

THE FOOD DEALER

"The Magazine for the Michigan Food Market"

SPRING, 1981

Community Relations **Education Training**

Casualty and Property Insurance

Employee Benefits

Legislation



Workman's Compensation

Seminars Workshops afd Agenda

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BANQUET PROGRAM — pages 32 & 33



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Are You Displaying, Selling More Cheese?

Cheeses are gaining in popularity. They are high in protein, require no preparation and have the versatility of combining with many other foods for delicious salads, soups, main dishes and desserts.

There's no limit to the ways cheese can be used, from casseroles to cheese cakes. There are some cheeses, however, which are meant to be eaten as is, or simply matched with fresh fruits.

Appetizers are a promise of good foods to come, and perfect starters are slices of brick cheese served on Michigan apple slices or Michigan pears with Cheddar or Muenster cheese. For a busy Saturday lunch treat, lightly butter a slice of brown bread,

cover generously with hot Michigan baked beans and a thick layer of shredded Cheddar cheese. Broil slowly until cheese melts, then top with crisp bacon slices.

Michigan's natural cheese production totals about 33 million pounds each year, with American cheese amounting to two-thirds of this total, according to the Michigan Department of Agriculture. Cheesemakers in our state produce Muenster, Cheddar, brick, Mozzarella and other Italian cheeses, cream and farmer cheeses, among others. Cottage cheese production amounts to about 56 million pounds annually.

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; Society of Association Executives; Association Executives of Michigan; Association Executives of Metro Detroit; and The Detroit Press Club.



It's nice when people know your name.

According to a recent study of well-known national trademarks by Public Relations Journal, Elsie was the most widely recognized. Over 93% of the people questioned identified Elsie with Borden.

For forty years, people have associated Elsie with Borden quality. She represents the flavor, freshness and value we've built our name on. And we're proud of the fact that she's so well-known.

If it's Borden, it's got to be good.

Michigan Daily Lottery Game Profitable, But Not For Everyone



As the Michigan Lottery's "Daily" Game continues to grow in popularity (\$6.2 million per week), interest in becoming a "Daily" agent has increased proportionately.

Squeezed by tight margins and competitive merchandising, owners and managers of all types of Michigan businesses often see the "Daily" Game as an instant panacea. Sometimes they are correct; often they are mistaken.

Some business owners feel they have an inherent right to a terminal. They convey this message to the Lottery in strong, demanding terms. They cite the Constitution, shout about the taxes they are paying, and argue about their citizen "rights."

Others resort to pressure tactics. They contact

lawyers, legislators, trade associations, bookkeepers, accountants, ministers, and various civil rights agencies in an effort to squeeze a terminal from the Lottery. A few have even resorted to unlawful inducements to Lottery officials. These are referred to the Attorney General's office for investigation. The most recent attempt resulted in an arrest and a 36-count indictment for attempted bribery.

Still others approach the Lottery with more rational, logical appeal. Armed with pictures, petitions and platitudes, these retailers bombard the Lottery with subjective information about their businesses and their "highly desirable locations" for "Daily" terminals.

Which tactic is most effective in obtaining a terminal? An honest answer is probably "none of the above." The Lottery exercises painstaking care and uses a complex set of check and balances to insure proper placement of each and every terminal. Chances are good (no pun intended) that if your store is a good location for selling "Daily" tickets, you will receive a terminal. If it is not, pressure tactics and added inducements will not change the Lottery's decision.

Unfortunately, it sometimes appears that these tactics work. Here is an example of how that happens.

Mr. Jones requests a "Daily" terminal from the Lottery. The Lottery conducts an evaluation and advises Mr. Jones that his request is denied. Mr. Jones hires an attorney or a "representative" to pursue

(continued on page 10)



The President's Message

TONY MUNACO AFD President



COMMON PURPOSE DEMANDS RESPECT, DIGNITY

To begin with, at this time, I wish to express my gratitude and thanks to the membership of the Associated Food Dealers for electing me as your president for 1981.

Let me assure you that I plan on doing everything humanly possible to bring about and maintain the respect and dignity that our association and our industry deserves at all levels in the community and with government, with God's help.

In order for me and AFD to do an effective job however, I will need *your* help. Therefore I am asking all of my fellow board members, committee members, retailers, suppliers and our efficient office staff under the capable and professional leadership of Ed Deeb, to assist me in getting the job done.

Working together we are strong and unbeatable. Dis-united and fragmented, we are weak, powerless and certainly less effective. So we must continue to assure justice and fair play on behalf of our industry.

