MBN Subscription

TO: MICHIGAN BEVERAGE NEWS
7425 E. JEFFERSON
DETROIT, MICHIGAN 48214

I’m Sold! Please enter my subscription to the Michigan Beverage News
for one year (24 issues). My check or money order for $5 is enclosed.

NAME ____________________________

STREET ____________________________

CITY _____________________________ STATE ______ ZIP ______

□ Class B Hotel □ SDD □ Class C □ Clerk
□ Class A Hotel □ SDM □ Tavern □ Waiter
□ Club □ Wholesaler □ Misc. □ Bartender

(Please check appropriate boxes above)
THE PRESIDENT'S CORNER

Food Inspection Council: Step In Right Direction

By WILLIAM BENNETT

As you know, recently officials of the Associated Food Dealers met with officials of the Michigan Department of Agriculture in Lansing, then with the State Agriculture Commission in Traverse City, urging that uniform standards for food inspections, shrinkage and equipment be formulated between all governmental agencies at all levels.

In our presentation to officials of both agencies, we stressed the confusion over the standards now being used, which differ widely; and the cost of implementing some of the recommendations which may not necessarily be needed.

At the same time, we pointed out that in this day and age when citizens are being consumed by overwhelming amounts of increased tax payments, that uniform food inspection and equipment standards would also save taxpayers dollars, by not requiring the merchant to pass along unneeded costs. If government and business can perform more efficiently as a result, and still save money for citizens, then this will be a real accomplishment.

In addition to asking for inspection, equipment and shrinkage standards, the AFD also urged that a Food Inspection Council or Commission be formed to regularly meet and review procedures, suggest standards, improve operating techniques, etc.

I am happy to inform you that the Michigan Department of Agriculture, at the request of the Commission, has asked that B. Dale Ball, MDA director, to set up a meeting with persons who could possibly make-up such council or commission. Mr. Ball is currently seeking to set up such a meeting probably for September, after which he will submit a report to the Commission.

The real interesting thing about all this, despite our legitimate requests, is that there has been, for the first time in several years, real dialogue between the Department, the Commission and the industry. I think this is truly a step in the right direction.

The council we requested can only improve and enhance future prospects and possibilities for even more dialogue with each other. Certainly it cannot hurt.

As it stands now, inspection agencies at all levels are using their own standards, and most of all differ from each other. The retailer and manufacturer is placed at a real and costly disadvantage, which is not truly in the best interest of our state's consumers.

I am happy also that Mike Giancotti, president of the National Association of Food Retailers, presented plans to this affect for similar action on a national basis at NAFR's Convention recently.

Perhaps now, food dealers will be able to perform the needed service to consumers that is expected of them, while at the same time being regularly fed education and information on standards and techniques which will bring everyone out of the dark and into the open.

Watch and see we'll all be better for it: government, business and the consumer! And we'll save money too!
Stroh's Promotes Nine

Nine experienced members of the Stroh Brewery Company's sales-marketing team have been promoted to new positions, according to an announcement by Edward F. Rohlin, vice-president of marketing for the firm. They are:

Patrick J. Fox, to western division sales manager for Michigan, Wisconsin, Indiana and Illinois (a new position). He was formerly Stroh's sales manager of merchandising, and recipient of the Associated Food Dealers' distinguished service award.

Mort R. Engel, to eastern division sales manager for Ohio, West Virginia, Pennsylvania, New York and Kentucky.

Harvey T. Mueller, to regional manager for Ohio.

Thomas H. Bryant, to regional manager for Kentucky.

Donald C. Maley, formerly of Indianapolis, to company sales manager of special accounts, a new position, at headquarters.

Norman P. Swanson, to sales manager of Detroit's city sales division.

William Saxman, new administrative assistant to the president and executive vice-president, a new post.

Charles J. Korpal, to sales administrator.

Donald R. Bayer, to administrative assistant to the vice-president of marketing.

Smart Retailers Are Stocking Up on this New Meat Treat!

There's a new meat treat in town, and smart retailers are stocking up on this new item. We're talking about the tasty new Hammy Wammyps. Your customers will love this new and different breakfast meat. They're also delicious for snacks or a quick lunch, with a delicate smoked flavor and aroma. Retailers will love the new sales and profits this zesty new item will generate. Have you placed your order yet? If not, call us today.

