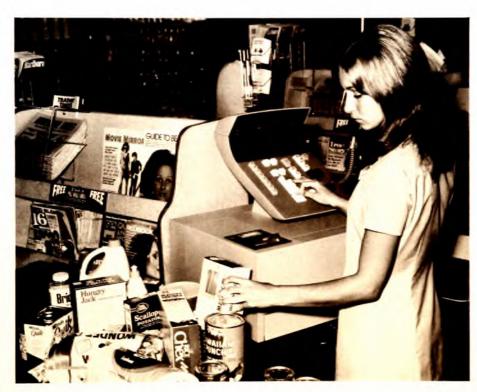


THE FOOD DEALER

"The Magazine for the Michigan Food Market"
NOVEMBER, 1972



Computerized Checkouts Here

Everyone has been talking about computerized checkouts coming to the supermarket. Well, they have finally arrived. Chatham Super Markets recently inaugurated such a system at its store in Warren. Cashier June Ketterer, above, is shown operating the new system.

The Working Wife — Page 3





SPECIAL REPORT

The Working Wife Ranks Time Above Money

In the hustle and bustle of working and managing a store, very few retailers take time out to analyze their customers, who they are, how often they shop, etc.

With the growing number of working housewives today, what impact do they have in your stores? How often do they shop, what are their average purchases? Do you know WHY they shop in your store? What can you do to keep her coming in as a regular customer?

Typically, the woman shopper has a choice of three supermarkets, each conveniently located, but if she holds a full-time job in addition to running a home, the chances are greater that she will stop in only one of them.

This tendency to greater loyalty to one market is one of the differences between working women and full-time homemakers which emerged recently in a study made by the Bureau of Advertising.

Basically, the Bureau reported, the differences in shopping habits between the working and non-working woman result not only from differences in life style, but from the time pressures with which the working woman must contend. As a result, the working woman shopper is much more sensitive to those characteristics of a store which tend to waste her time—poorer organization and poor stocks.

And since the working woman tends to do all her food shopping on only one day of the week, her stress on complete stocks and efficient organization become readily understandable.

As a result, the working woman is more opinionated about stores she does not want to shop in than is the full-time housewife. However, her evaluation of the importance of price, convenience, location and quality of meats and produce; cleanliness and other factors customarily regarding as the basis for choosing a store does not vary greatly from that of the full-time homemaker.

In the Bureau of Advertising study, it notes that the working woman is now the supermarkets' most important customer. In 1971, for the first time, more than half the women in the ages between 18 and 64 (or 51 percent) held jobs, and typically, the household income of the family in which the wife is also a full-time breadwinner is much higher than the income of a family in which the wife stays home (\$13,960 versus \$9,175 in 1970).

Says the bureau: "The working woman may have more money—but she'll never have as much time as she needs—so it's not surprising that she hasn't

much time to shop around from store to store. Full-time workers shop fewer stores and they shop fewer days — mostly on Saturday But the shopping of part-time working women is spread throughout the week.

"Moreover, while most housewives do most of their shopping in the morning or early afternoon, most working women shop in the late afternoon."

While the working woman is a good customer in most product lines, she is more interested in certain types of food items than the full-time housewife, the bureau reported.

For example: "She is a far better frozen food customer — she buys 12 percent more prepared salad dressing, 17 percent more instant iced tea mix, more frozen dinners and cold cuts, and pizza."

The working woman is a careful food shopper. Sixty-seven percent go to the store with a shopping list. Of these, 75 percent check advertising for specials. Overall, 80 percent of working women read a newspaper on the average day



PITCH-IN-WEEK—Among those attending the signing of the "Pitch-In-Week" proclamation for the City of Detroit included the above trio. From left, Detroit Councilman Anthony Wierzbicki, Robert Schiffer of the Michigan Brewers Assocation, and William Clowe of Owens-Illinois.

SOFT Drinks



SQUIRT — the premium quality soft drink that moonlights as a mixer. Made with real grapefruit fresh off the tree.

HIRES — the honest root beer, famous since 1876.

NESBITT'S — made from the juice of real oranges.

and now - laugh it up - UP - UP with

UPTOWN - Newest member of our team.

Your customers think they're all great with their favorite nuts (opposite page).

SQUIRT-DETROIT

BOTTLING COMPANY PHONE: JO. 6-6360

THE FOOD DEALER

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WILLIAM WELCH-Hollywood Super Markets T	
JERRY YONO—Imperial Quality Market Dec	

The Sounding Board

To the AFD:

The AFD is to be congratulated on the success of your recent Annual Awards Banquet. When I think of the many functions that are held each year, yours stands out head and shoulders above the rest.

Carl Leonhard The Detroit News

Going through the July issue of *The Food Dealer*, I noted Ed Deeb's article on the use of a photo imprinted on personal checks. I was in contact recently with a salesman for a bank stationary company and saw a directive from management saying these checks were a true detriment. The picture resulted in merchants taking too much for granted and losses seemed to be increasing.

H. A. Downer

H. A. Downer
President
Identiseal of Detroit

AFD Inaugurates Group Pension, Profit-Sharing Program for Members

One of the most important tax-shelters available to a businessman today is the deferred retirement program which can meet the requirements stipulated under federal law.

To accommodate members of the Associated Food Dealers, the association announces the establishment of special tax deferred pension, profit-sharing and retirement programs.

In the past, due to the complexity of laws, or the ordinarily high cost of retaining assistance from experts, many food and beverage merchants, and other types of distributors, were often discouraged from participating in these outstanding plans.

