

THE FOOD DEALER

"The Magazine for the Michigan Grocery and Beverage Market"

FALL, 1981



Hall of Fame Honor For Lafayette Allen, Jr.

Lafayette Allen, Jr., left, was recently inducted into the Detroit Bowlers Hall of Fame. Allen, a long time member and director of Associated Food Dealers, is shown receiving his Hall of Fame plaque from John Gavie, president of the Detroit Bowlers Association. He was honored for his long-time dedication to bowling and his tireless efforts to bring deserved recognition to the high-caliber standard of bowling in the black community. The induction was made at Cobo Hall, in Detroit.

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ASSOCIATED FOOD DEALERS THE FOOD DEALER

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He Fought Pickets — With "Pickets"

When business began dropping off at Jerry Preston's newly-opened super market in Burbank, California, because of union picketing—he instituted a daring counter-strategy. Preston hired his own sign carriers to join the parade. His "pickets" carried large, hot-price signs such as "bread 15¢", "melons 19¢" and "corn, six ears \$1".

At first, customers were a bit confused by the intermingled picket line, but apparently the unusual scene attracted a lot of people, since Preston reported his volume tripled.

The retail clerks union eventually withdrew its pickets.



Associated Food Dealers of Michigan and The Food Dealer magazine are affiliated with and have a good working relationship with the following professional organizations: Food Marketing Institute; U.S. Chamber of Commerce; Michigan State Chamber of Commerce; Greater Detroit Chamber of Commerce; American Society of Association Executives; Association of Executives of Michigan; Association Executives of Metro Detroit; The White House Conference On Small Business; The Michigan Conference On Small Business; New Detroit, Inc.; and The Detroit Press Club.



INDUSTRY RECIPIENTS of AFD Distinguished Service Awards. Left to right, top row: Ed Willenborg, Acme Food Brokerage; and Bill Viviano, Prince Macaroni. Middle row: Frank Harrison, Wonder Bread; Stuart Gottlieb, who represented his father, Simon Gottlieb, Monarch Packing Company; and William O'Connor, O'Donnell Importing Company. Front row: Jamal Shallal, Great American Foods, Michael George, Melody Dairy, who was named Man of the Year; and Stuart Franks, who represented John Irvine, Super Food Services.

Over 700 Attend AFD's 17th Annual Awards Night

In a colorful event that grows in numbers and prestige each year, Michael George, president of Melody Farms Dairy, was honored as the Michigan food distribution industry's 1981 Man of the Year by the Associated Food Dealers at their 17th Annual Awards Night which was held at The Royalty House in Warren. More than 700 persons attended the colorful event, which included distinguished guests: Secretary of State Richard Austin; Senators Dave Plawecki, Bill Huffman, Art Miller and Kerry Kammer; Representatives Cass Ogonowski, Fed Stopczynski and Stan

Stopczynski; Detroit Councilpersons Mary Ann Mahaffey and Dave Eberhard; and Detroit District Court Judge Tom Van Tiem.

In addition, AFD presented 14 other Distinguished Service Awards. The honorees and their respective categories are:

Edward Willenborg of Acme Food Brokerage, the broker award;

John Irvine of Super Food Services, the wholesaler award;

Bill Viviano of Prince Macaroni of Michigan, the manufacturer award; William O'Connor of O'Donnell Importing Company, the beverage distributor award;

Simon Gottlieb of Monarch Packing Company, the wholesale distributor award;

Frank Harrison of Wonder Bread, the driver-salesman award;

Jamal Shallal of Great American Foods, Detroit, was the recipient of the independent retailer award;

and Paul Borman, of Farmer Jack Super Market, the honoree in the chain retailer category.

The following were presented

(continued on page 10)

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Hiram Walker Cordials. Where there's no end to great taste.

Help yourself to Hiram Walker Cordials in a new size. They're delectable. Affordable. And available.

The President's Message

TONY MUNACO
AFD President



OPTIMISM ESSENTIAL TO SURVIVAL AND GROWTH

With the nation's and the state's economy sputtering along at the present time, it is important for food retailers, wholesalers and manufacturers to remain optimistic and perform your tasks and provide services in a competitive manner utilizing the highest of standards.