Let me take a moment to relate some of the outstanding programs we have recently implemented, or are presently ready to be launched:

- 1. After working 10 months to negotiate, we now have one of the finest Blue Cross and Blue Shield programs in Michigan, at very low rates. We also have an excellent dental program with Delta Dental. After the company worked out the bugs, the program is now working very well. And we also have a group optical program with D.O.C. Optical Centers, which affords our members a 25% discount.
- 2. We have the services of a fulltime government relations liaison in Lansing to assist us in keeping abreast of various changes in existing laws, new laws or action by various governmental agencies, in Michigan, and in Washington.
- 3. We of AFD recently retained the well-known law firm of Bellanca, Beattie, DeLisle, Suchy, Matish and McGuire to provide us more in-depth legal expertise which may be needed in the coming months. The firm succeeds the late George N. Bashara, Sr., our legal counsel who had served AFD honorably

and with distinction for some 40 years.

- 4. AFD is preparing to launch an outstanding group Casualty and Property Insurance Program, which will guarantee coverage to all members in good standing, and one that is underwritten by Lloyd's of London. Also in this regard, AFD is just completing an important survey of our members to start our own self-insured Workman's Compensation program to help provide coverage at drastically reduced rates.
- 5. To assist the AFD staff with the hundreds of details it is confronted with, we have just acquired a new computer which will provide needed assistance.
- 6. As most of you are aware, we have stepped up our community relations and public relations efforts to provide needed information and understanding of our industry ... and keep the news media advised regularly on all of our various efforts.
- 7. This is the year we will initiate our new training program and employment center, provided the CETA funding is still available.

These then are just a few of the more important things we are doing for our members. This does not include the hundreds of requests for assistance the staff routinely handles on a day-by-day basis.

One of the main purposes of AFD is to serve as a central clearing house for the members and our industry, since we all have a common purpose and a common cause. We are pledged to continue this outstanding effort.

We literally deluge our members with all kinds of printed information, helpful tips and benefits . . , but everyone must take the time to read the material and keep abreast of our changing times.

In conclusion, let me say that the success of AFD, like any other organization, depends on all of us working together in peace and harmony. Since we are a voluntary trade association, we ask each of you to donate your time and talents to help us get the job done. This is the true formula for success. We're counting on your support.

There's more than one way to Stroh-A-Party.

The Stroh-A-Party season is here and it's shaping up as the best one ever.

The reason is simple: more and more people are picking up more and more Stroh's. And not just in sixpacks. But in Stay Cold 12-packs, and 24-can Strohcases, as well.

Our big advertising and promotional campaign will keep the party going. And so will the great taste of Stroh's.

But you have to do your part.

Just keep plenty of Stroh's on hand, in all the popular packs. And if you run low, call your Stroh distributor fast.



Off The Deeb End

EDWARD DEEBAFD Executive Director



BREAKTHROUGH

After working with various insurance companies for over a dozen years to put together a casualty and property insurance program for Associated Food Dealers and our membership, a real breakthrough has been made.

After working with experts in the casualty field for the past eight months, we have brought together the mechanics which will soon lead to a Casualty and Property Insurance Program specially designed for all AFD members.

All elements of casualty and property insurance, such as fire, crime, liability, business interruption, etc., have been packaged into a single program. At the present time, our insurance coordinators and AFD are designing and preparing all of the needed information and brochures which will soon be sent to all members. Those who have not been able to obtain portions of this type of insurance, or who have been paying double and triple rates, should look forward to this coverage through AFD with great anticipation.

Watch for the details which will soon be sent to you.

In a related development, AFD members have been quite concerned about the rising Workmen's Compensation Insurance rates. As a result, working with Penn General Services, AFD is presently surveying our members in an effort to initiate a self-insured AFD Group Workmen's Compensation Insurance Program, which will mean 30 to 40 percent savings on premiums paid.

News of the above two developments should bring a sigh of relief to AFD members. For too long many dealers have been doing business without adequate insurance, worried their investment in their business could be wiped out instantly.

The new AFD Casualty and Property Insurance Program will assure that all members in good standing will be eligible for coverage at good competitive rates, in a package underwritten by various large insurance companies. Something not now possible.

The Workmen's Compensation Insurance Program will assure all AFD members they could obtain this type of insurance as required by law also at good, competitive rates.

These programs, both approved by your Board of Directors, are but two of many programs AFD is initiating in the best interest of our over 3,000 members. We only hope you will take advantage of them.