Members of the AFD can now avail themselves or their companies, of these plans at costs which are no longer prohibitive. Fees to implement and maintain these programs have been reduced and are on a group basis.

The AFD announced that Mid-America Associates, a firm specializing in the design and installation of tax-sheltered programs to fit any need, has been named as the coordinating company for the association.

Through group participation, AFD members will be provided with special low-cost fees—substantially lower than the regular charges for initiating and maintaining retirement or profit-sharing programs.

(Continued on Page 20)

FRESH NUTS



A complete line of the freshest nuts. Huge variety, salted and cooking variety—right at the shoppers fingertips. Quality Value. Fast service to you. Customers will be back for more, you'll be back for more. They're the perfect go-togethers with their favorite soft drinks (opposite page). Hint: we're all in business together

KAR-NUT

PRODUCTS COMPANY PHONE: 564-6990



EDWARD DEEB

OFF THE DEEB END

Confidence Up

According to a recent public opinion poll conducted by Pollster Louis Harris, confidence of U.S. Leaders in both public and private institutions continues at a low ebb.

Although, according to the survey, the public could not say they felt "a great deal of confidence" in the leaders of 16 institutions, there was some encouragement for our industry.

In the business area, retail store owners and financial leaders made marginal gains of three to four points, over the same period a year ago. It was still well down from the confidence level expdessed by the public a few years ago, but a noted improvement during the past year alone.

The people in such fields, in comparison, as medicine, education, television and advertising reduced their levels of public confidence compared with a year ago. The categories of major U.S. companies, and the press or media, remained unchanged, for example. The only other categories which improved their public acceptance were science, military, religion, federal executive branch of government, and labor.

To me, the survey was significant in that, despite all the criticism aimed at our industry, the public is beginning to have a better understanding of (1) the businessman and (2) the food industry.

At the same time, the critics from within our industry have been complaining that we as an industry, are not getting the message across to the general public; to homemakers specifically.

This survey proves the critics wrong. To begin with, on a national level, such groups as Super Market Institute, and National Association of Food Chains, and locally, the Associated Food Dealers, have stepped up their public relations activity. And this is important.

Perhaps finally, the pendulum is beginning to turn, and that the public is starting to understand that food distributors are not the bad guys some critics are painting them out to be.

Follow The Leader — Food Specialties Our Business!

HAMTOWN'S PREPARED FOODS
SALADS • PIZZA • DUMPLINGS • DELI DILLS

KNOTT'S BERRY FARM
PRESERVES • SYRUPS • DRESSINGS

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SPECIALITY FOODS CO., INC.

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DETROIT, MICH.

PHONE: 893-5594

Around the Town

Newsman Kirk Knight, the host of the "Country Living" show for 11 years for WWJ-TV, an AFD member, has been honored by the Cooperative Extension Service of Michigan State University with a "Distinguished Cooperator Award." Congratulations, Kirk.

The Pfeister Company, an AFD member, has announced the addition of two men to its food brokerage staff. They are Ronald Scherrer, formerly with Miles Laboratories, and Calvin Stein, formerly with Mark Plastics Company.

Alfred J. Tivy, president of United Brokerage Company, an AFD member, and L. J. Gus Theisen, president of Leo J. Theisen Company, have an nounced the merger of their accounts and operations at the headquarters office of United, Detroit. United now operates five offices in Michigan, Ohio, and Indiana, employing over 90 persons.

Great Scott Super Markets has announced the

GOHS Inventory

We Specialize in the Retail Grocery Field

Prompt • Fast • Accurate

Department Breakdowns Figures Immediately!

Call (313) 353-5033

opening of its 44th store in suburban Bloomfield Hills. New store openings are scheduled soon for Jackson, Flint, Lapeer, Rochester, Livonia and Monroe.

Chatham Super Markets announced that one of the most modern and largest unit it ever constructed, is planned to open in early 1974 in Trenton, on Fort and Van Horn Rds.

Obituaries: The AFD was saddened recently to learn of the deaths of Richard P. Eckrich, chairman of Peter Eckrich and Sons; and Arthur B. Post, retired founder of Daisy Valley Foods, which was later merged with Vlasic Foods, Inc.

Mr. and Mrs. Mel Burkhardt, he's with Anheuser-Busch, an AFD member, recently returned from a trip to Europe and the Scandinavian countries. Welcome home, Mel.

ADVERTISING IN 'THE FOOD DEALER' REACHES YOUR IMPORTANT RETAIL CUSTOMERS

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Statewide Distribution



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THE PRESIDENT'S CORNER

The Note Said: 'Please Cancel Our Membership'

By ALLEN VERBRUGGE

AFD executive director Ed Deeb was telling me an interesting story one time about the note on a member's dues statement which said, "please cancel our membership." For your benefit, I think the story is interesting enough to re-tell at this time:

"Please cancel our member-

ship," the note said.

That sounds like nothing more than a simple instruction to pull a membership card and an address plate and drop a member from the roster, but it is a lot more than that. It's really saying:

1 — Please cancel government protection meaning the member loses his strong, unified voice representing his interests before the State Legislature U.S. Congress



VERBRUGGE

Legislature, U.S. Congress, government agencies that license, tax or regulate him.

FROZEN FOODS, INC.

4055 PURITAN DETROIT, MICH. 48238
PHONE (313) 864-9005

Exclusive Distributors of FROSTY ACRES

2—Please cancel all publications with their wealth of timely information on new laws, rules and regulations, or new interpretations that affect food and beverage distributors, and special price surveys. This means no more special bulletins that help solve one or more problem affecting him.