With this type of positive attitude, when the economy turns around, and we are confident it will, you will be in a stable position to experience a badly needed growth period.

Re-capping the economy as it affects our industry, according to reports and statistics by our own Associated Food Dealers, we find the following taking place:

- 1. Retail sales are down about nine percent. Surely this is not a healthy situation, but with the coming holiday season, we hope it will turn around.
- 2. Rising operating costs. It takes more to run a business today than ever before, and it is difficult when sales and profits are down, what with rising energy and labor costs, it is tough just to "stay in business."
- 3. The high cost of borrowing money has a noticeable impact on present or future expansion plans, with the prime rates running above 19 percent at the present.
- 4. People have changed their buying and eating habits. Instead of stocking up on specials and other need products, the con-

sumer is simply sticking to the "basics."

- 5. Although no one usually likes to talk about it, it is a fact that the population in the Detroit area, and in Detroit in particular, is declining. People are moving out of state.
- 6. Not only are retailers competing with retailers, both independents and chain stores, but we also have to compete more and more with the fast foods restaurants for the food dollar.
- 7. General inflation is not helping the situation, either. Although we have fallen from double-digit inflation, the rate still remains high.
- 8. Unemployment in the Detroit area, and other urban cities of Michigan as Flint, Saginaw, Lansing, etc., have a severe impact on our local economy. What we need in this respect are more jobs, so more people would be in a position of helping turn our economy around.
- 9. Competition has been healthy in our industry, and that's good. Coupled with supply and demand, the consumer is still paying lower prices for food than in other parts of the country.

The main message here is that even though times are tough, you must "hang in there." Times will get better, and we will hopefully all be able to prosper together . . . business, the consumer and labor.



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Patriarche (France)

Pommery & Greno Champagne (France)

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Hans Mayer (Germany)

Gold Seal (New York)

Bell' Agio (Italy)

San Martin (California)

Blue Angel Liebfraumilch (Germany)

Souverain (California)

Bollinger Champagne (France)

Kriter-vin Mousseaux (France)

Chanson (France)

St. Raphael Aperitif (France)

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Off The Deeb End

AFD Executive Director



IMPACT OF MANDATORY DEPOSIT LAW IS DEVASTATING

Later this year, Associated Food Dealers has been asked to make a special presentation to a national Food Marketing Institute conference to relate the impact of Michigan's mandatory returnable container law on retailers, bottlers, brewers and distributors.

We plan on documenting the industry's side of the issue, and detailing the devastating impact this beverage law has had in Michigan.

While the industry has worked hard to comply with the law, based on state government reports and figures issued, one would think the law was the best thing to happen in Michigan. And besides, the news media in Michigan has been most reluctant to "do its homework" and tell it like it is.

The fact of the matter is that the mandatory beverage law in Michigan is costing our total industry over \$300 million just to comply with the law, and handling the volume of returnable bottles and cans which are returned.

We will report that soft drink sales have dropped by some 11 million cases a year since the law took effect in 1978, and beer sales are down by five million cases annually due to this law. Not to mention that the State of Michigan itself is losing \$2 million a year in beer excise taxes due to the decline in beer sales.

AFD will also document statistics showing where it is costing the industry over \$1.10 a case JUST TO HANDLE returnable containers. This does not include the inflation rate, the rising cost of labor, the cost of money, the normal increases in product costs passed on to retailers from the distributors, etc.

We will also show where prices per case of soft drink and beer in Michigan is averaging between \$2.80 and \$3.40 per case more than in the neighboring states of Ohio, Indiana, Wisconsin and Illinois, because we as industry have done our homework here.

These are facts that are not being reported to the public by Michigan's news media. In fact, where possible, the media is either ignoring this issue, or editorializing against the industry's side.

It is interesting to note, that while area news media ignores the facts, news media representatives from other states have been regularly coming into the state, seeing for themselves, and reporting the facts to their people.

If only we in Michigan can modify the beverage law, to emulate one that is far better and more effective than our's (Washington), the citizens and industry could work for the same goals of keeping our environment cleaned without the high cost.