Mangiapane's Meats

7425 Gratiot Avenue • Detroit, Michigan 48213 • Phone 921-8830

Represented by Acme Detroit Food Brokerage
CONGRATULATIONS IN ORDER — Bernard Weisberg, right, president of Chatham Super Markets, an AFD member, is shown congratulating James Cooke, chairman of Penn Fruit Company, Philadelphia, after Cooke was elected Super Market Institute’s new president during SMI’s recent convention in Houston. Weisberg was elected to a three-year term as an SMI director, and has served as an SMI vice-president.

TAKING A BREATHER during the recent Open House sponsored by Abner A. Wolf, Inc., an AFD member, for all of its friends and customers. Pictured above, from left, are Ghanem Sesi of Wayne and Mid Oak Markets; Mr. and Mrs. James Rozek, he’s Wolf sales manager; Omer Gagne, People’s Super Markets and an AFD director; and Myer Berman, Wolf account supervisor.

Nation’s Bad Check
Figure Tops $500 Million

Reliable national estimates place annual losses from fraudulent checks in the U.S. over $500 million, with no letup in sight. One research firm estimates that 22 billion checks will be written this year, and the number could double by 1980. Ninety percent of all financial transactions are made with checks, and 80 percent of the nation’s money supply is in the form of checking-account balances. There are more than 79 million checking accounts in the nation. The ranks of check forgers range from members of various crime syndicates to persons from high society. An ex-businessman once financed a $1.5 million gambling spree mainly by passing bad checks. In another case, a housewife made a tidy haul when she got 35 cashier checks and in two days unloaded them on 35 banks. The average forged check amounts to $250 to $300, according to a spokesman for the Continental Illinois National Bank & Trust Co.

Casualty Insurance Pool

Government-subsidized crime insurance for business (and residences) became available August 1 in Michigan and 10 other states, it has been announced by the Department of Housing and Urban Development (HUD). Under the new program, federal burglary and robbery insurance will be sold through private agents up to a maximum for $15,000 for businesses and $5,000 for residences. In a departure from customary practice, rates will be computed on a metropolitan-wide basis. Suburban charges will be the same as inner-city charges. HUD said the 11 states were designated because they have "a critical problem of insurance at an affordable rate but have not taken effective action to provide insurance." (NOTE: The Associated Food Dealers cautions retailers or companies to read carefully and comply to the section titled "Protective Device Requirements" in the policy.)
WHEN YOU'RE DISABLED AND CAN'T WORK...

YOU CAN COUNT ON THE AFD'S INCOME PROTECTION PLAN FOR EMERGENCY CASH TO LIVE ON!

When a disability strikes, you face this cold, hard fact — your regular income will be cut off! Protect yourself now against such a financial disaster with the official Income Protection Insurance Plan available to you as a member of the Associated Food Dealers.

PAYS YOU UP TO $800.00 A MONTH when you're sick or hurt and can't work.

These benefits are tax free, paid directly to you to use as you see fit — for food, your home, car payments — even to help pay extra hospital and doctor bills that accompany a serious disability.

The AFD’s Income Protection Plan covers you on or off the job, in or out of the hospital, and pays in addition to any other insurance you may have. What’s more, your plan pays $1,000.00 for accidental death and pays up to $23,000.00 for accidental loss of limbs, sight, speech or hearing, on a scheduled basis.

You can afford the AFD’s plan! The wide selection of monthly benefit amounts lets you tailor your plan to fit both your budget and your insurance needs. This, combined with liberal benefits and valuable extras — all at low Association Group rates — means you get more coverage for your money!

ALSO AVAILABLE — UP TO $20,000.00 LIFE INSURANCE! Provide more financial security for your family with the AFD’s Life Insurance Plan. It’s the ideal, low-cost way to increase your present life insurance estate to meet today’s inflated security needs.

ACT NOW! Get the full details on the AFD’s insurance plans — just fill out the Information Certificate below and mail it today.

INFORMATION CERTIFICATE

INSURANCE GROUP DEPT.
Associated Food Dealers
434 W. Eight Mile Road
Detroit, Michigan 48220

Please rush full details on the insurance plans available to me as an AFD member. I am interested in:

□ Both Plans □ Income Protection □ Life Insurance

Name ________________________________________________________________

Address ___________________________________________________________

City __________________________ State _______ ZIP __________

FILL OUT AND MAIL TODAY
C'Mon Fellas, Exactly What Is Premium Quality?

By ALEX BELL

Here comes another blockbuster, run for the hills!

I was out of commission for about four weeks, so there will be no hot scoops this issue. I am going to be real nice this time and just pick on our friends.