3—Please cancel education and training . no more meetings or workships, no more food courses, no more middle management programs, no educational materials, no training guides or information.

4—Please cancel annual meetings or trade events which bring together top talent from around Michigan, and the social activities for our industry people. Cancel all these meetings that pass on ideas to so many.

5—Please cancel our opportunity for low cost group life, disability, Blue Cross-Blue Shield and other insurance plans, and forget about the new ideas for industry retirement benefits through our pension and profit-sharing plans, etc.

6—Don't do anything more on Public Relations or vocational training. Forget about Grocers Week, and other industry-wide and public campaigns to bring deserving recognition to the people in our industry. Who needs them?

7—Please cancel everything done on a group basis for our industry. This includes our computer program ahead, publicity programs to encourage the public to respect us for the job we're doing, advice to members on a wide myraid of industry problems and situations by phone and letter, designed to upgrade our industry.

8—This means he's not interested in the new AFD Scholarship Program for sons and daughters for members, or the Coupon Redemption Program which saves him time and money.

We worry about that note. The writer of the note had not been made aware of the value of these Association activities somehow, even though the information was presented to him . . . or he would not have written it. Instead, he would have increased the amount of dues he sent in!

Think about the many things the Association has accomplished as a strong, growing group that could not have been done on an individual basis. Think of the problems ahead and the strong association standing as a buffer to mitigate or even litigate these problems for you.

Yes, we're going to miss this member who canceled his 1972 membership but he's going to miss a lot more than he realizes . . . and now we need help in replacing him. The stronger the AFD becomes, the bigger its voice will be on your behalf. Why not "toot the horn" a bit for your association with a non-member near you today.

Even sign him up as a new member, or encourage him to join. Remember, "in unity there is strength

. . . great strength."



Six-pack for six-pack, no other American beer is going places faster than Michelob. So, stock up now and get set for unexpected profits from America's first class beer:



If you think American city is a moral ask Simmons

(While you're at it you can ask t

SIMMONS:

This is the city.

Detroit, Michigan. Over four million people live

four million people live, play and work here. My name's Simmons, I'm



a research study.
the Simmons Local
Index. It was Tuesday.
December 5th. Me and
three local research
studies. Suburban

Shopping Survey, The Air Travel Study and Market Detroit II** were covering the ADI and SMSA (10-county Area of Dominant Influence and 3-county Standard Metropolitan Statistical Area). 11:30 A.M.. we got a call from "YOU"

YOU: I think every major American city is a morning newspaper town. They told me to ask you about Detroit.

SIMMONS: That's what we're

here for

YOU: Well, is Detroit a morning or evening newspaper

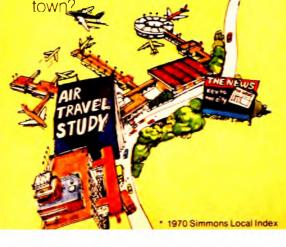


AIR TRAVEL STUDY: That's right. And people who fly out of Detroit's Metropolitan Airport prefer The News significantly over the morning paper. Particularly those of greater affluence.

YOU: What do you mean by "greater affluence"?

SIMMONS: Just this. Of the adults in the ADI with incomes of \$15,000 and over. The News reaches 50% more daily than the morning paper 82% more on Sundays. And that's a fact.

YOU: How about coverage in shopping areas?





afinitive local studies.too)



JBURBAN SHOPPING
JRVEY: That's my beat. Major
lail shopping areas. where
la

U: Speaking of advertising, how about Person Person

ARKET DETROIT II: You wanna take a le?

U: What for?

RKET DETROIT II: To see the SMSA where one average



YOU: Hmmm. Better income coverage. Better suburban coverage. More advertising reach. Larger overall circulation. Is that everything?

SIMMONS: One more thing. Just routine. Of those who do read the morning paper, 4 out of 10 also read The News.

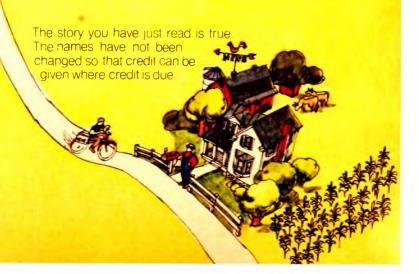
YOU: Well, I guess they were right.

SIMMONS: About what?

YOU: If you think every major American city is a morning newspaper town, you should ask Simmons about Detroit.

SIMMONS: Yup.

The Detroit News it pulls



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- KRAFT PRODUCTS
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- PILLSBURY BISCUITS
- BUTTER and OLEO
- EGGS

- SPARE RIBS
- BEEF SIDES and CUTS
- FRESH LOCAL PORK
- LUNCHMEATS & SAUSAGES
- SMOKED HAM and BACON
- SALT PORK
- CHITTERLINGS HOG MAWS

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- Detroit
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(In the Eastern Market)

RETAILERS WHY FUSS?

LET THE A.F.D. PROCESS ALL YOUR COUPONS 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 Rd. Detroit, Mich. 48220

WOLINGS:

PLEASE NOTIFY US 3 WEEKS IN ADVANCE

To Change or correct your address, send this form to:

Associated Food Dealers 434 W. 8 Mile Road Detroit, Michigan 48220

To	change	or c	orrect	your	address
	ATTA	CH	LABEL	HER	E
	from	VOU	r lates	tissue	

Name	****
-	(Please Print)
Company	
New	
Address	
City	
State	Zip

Bank Check Losses Now total \$1 Billion

Bank check closses now total over \$1 billion a year according to a UPI dispatch dated Sept. 11. This does not include losses incurred by retailers and other types of businesses.