What is interesting is that if you remove all beverage container litter from the roadsides, we will have only improved the total litter problem by 14 percent, which means our law does not even deal with 86 percent of the litter. Further, beverage litter only amounts to some five percent of the total solid waste in our state.

Isn't it interesting that it is costing our industry \$300 million a year to deal with only 14 percent of the litter, or only five percent of the solid waste . . . and our news media refuses to report this important story to their readers or audience?

+

ANNOUNCING THE NEW ASSOCIATED FOOD DEALERS – SPONSORED FIRST-AID KIT PROGRAM FOR YOUR STORES OR COMPANIES

The 3W Kit



The 3W provides first aid coverage for up to 100 employees. A rubber gasket along the inner edge prevents water, dust and air from entering and affecting its contents.

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(NOTE: Complete refills of the contents are also available!)

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ADDRESS		STATE		ZIP	
CHECK ONE: We	will pick up the units when use ship to us, C.O.D., at the		PHONE _	<u> </u>	
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AWARDS

(from page 4)

with Distinguished Service Awards from the community for outstanding service to AFD, the total industry and the general public:

William Lucas, Wayne County Sheriff;

Gil DiNello, State Senator;

Michael O'Brien, State Senator;

Walter (Buzz) Luttrell of WXYZ-TV, Channel 7;

Louis Stephen of Stephen's Nu-Ad;

and Samuel Logan of the Michigan Chronicle newspaper.

The awards were presented by AFD's president Tony Munaco, Ed Deeb and Harvey Weisberg, assisted by AFD chairman Jerry Yono. Phil Lauri and Larry loseph, who did a superb job, were the banquet chairmen.

Mike Bixler, vice-president of the Detroit Food Brokers Association, reiterated the importance of our industry working together. He commended AFD on taking time to honor those deserving of recognition, and assured the audience AFD and DFBA would continue to work closely on the various issues confronting our industry.

The DAGMR was represented at the speakers table by its president, Chuck Batcheller.

Michigan Court of Appeals Judge George N. Bashara, Jr., reflected on the tremendous growth of AFD over the years, and praised AFD for taking the initiative to honor their peers in the industry. The AFD, in turn, presented a special award to Judge Bashara for the active interest he has taken to work with us over the years.

. . .

AFD thanks the following companies for contributing to the great success of the awards banquet:

Coca-Cola Bottling Company for sponsoring the cocktail hour along

with other AFD friends; Better Made Potato Chips, Kar-Nut Products, Borden Company and Kraft Foods, for providing the snack foods and chip dips; O'Donnell Importing Company for the dinner wines; Awrey Bakeries for the lovely sweet table; The Detroit News and Detroit Free Press for the photography; Art Robbie and Lloyd O'Donnell of the Hiram Walker Company for their fine assistance; and Anheuser Busch, Inc., G. Heileman Brewing Company, Detroit Coca-Cola Bottling Company, Everfresh Juice Company, Faygo Beverages, Miller Brewing Company, Pabst Brewing Company, Pepsi-Cola Bottling Group, Schlitz Brewing Company, 7-Up/Canada Dry Bottling Company, Stroh Brewery Company, and Vernor's, Inc., for their support and assistance; and all of the stores, markets and companies who made it possible for their representatives and their spouses and their guests to be with us on this eventful evening.

Purpose of the awards is to give due and proper recognition to those persons who have excelled in service to their employers, retailers, the community, and the total food and beverage industries, in the spirit of progress and the American free enterprise system.



COMMUNITY LEADERS who were honored with Distinguished Service Awards. Left to right: Senator Mike O'Brien; Senator Gil DiNello; Wayne County Sheriff William Lucas; Sam Logan, Michigan Chronicle; Louis Stephen, Stephen's Nu-Ad.



NG THE MANY prominent political and civic figures who attended the ds Dinner were State Representatives Stan Stopsczynski and Ted czynski, shown in the photo above, with their wives, Donna, left, and Judy, le right.

GEGEORGE BASHARA, JR., Michigan Court of Appeals, one of the evening's kers, is pictured on the right.