Good ideas will always be good ideas.

Time has a funny effect on some products. One day they can sell like crazy. And then the craze is gone.

At General Foods, we look for product ideas that will stand the test of time. Products that always answer a consumer need. Products that never stop selling.

At General Foods, we want to make sure good ideas stay good ideas.

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Occasionally, General Foods offers advertising, merchandising and display payments, assistance and materials to all retail customers. For details see your local supplier or write directly to these General Foods divisions: Birds Eye Agricultural Beverage • Breakfast • Desserts • Main Meal • Maxwell House and Pet Foods.

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LOTTERY

(from page 5)

the matter. Six months later Mr. Jones recives a terminal.

Our hypothetical Mr. Jones does not know how or why he received the terminal Frankly, he doesn't care. All he knows is that he paid someone to help him and it worked. When his friends ask how he got the terminal, Mr. Jones tells them the facts, as he understands them. They reach the understandable conclusion that "you have to pay someone to get a terminal."

But let's look behind the scenes. What really happened? Did Mr. Jones have to pay for a terminal?

No way! When the Lottery conducted its first evaluation for Mr. Jones' business, it concluded that a "Daily" terminal here might impact on an existing terminal located in the next block. Therefore, it decided to deny Mr. Jones a terminal and notified him accordingly. But the Lottery retained his evaluation in its files. Six months later, Mr. Jones' attorney contacted the Lottery. On reviewing the facts, the Lottery discovered that the sales of the existing agent had now increased to the point where an additional terminal in the area would be justified. It decided to grant Mr. Jones a "Daily" terminal.

Would Mr. Jones have received a terminal had he not paid an attorney or "representative?" Yes! The merits of the situation determined the outcome, Mr. Jones could have requested the review himself (after six months) and the results would have been identical.

Since the Lottery's field staff monitors the sales of all agents, it would have noted the increase in sales of the existing terminal and recommended installation of a terminal at Mr. Jones' business at the appropriate time.

It was unnecessary, therefore, for Mr. Jones to pay someone for what he could have done himself or what the Lottery would have done for him without urging.

What criteria does the Lottery use to determine placement of terminals? Who makes the decisions? How?

No formal application is necessary for a "Daily" terminal. An agent must be licensed or must apply to be licensed as a "regular" Lottery agent. This means that he/she must sell both the weekly Michigame tickets and the \$1 Instant Game Lottery tickets.

Some "Daily" Game sites are selected upon the recommendation of Lottery field representatives. Others result from inquiries that are made from interested retailers to the Lottery Central headquarters in Lansing or to one of the Regional Offices. Regardless of the source, all inquiries and all recommendations are treated equally.

First, the Lottery's Marketing Division conducts a field evaluation to determine the feasibility of installing a "Daily" Game terminal. The evaluation contains information relating to the retailer's busi-

(continued on page 12)



If they gave decorations in the retail food industry—and they should—you'd already have a chest-full.

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LOTTERY

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ness location, his hours or operation, traffic count, a descritption of the facility, his merchandising skills, the demographics of the surrounding area, a comparison with other existing and potential agents, a map of the marketing area, and credit references.

Two extremely important aspects of the field evaluation are the field representative's recommendation and his estimation of the agent's potential sales volume for "Daily" Game tickets. The Lottery field representative has been carefully trained to make estimates of this nature and has a variety or resources available to insure an accurate estimate.

While the sales estimate is an important factor in determining the acceptance or denial of "Daily" Game placement, other factors must also be considered. For example, an agent having a \$4,000 per week potential might be denied due to the impact he could have on a nearby agent. In some instances, two agents could be licensed adjacent to one another providing the first agent has a sufficiently high level of sales to warrant installation of a second terminal.

After a marketing evaluation has been completed by a field representative, it is submitted to the respective regional field office where it is reviewed by a Lottery Regional Manager. The Regional Manager is an experienced "street-wise" Lottery administrator who is thoroughly familiar with the marketing area. He checks the evaluation carefully for errors, omissions, or any questionable judgements on the part of the field representative. He has personnally visited most of the locations. Once the evaluation has been carefully checked, the Regional Manager makes an independent recommendation and forwards the evaluation to Lottery Central in Lansing.

In Lansing, the Deputy Commissioner for Marketing carefully screens each evaluation. He checks to see that all recommendations are supported by facts and often discusses various aspects of the applicant's business with the Regional Manager and the field representative. He spot checks many of the locations, then decides if the business should be recommended for approval or denial.