Paperhangers, as bad check passers are referred to, travel alone or in pairs, and after hitting a town or neighborhood with phony checks, skip town. Banks and merchants are the losers. The passers are not scared off by precautionary methods of photographs or thumb printing. He feels in no danger of going to jail with "after-the-fact identification.'

To catch phony check operators, some security companies have developed an identification file together with the use of an electronic computer. Telecredit, Inc. of Los Angeles, operating only in California presently, has collected millions of dollars in bad checks and has caught 7,200 bad check passers. One case told of what happened when an operator was caught . . he quickly grabbed the check and swallowed it.

Michigan SFS Named **Best Division**

The Michigan division of Super Food Services, an AFD member, was named "Best Division of the Year" by the parent company at the 3rd annual SFS convention held this year in Madrid, Spain.

Frank Malott, vice-president and general manager of the division, headquartered in Vassar, received the Chairman of the Board Award, for his efforts. Awards were also presented to Bill Halliday, perishables manager, and Ed White, sales manager.

Some 600 retailers from five states attended the convention. The awards were for consistent achievements in service to its retailers and steady sales growth.



LOUIS J. FUSCO, right, vice-president and general manager of the Pepsi-Cola Metropolitan Bottling Company of Michigan, is shown accepting an Appreciation Award of the Associated Food Dealers from AFD executive director Ed Deeb. Looking on at left is Richard Parker, Pepsi account executive for BBDO advertising agency. The presentation was made just prior to Mr. Fusco's recent promotion as manager of Pepsico's Far East division, in Bangok, Thailand.

The Test Of Time . . .

Years
Of
Successful
Service

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Whatever Your Problems May Be, Call

Darling & Company

3350 Greenfield Road WA 8-7400 Melvindale, Michigan P O. Box 329 Main Post Office Dearborn, Michigan

AFD MEMBER





Holiday time is time for fun. Time for cookies, sweets, and fancy pastries.

And no holiday buffet is complete without Archway Home Style Cookies — for quality, variety, and pure pleasure.

Enjoy the holidays. Stock and display Archway Cookies — for added sales, profits, and pure pleasure.

SWANSON COOKIE COMPANY

Battle Creek, Michigan

SHOPPER BEWARE

Tips For Minimizing Shoplifting Losses

Shoplifting is a serious problem that hinders operations, diminishes a store's profitability, and thus adversely affects the welfare of each employee. When the employee suspects shoplifting, he should notify the store manager or whoever is in charge, and let management handle the problem.

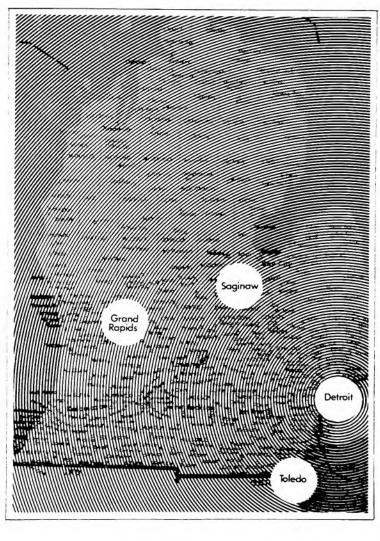
However, by recognizing certain characteristics of shoplifters, each employee can become a valuable member of the store security team. The following are tips to help you reduce shoplifting, especially with the upcoming holiday season whe nthe crime is at its peak.

1—Shoplifters usually operate during the busiest hours: Surveys have shown that Fridays and Saturdays are the peak days, and more than a third of shopliftings occur from the hours of 3 p.m. to 6 p.m. The reasons are clear. Chances of detection are the least when store personnel are the busiest. Therefore:

A—Personnel should not concentrate in one area of the store, but be distributed through the various aisles. They should make their presence known through greeting customers and offering to be of assistance.

B—Checkers and baggers should be particularly a ert, since all customers must pass through the checkout area. They should be especially wary of the customer who claims to be in the biggest hurry and atempts to "rush" the checker. The shoplifter knows that a rattled checker is an easy target.

2—Block off checkouts not in use. Wide open unmanned checkout lanes are an open invitation to shoplifters.



This is Pfeister country

Land of Opportunity

The Pfeister Company has over 60 imaginative professionals serving the food industry with offices in Detroit, Saginaw, Toledo — and now GRAND RAPIDS!

The Pfeister Company is one of Michigan's leading food brokers because we have been serving wholesalers, retailers and manufacturers most effectively since 1918 — 53 continuous years of service.



The Pfeister Company

21415 Civic Center Drive — Southfield, Mich. 48076 Telephone: (313) 355-3400

- 3—Keep back doors locked. When loading or unloading takes place, the area should be carefully supervised.
- 4—Outside Shelf Stockers. Shelves are sometimes stocked by sales representatives of supplier companies. It should be company policy to check all packages brought in and removed by these men. If the policy is applied equally to all, no one should object to this.
- 5—Shopping bag inspection. Signs should advise customers that shopping bags brought into the store will be inspected and this should be done, politely but firmly.
- 6—Warning signs. Management should post warning signs, calling atention to the state shoplifting laws and penalties. In this regard, don't forget that your Association can be of help to you in this way
- 7—Shoplifters come in all shapes and sizes. Studies show that men and women are equally guilty of shoplifting, but the largest single offender is the juvenile male. Male shoplifters most often conceal items in their pockets, the females in their purses.

If merchants follow the above tips and procedures, shoplifting losses will be curtailed or reduced.