W: Judge Tom Van Tiem, Detroit District t, former Michigan Liquor Control Commiser, and survivor of the AFD Golf Outing #", is shown with his wife, Helen.







FORMER AFD PRESIDENT, Harvey Weisberg, center, is shown above, with current president Tony Munaco and his wife Fran.

BELOW: Ray Kowalski, Goebel division of Stroh Brewery Company, reaches for a serving spoon, to sample tasty hors d'oeuvres, during the cocktail hour. Ray's wife, June, right, seems to be trying to help.



the Food Dealer, Fall, 1981 / Page 11

MICHIGAN VODKA DRINKERS are really asking for it!

MOHAWK VODKA

sold over 6,400,000 bottles last year

Mohawk Vodka 80-100 Proof Made from 100% grain neutral spirits MOHAWK LIQUEUR CORP., DETROIT, MICH.

6 Out Of 10 Bad Checks Are Cashed In Food Stores

On a daily basis, 400,000 bad checks are cashed, nationwide, and more than 6 out of 10 are cashed in retail food stores, according to a recent item in *NASFT Showcase* magazine. This is another reminder to exercise stricter check cashing security. The con artists are always sharpening their techniques.

Know the customer. Check his identification carefully, and remember that Social Security cards and driver's licenses are not firm proof of identity. Watch for erasures and other alterations. If the check already is endorsed, ask the payee to endorse it again and then compare the two signatures.

Have a rubber stamp pad. If there is cause for doubt about the customer, have him ink his thumb or index finger and ask him to place the imprint under the signature on the face of the check, or under the endorsement on the back. A bogus check man will flatly refuse to do this. However, no honest person should have any unfavorable reaction to such a means of identifying himself.

Study the customer. If he talks too much when presenting the check, he may be trying to distract your attention.

Watch how he handles the check. If he holds it between his fingers like a cigarette, his reason may be to keep fingerprints off the

check. Watch how he endorses the check and whether he holds it down with the heel of his hand instead of his fingers.

Get the phone number. Check his identification by calling that number to verify his residence, or check the phone book under his name to make sure that his phone and address match those he provides as identification.

Identify the check. If it's a payroll check, make sure the company upon which it is drawn actually exists. Ask the payee to show a badge or other identification to prove that he is an employee of the firm.

Never cash checks for transient trade. Know the customer, but if this proves a bad idea, demand identification with a recent date — anything that proves the passer to be a local citizen and not someone passing through.

Resort to trickery. Claim to know someone who works at the same firm as the payee. If he pretends to know someone whose name you made up, refuse to cash his check.

Beware of all gimmicks, particularly those that are accompanied by large checks, such as idea awards and Christmas bonuses.

Finally, never drop your guard. Professional check forgers know these same rules and are always devising new ways to get around them and into your cash register.

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You And The Law

PETER J. BELLANCA, Esq. AFD Legal Counselor



HERE'S HOW LONG YOU SHOULD KEEP RECORDS FOR IRS PURPOSES

In these times of continuing Government Regulation and the necessity of reporting to various Government Agencies, the small businessman is confronted with a new and unique problem - which business records must he keep, and which business records can safely be destroyed. The businessman that maintains an accurate and complete set of records can fall back on them to prove facts in order to support his position regarding income taxes, Michigan single business taxes, labor matter, workmens compensation claims, etc.

First of all, the businessman should determine what would be in his best interests and set the policy accordingly. The legal requirements of keeping records can change from time to time.

BUSINESS RECORDS: If you are incorporated or if your are a partnership, it is advisable to keep the following records so long as you are in business.