While we were sitting home watching TV and listening to the radio (a real luxury), we picked up a good one: Wrigley is now selling only the top three grades of USDA Choice. Come on fellas, let's not confuse the consumer! We don't believe that the USDA had divided USDA Choice into sub-grades. You (Wrigley) must mean the five yield grades. So why not tell it like it is (We have yet to see a yield grade No. 1 in USDA Choice.)

Also, F. J. has knocked off Wrigley's premium quality bit and used it. Come on again fellows, what is premium quality???

We had a roommate at the hospital and we really put him on. If you want the full story, you'll have to ask Al Nenni of the Roman Cleanser Company, an AFD member, who Mr. Foley is.

Random thought: Why don't the powers that be enact a law that anyone who strikes or resists a policeman should be thrown in the cooler for thirty days. That sure would cool off some hot heads!

We would like to thank our friends who visited with us and called while we were incapacitated. (Edeebnote: Try that one on for size, Eddie.) Also, thanks for the get well cards, especially to Harvey Weisberg for his initiation into the M.I.O.S. Sorry Harv, we will have to turn that one down. Reason: no stitches. I'll tell you about it sometime.

Our first wife comes up with this one: The weaker sex is the stronger sex because of the weakness of the stronger sex for the weaker sex.

We have received another Epistle from St. Francis of Arlington Heights, and reproduce it herewith:


Yours truly — St. Francis."

And not being in too good shape, we cannot come back with any heavy stuff. Oh well, there's always tomorrow.

Our faith healer just gave us some good news. He told us we could go to Las Vegas if we did not go to church on Sundays, did not drive a car, no alcohol, and don't go out with girls. Hell, we might as well stay home. But, under those conditions, our first wife told us to go ahead and have a good time. This gal is all heart!

We have found out Eddie Acho's hangup is he doesn't know his left hand from his right hand and he is also confused! — by north and south. Ask, and I'll tell you sometime.

In this column, not being up to our usual high standards, we will not say "Eat your heart out Charley Manos." We love you Charley!

Mr. Manos has been worried about the origin of the name Harvey Wallbanger. Easy Charley, a guy called Harvey used to bang walls. Well?

Dear John, that's all she wrote.—ACB
**WHO'S YOUR CHOICE FOR SALESMEN OF THE YEAR?**

You now have the opportunity to choose or nominate your 1971 candidate 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-Salesman representatives of the year. The four chosen will be honored at the AFD "Annual Awards Banquet," to be held Sept. 14 at Club Venetian, Madison Hts.

<table>
<thead>
<tr>
<th>Category</th>
<th>Name</th>
<th>Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broker Rep. of Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wholesaler Rep. of Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturers Rep. of the Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Driver-Salesman of the Year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Reasons for Nomination:

<table>
<thead>
<tr>
<th>Reason 1</th>
<th>Reason 2</th>
<th>Reason 3</th>
<th>Reason 4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Signed ______________________ Phone ______________________

Store or Firm ______________________ City ______________________

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

Del Monte Corporation has announced that the theme for its annual Round-Up promotion will be wild west silhouettes, featuring materials for point of sale promotions. Eight 25x35-inch posters in addition to a larger theme banner, will show various action illustrations printed in black against various colored backgrounds.

* * *

Faygo Beverages, Inc., an AFD member, now expects record sales of $27.1 million during its current fiscal year, or a more than 30 percent increase over the $20.4 million reported for the company's 12-month fiscal period ended last Feb. Faygo earlier had projected fiscal year sales to be $23 billion, president Mort Feigenson said.

* * *

Squirt-Detroit Bottling Co., an AFD member, has announced it is making available Nesbitt's Strawberry, bringing the firm close to providing a complete selection of Nesbitt's flavored products, in addition to its regular line.

Four New Supplier Members Join AFD

The Associated Food Dealers, Michigan's largest food distribution and service organization, representing over 2,100 members wishes to welcome aboard four new supplier members to the association. Their names, addresses and phone numbers are as follows:

**NATIONAL CASH REGISTER CO.,** manufacturer and distributor of various cash registers and other retail-oriented equipment, 2875 W Grand Blvd., Detroit, Mich. 48202; Phone 873-5500.


**GREEN ADVERTISING, INC.,** advertising and promotion agency, 18650 W. McNichols, Detroit, Mich. 48219; phone 255-7170.

**LATIMER & ZIEGLER ASSOCIATES,** manufacturer representatives of hardware and houseware products, 29400 Northwestern Hwy., Southfield, Mich. 48076; phone 353-7850.