Two New Supplier Members Join AFD

The Associated Food Dealers, Michigan's largest food distribution association and service organization, representing over 2,300 members, wishes to welcome aboard two new supplier members to the Association. Their names, addresses and phone numbers are as follows:

IDENTISEAL OF DETROIT, INC., positive check identification utilizing a unique fingerprinting system, 15090 Houston-Whittier, Detroit, Mich. 48205; phone (313) 526-9800.

MUL-TI REFRIGERATION CORP., specializing in sales, installation and service of Hill refrigeration, and store layouts and decor, 2538 Crooks Rd., Royal Oak, Mich. 48073; phone (313) 585-4700.

These new members and all AFD supplier and service members deserve your support and patronage. Refer to the AFD Suppliers' Directory on Page 23 often. In fact, clip it out of *The Food Dealer*, and post near your phone.

TO ALL OUR FRIENDS AND CUSTOMERS LEONE and SON WINE COMPANY Announces a New Location with Larger Facilities, Designed to Provide You with . . . A MUCH LARGER SELECTION OF WINES PROMPT SHIPMENTS CENTRALIZED LOCATION FOR QUICK PICK-UP SERVICE 24 HOUR ORDER TAKING Please contact me at: If we have failed to contact you. Please fill out the coupon and mail or give us a call. We will have a salesman out to see you that day. Let him assist you in selecting your wines. Phone OR EDSEL FORD 5805 LINCOLN ONE CALL DOES IT ALL **DETROIT, MICH. 48208** 871-5200

THE BELL RINGER

Retail Food Business Becoming Vast Wasteland

By ALEX BELL

We will start this one wishing one and all a Happy and Profitable — Oh! We did that the last time around, but it still goes.

Will someone please tell us why a politician should spend \$825,000 to be elected to a job that doesn't pay a million bucks per. Public spirited? Or?

We took this from an address at the AMA convention: "The sadness of it all is that too many of us here today are more worried about our own little power structures and our personal am-



BELL

bitions — and the American Medical Association grows a little less effective." Substitute AFD for AMA and think about it. (Edeebnote — Touche, Alex.)

On a recent trip to Las Vegas we observed a Detroiter taking crap lessons the hard way. How did you finish, Manny?

Herewith we reprint an excerpt from a note received from Max Shaye: "Your new pictude makes you look like the loan officer of NBD about to turn down GM on a loan request." Max, the Gorgeous Greek, took it to heart and promised to do better. Don't forget, Max, those are unretouched pictures. So maybe you would like to do a portrait? Hmmm?

Don LaRose of Food Giant told us about a tuna salad he had for lunch one day He said they must have finally caught Charlie, it was so lousy.

Jerry Yono of Imperial Market was telling about the two queer milkmen; two Dairy Queens, no doubt.

The retail food business in Detroit and the U.S. in general, is getting to be a vast wasteland. All you read and hear about is increased volume and lower profits. When will we get back to that old dirty word "profit" again?

The most profitable business today is operated by the ladies of the night. Why dad? Well, the explana(Continued on Page 20)

It's like opening the door to a bakery.



TIP TOP DIVISION OF WARD FOODS, INC.

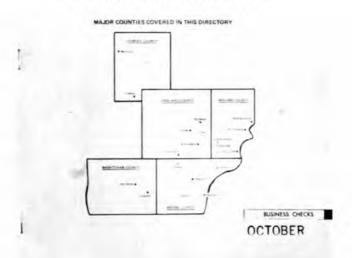
3600 Toledo Ave.

Detroit, Mich.

Phone 825-6470

Michigan Index INDEX

PERSONAL CHECKS AND BUSINESS CHECKS



Do You Have A Bad Check Problem?

The Associated Food Dealers, in cooperation with Comp-U-Check, has a solution that will help you reduce bad check losses. Pictured above is the timely and useful monthly directory of bad check passers and stolen business checks. Let the AFD help you reduce your check losses. For further information, complete and mail the application and/or call the AFD at 542-9550.

Please send someone out to my store to explain the AFD's Check Verification Service. I understand I am under no obligation.

STORE NAME	
ADDRESS	
CITY	STATE ZIP
OWNER'S NAME	

Mail to: Associated Food Dealers 434 W. Eight Mile Rd. Detroit, Mich. 48220

Frederick & Herrud Declares Dividends, Elects Directors

Frederick & Herrud, Inc., Michigan-based meat processor selling fresh pork products under the name "Frederick," and consumer brands under the name "Herrud," announced recently the declaration of a cash dividend of .13c per share of common stock. It was the fourth consecutive quarterly dividend for the AFD member-firm.

At the same time, during the annual meeting of stockholders, the following were elected directors: Henry S. Dorfman, Allen Charlupski, Siegbert J. Frey, Moniek Milberger, Donald Braam, Alfred Seelye, Wayne Spade and Milton Miller.

Dorfman was elected board chairman, president and chief executive officer. Charlupski was elected executive vice-president and treasurer. Braam, Frey, Curtis Slotkin, Isaac Gold and Julius Schaumberg were elected vice-presidents. Irving Farber was elected secretary.

PENSION, PROFIT-SHARING PLANS

(Continued from Page 5)

The association has authorized representatives of Mid-America to personally call on members to explain the numerous options which could be taken advantage of by businessmen. Please give them the courtesy of explaining the program.

The addition of AFD's new pension and profitsharing plan, now rounds out the variety of lowcost insurance available to members. In addition, the AFD has group life insurance, group disability, group Blue Cross-Blue Shield hospitalization, and low-cost group accident insurance.