- 1. Articles of Incorporation and related By-laws and certificates.
- 2. Partnership Agreements and Certificates of Co-Partnership.
- 3. Stock records (if you are a corporation) and related Shareholder lists; or, if you are a partnership, partnership lists stating shares of the partners.
- 4. Minute books and/or minutes of partners meetings.
- 5. Deeds, mortgages, leases and land contracts.
- 6. Licenses, franchise agreements, security agreements, bank financing documents.
- 7. State and Federal Income Tax Returns.
- 8. General ledgers and journals.
 REQUIREMENTS OF FEDERAL
 LAW: Most Federal Agencies
 prescribe through their regulations
 the type of records that should be

kept. If you are dealing with Governmental Agencies, you should consult with them directly as to which records you are required to keep. It would be impossible to try to delineate those records which must be kept by the many varied agencies. If you have any particular request, you can apply to the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402, for a "Guide To Record Retention Requirements Published by the Federal Registrar". It costs \$1.00.

We can, however, discuss those records which are applicable to all of us, and that is the IRS. The Regulations of the Internal Revenue Service require that taxpayers, subject to income tax, must keep such records as are necessary to establish the amount of gross income, deductions and credit shown on any income tax return. These records must be kept so long as the contents thereof are material. Therefore, records regarding your inventory, records regarding depreciation of property used in your trade or business should all be kept so long as they are applicable. For example, if you are depreciating a piece of equipment over a five year period, your records should be retained of that depreciation for the five year period. Likewise, records pertaining to the administration of any pension or profit sharing plan should be retained so long as the plan is in effect, although there is a minimum of a five year requirement for such plans, pursuant to the regulations of the Labor Department.

Employers claiming a refund, credit, or statement of tax under FICA must keep pertinent records for four years after the date the claim is filed. Likewise, you are required to keep general records for a variety of employment tax returns for a minimum of four years after the due date of the tax for the return period to

which the records relate or the date the tax is paid, whichever is later.

In general, it is a good policy to keep all records relating to income and deductible expenses for a period of not less than three but preferably five years. There is a three year restriction on the IRS for reopening income tax returns, except in cases of fraud. Then there is no limitation on their right to reopen a tax case, except for five years after the discovery of the fraud.

Generally speaking, when we refer to records, we are referring not only to books of original entry, but also supporting documentation such as entertainment and travel expenses are always under high scrutiny by the Internal Revenue Service. Accurate and complete records of such expenditures should be maintained setting forth the date, names of persons and business purposes.

THE LABOR DEPARTMENT:

Employers subject to wage and hour laws should keep records containing important employee information such as payroll certificates, notices, Union Agreements, and other wage agreements for at least three years. The basic employment and earning records, including records of deductions or additions to pay, must be preserved for at least two years. That is the Federal Regulation. In Michigan, however, these records should be kept for six years. Employers subject to child labor provisions of the Wage and Hour Law, must keep the Certificates of Age for all employed minors until such minors terminate employment. Further, employers making retroactive payment of wages under the Wage and Hour Law, must preserve the receipt forms for three vears.

If your company has a pension or profit sharing program and is required to report pursuant to the Labor Management Reporting and Disclosure Act of 1959, it must keep and retain such records as will provide in sufficient detail the necessary basic information and data from which the documents filed may be checked for not less than five years after filing.

EQUAL EMPLOYMENT OPPORTUNITY COMMISSION: Employers subject to the Civil Rights Act regarding equal employment opportunity must keep records of hiring, promotion, demotion, transfer, lay-off or termination, and the rates of pay for six months from the date of making the record or the taking of the personnel action.

SOCIAL SECURITY: Employers should keep for four years after the due date of the tax, copies of the return, schedules of statements filed in connection with Social Security Taxes, as well as records of all remuneration made to employees and subject to the Federal Insurance Contributions Act. Likewise, Employers subject to the Federal Unemployment Tax Act should keep for tour years atter the due date of the tax, such records as can establish the total payroll paid to employees, the amount of the payroll, and the amount of contributions paid into the State Employment Fund.

MICHIGAN LAW: So far as Michigan Law is concerned, you should keep all records required for a period longer than the applicable Statute of Limitations. Any records relating to written or oral contracts should be kept a minimum of six years. Documents affecting title of the property should be kept a minimum of fifteen years. Records of Court

ludgment should be kept for a period of ten years. Promissory Notes should be kept for a period of six years, as well as records of open accounts, and wage records.