These new members and all AFD supplier and service members deserve your support and patronage. Refer to the AFD Suppliers' Directory on Page 19 often. In fact, clip it out of The Food Dealer magazine, and post near your phone.

Invitation to Manufacturers, Brokers

All manufacturers and brokers are cordially invited to submit new products and merchandising ideas for publication in The Food Dealer. And remember, low cost, hard-hitting advertising in The Food Dealer reaches your important Michigan independent grocers, food chains, and beverage store operators. For advertising information and rates, phone (313) 542-9550.

RETAILERS WHY FUSS?

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

COUPONS MEAN CASH!

WE EMPLOY THE HANDICAPPED.

DROP THEM OFF OR MAIL TO:
Associated Food Dealers
434 W. Eight Mile Road
Detroit, Michigan 48220

Membership in AFD

Means More Action, Results!

Group Blue Cross - Blue Shield

Available to AFD Retailers;
For Information, call 542-9550

United Dairies

Quality, taste!
Display These Picnic Items
For Added Sales, Profits
TAX TOPICS

Tax Information You Will Want to Know

By MOE R. MILLER
Tax Attorney and Accountant

The commissioner of Internal Revenue's Report to the Treasury Secretary on what the Service did during the fiscal year 1970 makes a number of interesting points:

1—Five (5%) percent of the returns filed by individuals had errors in their favor, three (3%) percent erred against themselves.

2—The odds on having your tax return examined by the Internal Revenue dropped: Corporations one chance in eleven, which is the same as last year. For individuals, one out of 250 for a field audit at your place of business; for an office audit, one out of 58; office audits are now handled increasingly by interviews rather than correspondence.

3—On the refunds for individuals, about two out of every 3 who filed a 1040 Income Tax Return claimed a refund; this was due primarily to over-withholding.

4—Offer in compromise cases decreased by 2,446 or 18.4% from last year. Compromises were settled for about one-sixth of the liability for income, estate and gift taxes.

5—Taxpayers who negotiate their disputes within the Internal Revenue Service appeal procedures continue to settle a high percentage of their cases on a favorable basis.

Taxpayers who appealed from a field audit to the district conferee settled sixty-one (61%) percent of their disputes; those who appealed from an office audit settled seventy-two (72%) percent.

Taxpayers who appealed higher to the Appellate Division without docketing their cases in the Tax Court, settle eighty-two (82%) percent of their cases.

Those who docketed their cases, settled seventy-nine (79%) percent of their disputes.

The interesting fact still remains that both in docketed and non-docketed cases, taxpayers settled for about thirty percent (30%) of claimed deficiencies and penalties.

6—In Tax Court decisions during the fiscal year 1970 the Treasury won 327 cases, taxpayers 82 cases, and there were partial victories for both in 161 cases.

7—Unexplained underpayment of estimated tax to be quickly penalized, an individual whose return showed that he paid less than eighty (80%) percent of his final tax will now be hit quickly by the Treasury if he was required to file an estimated tax. If the taxpayers receives a penalty for underestimating his tax and he has a valid excuse, it is advisable to file Form 2210 asking for reconsideration.

8—A traveler who goes on a one-day business trip cannot deduct the cost of his meals during the trip unless it requires a period for sleep or rest. This is one aspect of the overnight trip rule.

9—A closely held corporation often conserves funds by deferring actual payment of salaries for the stockholder-officers. Such an accrual basis corporation would permanently lose any deduction for an accrual in favor of a stockholder-officer unless it actually paid him within 2½ months after the end of the taxable year.

HAVE ANY TAX QUESTIONS?
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.

The Test Of Time...

Years
88
Of
Successful
Service

To Slaughter Houses, Wholesale &
Retail Markets and Locker Plants

Whatever Your Problems May Be, Call

Darling & Company

3350 Greenfield Road
Melvindale, Michigan

P. O. Box 329
Main Post Office
Dearborn, Michigan

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

For those food and beverage merchants who are not aware, Blue Cross-Blue Shield hospitalization 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 our Blue Cross hospital insurance plan, call the AFD office so we can explain how you can participate. Retailers who are not yet members of the Associated Food Dealers, call our office at (313) 542-9550 to join our association (now over 2,100 members strong) and be eligible for our many programs and services.

MEMBERSHIP APPLICATION

Name of Firm
Address
City
Owner's Name
Check One: Retailer □ Supplier □
If retailer, 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 our industry in your community. In addition, such services as Blue Cross and all types of general insurance, coupon redemption program, weekly newsletter, and a wide variety of other services are available. Call and let us tell about them. Or, clip out the application and mail to:

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