If you have not been contacted, or desire information on our program, contact the AFD office, 434 W Eight Mile Rd., Detroit, Mich. 48220; or phone (313) 542-9550.



THE BELL RINGER

(Continued from Page 18)

tion is simple. The formula follows: They got, they sell it, and they still got it. No Chauncey, a lady of the night is hooker. (Edeebnote: Don't forget Alex. ours is still a family magazine. Keep the PG, G, and X stuff to a minimum.)

Howard, the star salesman at Orleans Poultry, tells us about a town in Arizona that is so dry that the trees chase the dogs.

Dean Duerst of George A. & Company comes up with this one: If hard work is the key to success, most people would rather pick the lock. This must be an old Iowa saying, but good nonetheless.

Every time I go to Las Vegas I have more trouble with my wife's husband than anyone else. Ouch!

Handsome Harold, the honest chicken man at Eastern Poultry. tells us that you are "square" if you think pot luck still means taking a chance on what's for dinner, instead of finding a last stick of grass.

Listening to two avid association golfers. J. W.: "My wife says if I don't give up golf she'll leave me." D. L.: "Gee, that's tough luck." J. W.: "Yes, I am going to miss her."

We were re-reading Sol Shaye's "5700 Club News" and this gem came up: Sol, when did genuine bagels, lox, and cream cheese become an orgy? Or, is age showing?

A word to our fat friends: A diet is something you keep putting off while you keep putting it on.

Phil Saverino of Phil's Market says you may not admire everything about the government, but we do have to hand it to the IRS.

Charley, the next time you go to Vegas, remember the immortal words of Chauncey: "There was a time when a fool and his money were soon parted." Now it happens to everybody

While we were in Las Vegas we played 22 (that's the name of the game when I play it) with Uncle Miltie, who is on stage all the time. Two gals at the table were telling about winning a few bucks. Berle came up with, "A guy walked out of here with 15,000 dollars yesterday." After the gals showed the usual amazement, Milton said, "But he came in with 20,000." Notice, Milton, I didn't steal it.

One of my child bride's girl (?) friends asked her how long it took your's truly to learn to drive. After some thought, our C. B. answered: "I believe it will be 25 years ago this summer."

Eat your heart out, Charley Manos.

Dear John, that's all she wrote.—ACB

It started out as a simple peanut.

Like most products or ideas, peanuts started out plain and simple. And in most cases they would have remained that way but for the lively competition of nationally advertised brand names. The kind of competition that's turned the peanut into all the things it is today.

Brand names are what manufacturers call their products. You see them on every package. These

product names compete with one another. Try to offer more. More variety. Satisfaction. Consistent quality. Value. And they let you know about it through advertising. Let you know the facts. And if they don't live up to what they say they don't have their names for very long.

When brand names compete, products get better. Ever notice?



TAX TOPICS

Advantages of Purchasing Vs. Leasing A Car

By MOE R. MILLER Accountant and Tax Attorney

Some advertisements imply that rent payments for leased vehicles are tax deductible without any if's or but's. The Treasury has previously warned that this is not necessarily so, and has repeated this warning.

Lease payments are not deductible to the extent a rented vehicle is used for personal reasons, such as driving from home to work and back or on vacation trips. While the employer might be able to deduct as additional compensation that portion of the rent allocable to commuting use, that same amount would be taxable income to the salesmen.



MILLER

Many leasing companies extrol the virtues of leasing their vehicles as compared to an outright purchase. Among the advantages claimed are: (1) monthly lease payments are deductible, and (2) no big cash outlay is requided.

In my judgment, a potential lessee should render his decision based upon the advantages and disadvantages as they pertain to his particular operation. An advantage to one lessee could be of less importance to another lessee.

You will note that there are two items to be considered: (1) tax saving and (2) net cash costs. A lessee desiring tax savings with no immediate large outlay of cash would choose the leasing plan, but a lessee with adequate cash for the purchase price and desiring lowest long term cost would choose the purchase plan.

If the above analysis serves to confuse a potential auto user, then the two examples outlined below could be of some help in helping you decide the all important question: Should I lease or purchase a vehicle?

HAVE ANY TAX QUESTIONS?

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

PURCHASE OF AUTO 1st Yr. TOTAL Cash Required: Cost of Car \$,4,000.00 \$4,000.00 Deduction: 2,500.00 2,500.00 Depreciaton Tax Savngs: 48% 1,200.00 1,200.00 Investment Credit 93.33 93.33 \$1,293.33 Total Tax Savings \$1,293.33 3 Year Net Cash Requirement \$2,706.67 \$2,706.67 Reduce by Book Value if auto at end of period, assuming it could be sold or traded in for \$1,500.00 Net cash cost after sale or trade in \$1,206.67 Add: Cost for use of capital for 3 years on \$2,706.67 & 7% compounded (simple) 609.12 Net cost of auto for three years \$1,815.79

LEASING OF AUTO

Cash Required:	1st Yr.	2nd Yr.	3rd Yr.	Total
Lease Payments	\$1,560.00	\$1,560.00	\$1,560.00	\$4,680.00
Deduction:				
Same	1,560.00	1,560.00	1,560.00	4,680.00
Tax Savings:				
@48%	748.00	748.80	748.80	2,246.40
3 year Net				
Cash Requirement	\$ 812.20	\$ 812.20	\$ 812.20	\$2,436.60
Add: Cost for use				
of capital @ 7%	56.85	56.85	56.85	170:55
Net cost of auto fo	* *b****			\$2,607.15