Regarding Michigan Taxes, you are required to maintain records supporting Business Activities Tax or Single Business Tax for at least six years from the date of the taxes due. Likewise, with Michigan Income Tax, you should keep records for three years, which is the Statute of Limitations on such tax. It should be noted, however, that the Statute of Limitations on Michigan Income Tax is suspended during which a Federal Income Tax is being contested.

Cigarette and tobacco tax records must be kept at least three years.

Employment Security Tax records should be kept three years. Sales and Use Taxes are required to be kept for a period of four years.

Good recordkeeping is a burden on the small businesman. It takes time, it takes money, and is cumbersome. However good recordkeeping can also prove a bounty to the small businessman because it provides a base upon which your accountants and tax counsel can take the greatest tax benefit which is provable in the future.

AFD members and their employees can get FREE assistance with legal problems, in private, confidential sessions with members of Peter Bellanca's law firm. Phone AFD, 366-2400, for appointment.

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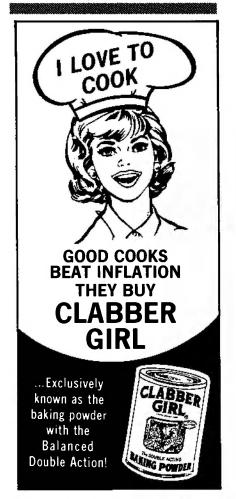
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Our 6th Annual Was a Perfect Golf Outing

Shown here are a few of the more than 150 duffers (and some golfers) who enjoyed perfect weather and ideal playing conditions at AFD's 6th Annual Golf Outing, held at Hillcrest Country Club, Mt. Clemens, last August. The day's fun and golf was followed by an evening dinner, and many prominent notables dined with AFD members and their guests. Iggy Galante, and his committee; Mike Simon, Art Simon, Carl Leonhard, Ty Place, Izzy Malin, Tony Munaco, Phil Lauri and Phil Saverino, handled all of the necessary details. Flawlessly.







Page 16 / The Food Dealer, Fall, 1981

AFD Program Could Save Members 40% to 60% In Worker's Comp Premiums

At a well attended general membership meeting of Associated Food Dealers held recently, members were given an updated progress report on the status of AFD's Self-Insured Worker's Compensation Program.

lames Duff, of Creative Risk Management Corporation provided an overview of the program and answered many interesting questions asked by the members. He also reported that \$350,000 in premiums had been committed to the program, to date, with another \$50,000 in process. AFD's goal was to begin the program with participant premiums in excess of \$550,000 — thus, the goal has almost been attained.

Several members signed into the program following the meeting.

AFD president, Tony Munaco, urges members to support this program, because it could ultimately save participants from 40% to 60% of the premiums they are now paying. "The sooner our members get their forms in," said Munaco, "the sooner they'll begin to reduce the cost of their worker's comp insurance payments."

AFD members who would like to know more about this important program can get answers from our agents: Keith Tappan, at (313) 354-0023; and Liz Schaefer, at (313) 792-6355; or phone the AFD office.

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Seven New Supplier Members Join AFD

The Associated Food Dealers, Michigan's largest food and beverage association and service organization, representing over 3,100 members, wishes to welcome aboard seven new supplier members to the association. Their names, addresses and phone numbers are as follows:

AMERICAN MAILERS, mailers and distributors of handbills, 100 American Way, Detroit, Mich. 48209; phone: (313) 842-4000.

ATLAS AUTO LEASING, INC., leasers of automobiles, 22520 W. Eight Mile Rd., Southfield, Mich. 48034; phone: (313) 353-3170.

BEAVER MECHANICAL SERVICES, auto and mechanical repair and maintenance services, 17437 Third St., Detroit, Mich. 48203; phone: (313) 342-1616.

FRANK P. McBRIDE, JR., INC., insurance agency, 15001 E. Warren, Detroit, Mich. 48224; phone: (313) 886-4460.

MELROSE LINEN SERVICE, INC., laundry service company, 6401 E. Davison, Detroit, Mich. 48212; phone: (313) 366-7700.

OSCAR MAYER & COMPANY, meat processor and distributor, 14139 Farmington Rd., Livonia, Mich. 48154; phone: (313) 421-9030.

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



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