Retailers are denied Lottery terminals for a variety of reasons. For example, the sales projection may be insufficient to justify the high cost of installing and maintaining an expensive computer terminal; the marketing area in question may be sufficiently covered by existing terminals; the retailer may have failed to pass the Lottery's financial or police record investigation, or the business establishment may be located in an area that is not receptive to the sale of "Daily" Game tickets.

If the retailer is to be denied a "Daily" Game terminal, notification is mailed indicating the reasons for the denial. Once the agent is denied, the matter will not be reviewed sooner than six months. At that time, the retailer may, if he/she feels conditions in the area have substantially changed, request the Lot-

(continued on page 14)



Baked goods buying families love variety

We give them — and all of your customers — 85 varieties of fresh baked goods to choose from every week. This vast variety brings them back again, and again, and again.



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LOTTERY

(from page 12)

tery to review the situation. In many instances changes do occur and "Daily" Game terminals are subsequently approved. Occasionally, dramatic changes can occur in a shorter period of time. Lottery field representatives are quick to point out these conditions and the matter is reviewed prior to the six-month-minimum period.

Once the evaluation has been recommended for approval by the Deputy Commissioner for Marketing, it is submitted to the Commissioner. Once again the evaluation is carefully screened to determine proper justification for terminal installation. If the Commissioner disagrees with the recommendation, he returns the evaluation to the Marketing Division. If he approves, the evaluation is processed and the owner notified accordingly.

Although the Lottery has demonstrated an uncanny ability to select optimum locations for "Daily" Game terminals, occasionally sales fall far below the required \$4,000 per week minimum. After the agent has been given a sufficient amount of time and it appears that sales are not increasing, the terminal is regretfully deactivated. This often creates a flurry of excitement from other retailers in the area who anticipate the opportunity to receive the displaced terminal. Unfortunately, this is rarely the case. The tremendous demand for the terminals on a statewide basis will usually dictate that the terminal be placed in some other part of the state where the sales potential appears to be high.

The limited number of available terminals, combined with the strong demand by interested retailers, means continued pressure on the Lottery to utilize thoughtful discretion in the selection of new "Daily" locations.





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What Does "Hungry" Really Mean?

Understanding and dealing with the difference between being "hungry" and "having an appetite" can mean the difference between success and failure on a diet.

Hunger refers to "a weakened condition brought about by the lack of food". It means a need for nourishment, not simply: a desire to eat.

The average person often confuses hunger with appetite. We sometimes experience what we label as hunger shortly after eating a full meal. At such times, the experience may more accurately be called "appetite", or the craving or habitual desire for food.

When appetite comes into play, people commonly are confusing emotional states such as boredom, fension, excitement or anger with natural hunger.

Therefore, while hunger is an answer to a biological need, appelite, in such cases, is a response to psychological desire.

The psychological aspects of eating can be very powerful.

Children often are rewarded for desired behavior with food. As they grow older, they learn that giving and receiving food are signs of social acceptability and hospitality. Eating and feeding come to imply kindness and generosity in social situations.

Similarly, when we are upset over being treated unkindly or disappointed or feeling any number of other emotions, we often turn to food to make ourselves feel better.

Whatever its cause in a given circumstance, psychological appetite leads to the eating of food we don't need and thus shouldn't have, expecially if we are dieting.

That is, unless we keep the appetites in check.

It's important to learn the difference between hunger and appetite and to make certain that we only eat proper foods when we recognize our eating urge to be actual hunger.

When the urge to eat strikes, ask yourslef two questions.

First, when did you last eat a full meal? If the answer is "within the past five hours", chances are very slim that you truly are hungry.

Second, is there something other than a physiological need for food which might be causing your urge to eat? Consider your emotional state. Are you bored, angry or upset? If the answer is "yes", there is a very good chance you are experiencing appetite, not hunger.

Naturally, it is vital to deal effectively with appetite, once you have identified it.

I've found that it helps to

simply delay making a decision whether to eat for about 10 minutes. During the delay, I try to get involved in something that's enjoyable.

After the 10 minutes are up, I ask myself if I really have to eat. If not, great. If so, I make absolutely certain that I eat wisely, perhaps allowing myself a piece of fruit or vegetable.

Here's a suggestion for managing those times when you conclude that you truly are hungry and not just in the throes of a psychological appetite.

Have ready a list of the foods you most like to eat and another of those you don't like as much.

When the need arises, choose a small portion of the second list — the one you're not as tempted to abuse.