Support These AFD Supplier Members

ACCOUNTING, INSURANCE		DAIRY PRODUCTS	Oscar Mayer Company
Approved Inventory Specialists Company	571-7155	The Bordon Company583-9191	Oscar Mayer Company 837-5744 Oak Packing Company 961-2160 Peet Packing Co. (Ypsilanti) 274-3132 Peschke Sausage Company 368-3310 Peter Eckrich & Sons, Inc. 531-4466 271-4400 271-4400
Brink, Earl B. (Insurance)	358~4000	Detroit City Dairy, Inc. 868-5511	Peet Packing Co. (Ypsilanti) 274-3132 Peschke Sausage Company 169-1110
Gohs Inventory Service	353-5033	Detroit Pure Milk (Farm Maid) 837-6000	Peter Eckrich & Sons, Inc. 531-4466
1 & S Inventory Service	524-7070 557-5255	Fairmont Foods Company 874-0300 Grocer's Dairy Company (616) 254-2104	
Mid-America Associates Receivable Management Associates	557-8410	Grocer's Dairy Company	Popp's Packing Company 365-8020 Regal Packing Company 875-6777
Receivable Management Associates	564-6334	Land O'Lakes Creameries 834-1400 McDonald Dairy Company (313) 232-9193	Ruoff, Eugene Company963-2430
Retail Grocery Inventory Service	77-04 30	Melody Dairy Company 557-3800	Tamaren Beef Company, Inc871-6210
BAKERIES		Najor's Dairy Company353-8164	Van Dyke Steak Company 875-0766 Weeks & Sons (Richmond) 727-2325
Archway Cookies	532-2427	Louis Sarver & Company-Milk-O-Mat	Wehby Meats, Inc. 832-3350
Awrey Bakeries	522-1100	Sheffer's Lucious Cheese (616) 673-2639	Winter Sausage Manufacturers 777-9080 Wolverine Packing Company 965-0153
Bonnie Bakers	893-3260	Stroh's Ice Cream961-5840	Workerine Lacking Company
Farm Crest Bakeries	825-1900	Twin Pines Farm Dairy	MEDIA
Grocers Baking Company (Oven-Fresh)	537-2747	Vroman Foods, Inc(419) 479-2261	Detroit Free Press 222-6400 The Detroit News 222-2000
Holiday Delight Cheese Cake	894-6011	Wesley's Quaker Maid, Inc	The Oakland Press 332-8181
Independent Biscuit Company	535-4660		WWJ AM-FM-TV222-2588
Koepplinger's Bakery, Inc.	564-5737	COUPON REDEMPTION CENTER	
Magnuson Foods (Bays Muffins) Oven King Cookies	491-8200 775-4225	Associated Food Dealers(313) 542-9550	NON-FOOD DISTRIBUTORS
Fred Sanders Company	868-5700	DELICATESSEN	Arkin Distributing Company 931-0700 Comden Basket Company, Inc. (517) 368-5211
Schafer Bakeries	293-5320	Detroit City Dairy, Inc868-5511	Continental Paper & Supply Company894-6300
Taystee Bread Tip Top Bread		Home Style Foods Company 874-3250 Leon's Home Made Foods (517) 489-3766	Hartz Mountain Pet Products931-0700 or 682-1400 Household Products, Inc
Wonder Bread	963-2330	Quaker Food Products, Inc. 874-0550	Items Galore, Inc. 939-7910
		Specialty Foods Company	Items Galore, Inc.939-7910Ludington News Company925-7600
BEVERAGES		EGGS AND POULTRY	Rust Craft Greeting Cards534-4464
Anheuser-Busch, Inc.	886-8709	Detroit Live Poultry Company 831-4300	Perfect Plus Inc. 961-6381
Associated Breweries	925-0300	Eastern Poultry Company 961-0707 Farm Pride, Inc. 272-7360	POTATO CHIPS AND NUTS
Canada Dry Corporation Carling Brewing Company	834-7170	Linwood Egg Company 345-8225	Better Made Potato Chips 925-4774 Frito-Lay, Inc. 271-3000
Cask Wines	849-0220	McCully Egg Company455-4480	Frito-Lay, Inc
Coca-Cola Bottling Company	898-1900 400-8700	Orleans Poultry Company	Krun-Chee Potato Chips 341-1010 Rocky Peanut Company 962-5925
J. Lewis Cooper Company Faygo Beverages	925-1600		Rocky Peanut Company 962-5925 Superior Potato Chips 834-0800
Faygo Beverages General Wine & Liquor Company	823-1166	FISH AND SEAFOOD	Tom's Toasted Peanuts 271-2292
Greater Macomb Beer & Wine Dist		Hamilton Fish Company 963-7855	Vita-Boy Potato Chips 897-5550
Home Juice Company	925-9070	FRESH PRODUCE	PROMOTION
International Wine & Liquor Company	843-3700	Andrews Bros. of Detroit	Action Advg. Distg. & Mailing Company964-4600
Leone & Son Wine Company	871-5200	Ciaramitaro Bros. 961-9064	Bowlus Display Company (signs) 278-6288 Green Advertising, Inc. 255-7170
L & L Wine Corporation	491-2828	Cusumano Bros. Produce Company921-3430	Sperry & Hutchinson Company 474-3124
Mavis Beverages National Brewing Company (Altes)	921-0440	North Star Produce	Stanley's Adv. & Distributing Company961-7177
O'Donnell Importing Company	386-7600	T-P Produce 573-6875	Louis Stephen Company (Printers)371-5670
Pepsi-Cola Bottling Company	.366-5040	INICICAL CONTROL	RENDERERS
Seagram Distillers Co. Seven-Up Bottling Company	.537-7100	INSECT CONTROL Key Exterminators	Darling & Company 928-7400 Detroit Rendering Company 571-2500
Stroh Brewery Company	.961-5840	Rose Exterminating Company	Detroit Rendering Company
Squirt-Detroit Bottling Company	293-8120	Vogel-Ritt Pest Control 834-6900	
Vernor's-RC Cola	.833-8500	LINEN SERVICE	SERVICES Atlantic Saw Service Company965-1295
Wayne Distributing Company	274-3100	Economy Linen Service 843-7300	Comp-U-Check, Inc
vic wertz Distributing Company	A7J-6484	Marathon Linen Service, Inc. 921-2727 Reliable Linen Service 366-7700	Detroit Warehouse Company 491-1500 Gulliver's Travel Agency 963-3261
		Renaule Linen Service	Identiseal of Detroit526-9800
BROKERS, REPRESENTATIVES	581-0410	MANUFACTURERS	Keene Pittsburgh-Erie Saw835-0913
Acme Detroit Food Brokerage	.535-2070	643 3404	SPICES AND EXTRACTS
Apollo Brokerage Company	292-3030	Del Monte Foods 564-6977	SPICES AND EXTRACTS Frank Foods, Inc833-0025
R. F. Brown Sea Food Company(317)	.547-6900	Diamond Crystal Salt Company 399-7373	STORE SUPPLIES AND EQUIPMENT
Continental Food Brokerage	233-388U	Kraft Foods 946-3300	Almor Corporation 539-0650
Derthick & Associates Embassy Distributing	132-40/4	Morton Salt Company 843-6173	Butcher & Packer Supply Company961-1250 C & J Barbeque Sales (Oven King)838-3701
Massis Crops & Company	238-2121	C. F. Mueller Company 543-8853	Carrier Basket Service 866-1081
W H Edgar & Son. Inc.	304-000a	Ralston Purina Company	Detroit Mini-Safe Company372-9835
Maurice Elkin & Son	.352-8061		Double Check Distributing Company 352-8228 Hussmann Refrigeration, Inc. 398-3232
Fin Brokerage Company Earl English Associates	546-5100	Roman Cleanser Company 891-0700 Rosenthal Cleans-Quick Corp. 261-2100	Globe Slicing Company (Biro)545-1855
Food Marketers, Inc.	444-8400	Schmidt Noodle Company 921-2053	Hobart Manufacturing Company542-5938
Graubner & Associates	886-8800	Shedd-Bartush Foods. Inc. 868-5810	Lepire Paper & Twine Company 921-2834 Liberty Paper & Bag Company 921-3400
			Master Butcher Supply Company 961-5656
Interstate Marketing Corporation Paul Kaye Associates			Midwest Refrigeration Company 566-6341 Mul-Ti Refrigeration Inc. 585-4700
			National Cash Register Company873-5500
Latimer & Ziegler Associates Harry E. Mayers Associates	. 333-/630	Crown Packing Company	Pappas Cutlery & Grinding965-3872 Square Deal Heating & Cooling921-2345
McMahan & McDonald	_4//-/104	Detroit Veal & Lamb, Inc. 962-8444	square Dear meaning & Cooling921-2345
Marks & Cosmons Inc	_334-1000	Feldman Brothers 963-2291	WHOLESALERS, FOOD DISTRIBUTORS
Manchiand Food Brokers	_344-4330	10,000	Central Grozery Company(1) 235-0605 Continental Paper & Supply Company894-6300
Peterson & Vaughan, Inc. The Pfeister Company	355-3400	Frederick Packing Company 832-6080 Glendale Foods, Inc. 962-5973	Glacier Frozen Foods 864-9005
Sahakian & Salm	962-3533	Giendale Foods, Inc. 902-37/3 Gordon Sausage Co. 826-6145	Glacier Frozen Foods 864-9005 Grosse Pointe Quality Foods 871-4000
Sahakian & Salm Sherman & Company Sosin Sales Company Sosin Sales Company	963-8585	Guzzardo Wholesale Meats, Inc. 321-1703	Hi-Lo Tobacco Company 893-5970 Kaplan's Wholesale Food Service 961-6561
Stark & Company	358-3800	Hartig Meats 832-2080 Herrud & Company 962-0430	Raskin Food Company 865-1566
Sosin Sales Company Stark & Company Stiles-DeCrick Company Sullivan Sales James K. Tamakian Company Ned Weitzman Associates United Brokerage Mort Weisman Associates	884-4140 531-4484	Hygrade Food Products Corp. 464-2400	Ine Keiish Shop
James K. Tamakian Company	352-3500	Kent Packing Company 843-4900 Kirby Packing Company 831-1350	The Relish Shop 925-5979 Spartan Stores, Inc. 455-1400 Super Food Services, Inc. (517) 823-2511
Ned Weitzman Associates	272-3700	Kowalski Sausage Company, Inc. 873-8200	Viking Food Stores
United Brokerage	557-1350	Kowalski Sausage Company, Inc. 873-8200 Mangiapane Meats 921-8830	Abner A. Wolf, Inc584-0600
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Group Blue Cross - Blue Shield Available To All AFD Members 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 2,300 members strong) and be eligible for our many programs and services.

MEMBERSHIP APPLI		
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Name of Firm	n	
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Owner's Name	e	
Check One:	Retailer 🗌	Supplier
Do you wish	Blue Cross	Coverage?

An Invitation to Join A.F.D.

Through membership in the Associated Food Dealers, you can enjoy wide benefits designed to represent 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 you about them. Or, clip out the application and mail to:

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