FLORINE MARK

65th Anniversary Greetings

Congratulations and Best Wishes for Continued Success to the Officers and Members of Associated Food Dealers from all of us at

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Coupon Caper Exposed

By industry standards it was a superb promotion: more than 87,000 coupons came back from more than 3 million that had been circulated in the New York area via free-standing inserts in three daily newspapers.

The manufacturer scored a respectable 2 percent response to its 25-cent coupon offer against a new brand of laundry detergent debuting at hundreds of stores and supermarkets in the area.

But there were no consumers. There was no such detergent. And there was no 'manufacturer' either because the whole promotion was a fraud — perpetrated by Uncle Sam to catch coupon cheaters in the act.

The now-celebrated "BREEN" caper resulted in the arrests and convictions of more than 150 people in 1978 and 1979 — some of them drawing as much as four years in jail and/or \$10,000 in fines.

The Postal Inspector who headed the investigation (and who has requested anonymity) told the BREEN story during a recent threeday conference called by Donnelley Marketing Redemption Services.

He said the crackdown, which began in 1979 and was still being prosecuted at the beginning of

this year, has changed the job of policing coupon fraud in the New York area from one of "radical surgery to "preventive medicine." He also provided some colorful insights as to how some coupon cheats operate.

"We didn't find, in this particular campaign, any evidence of major counterfeiting," he said. "I know it exists, but it just didn't show up in this instance."

He declared that the BREEN experience shows that newspapers are misredeemed at a rate between 35 and 40 percent. Approximately 2,700 stores and individuals — both real and fictitious — were involved.

"These 2,700 were spread across 44 states," he said, "which was amazing, since we had distributed the inserts in only three newspapers, all of them in metropolitan New York. We even had a couple of companies that redeemed coupons three days before publication.

"There was a chain of stores that sent a bunch of coupns. Being rather cynical about their claim we sent them a letter asking for proofs of purchase. They wrote back saying that they had lost them.

"Six stores on the same street sent us back what looked like a form letter that said, in effect: 'We'd like to send you the proof of purchase but out store was burglarized over the weekend and they stole all our invoices.""

The inspector said there were many incidents

(continued on page 20)



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a household word.

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Bakers of America's favorite Gookies. Snacks and Grackers

COUPON CAPER

(from page 18)

to liven up what he thought was going to be routinely dull investigation, one of which was the experience of a female undercover agent who went to work in one of the chain stores under suspicion.

"Her first day there," he said, "she was put in the 'cutting room' where she proceeded to clip coupons for the next week, crumpling them up and mixing them in with those the store was receiving from local civic and church groups.

"The manager was a little put out when our investigator showed up the following week with a search warrant. He complained that she was being unethical."

The inspector said the single most effective way to curb coupon fraud is to "control your coupons." Sometimes the opportunity for abuse is painfully obvious, like the newsstand that gets 50 papers six days a week but on the 'best food day' it orders 500.

"Manufacturers also need to document attempts at coupon fraud, because getting an indictment is by far the toughest part of any prosecutive action.

"I can't sell a 25-cent fraud attempt to a prosecutor, but I can sure get his attention with a scam that's pulling down \$50,000 or \$60,000 a year, and there are hundreds of people doing that and getting away with it all over the country."

Congratulations to the Officers, Directors and Members of the Associated Food Dealers.

DETROIT FOOD BROKERS ASSOCIATION

9. Van Hollenbeck

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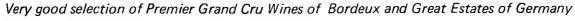
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How Much Do You Know About Food Stamps?

Q-1: A customer comes to your store register with a shopping basket of food and other items. She (the customer) has food stamps to pay for the items. Decide which of the following items can be sold for food stamps and which are non-eligible items. Put a check mark next the eligible items.

- ___ aspirin
- ___ toilet paper
- ___ potatoes
- ___ porterhouse steak
- ___ frozen peas
- ___ milk
- ___ candy bar
- ___ chewing tobacco
- ___ asparagus
- __ canned pork and beans
- ___ bananas
- __ cookies
- ___ bubble gum
- ___ matches
- __ corned beef
- ___ paper towels
- ___ charcoal briquets
 - __ beer
- ___ rice
- ___ dishwashing detergent

Q-2: A food stamp customer

wants you to sell a package of antacid tablets and a bottle of vitamins for food stamps, because both are taken internally and the vitamins are a food supplement. You should:

- ___ a. Sell them for food stamps since both are swallowed.
- ___ b. Sell the vitamins for food stamps, since they contribute to nutrition, but refuse to sell the antacid tablets for food stamps, since they are medicine.
- ___ c. Refuse to accept food stamps for either item.
- Q-3: A customer wishes to use food stamps to buy a pint of cold potato salad and a sandwich from the delicatessen section. You should:
- ___ a. Sell the items for food stamps, since both are food for human consumption.
- ___ b. Refuse to sell the items for food stamps since both are prepared foods.
- ___ c. Sell the items for food stamps, so long as they are not going to be eaten on the premises,

(continued on page 24)

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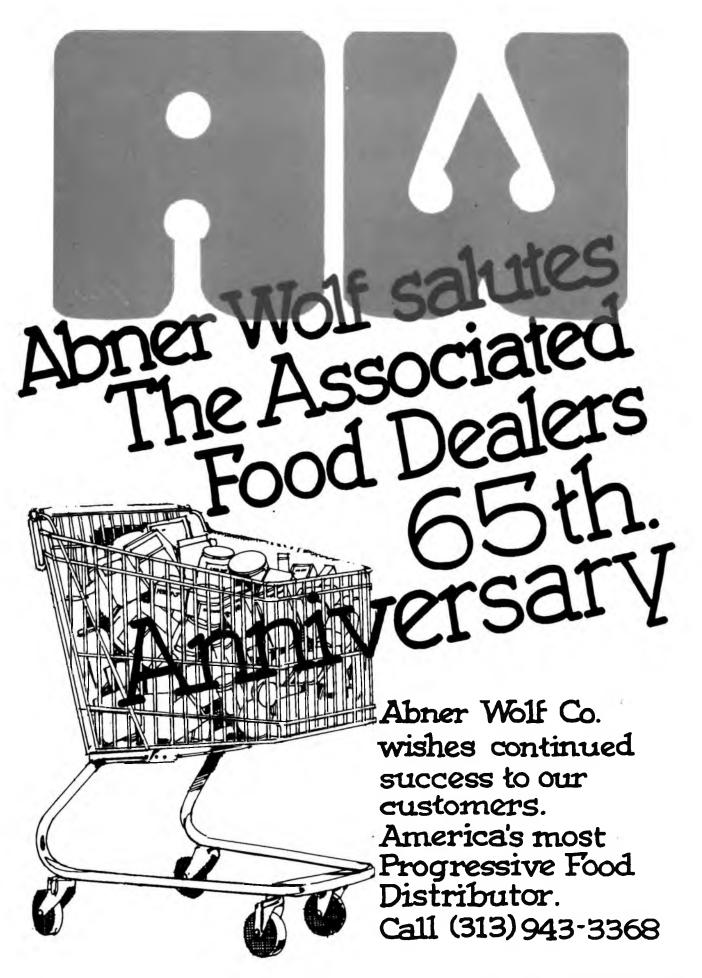
BUYERS OF BONES FAT, TALLOW &

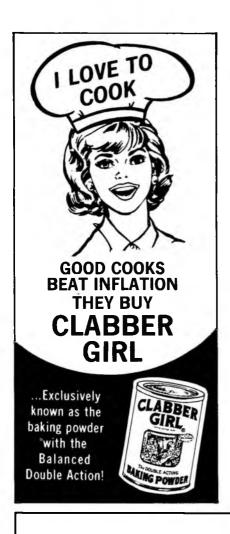
RESTAURANT GREASE

842-6000

DETROIT, MICH. 48217

AFD MEMBER





FOOD STAMPS

(from page 22)

Q-4: When someone attempts to buy pet food or laundry starch with food stamps, you should:

- ___ a. Sell them for food stamps because they are eaten by some people.
- ___ b. Refuse to sell them for food stamps because they are not intended for human consumption.
- ___ c. Sell the items for food stamps this time, but warn the customer not to try it again, because those items are not supposed to be eaten by humans.

Q-5: A food stamp customer says she needs some money to buy diapers for her baby and offers to sell you \$10 in food stamps for \$5 cash. You should:

- ___ a. Buy the \$10 in food stamps from the customer for \$5 in cash.
- ___ b. Give the customer \$10 in cash for \$10 in food.
- ___ c. Refuse to accept the food stamps in exchange for cash. Suggest the customer call her

caseworker for emergency help.

- Q-6: You have just totaled and bagged an order with some non-food items in it, and the customer tells you he or she is going to pay for it with food stamps. You should:
- ___ a. Let it go as a food stamp sale, because it is too much trouble to separate the items now.
- ____ b. Pull the items out of the bags and subtract the cost of the non-food items from the total, or seperate the items and re-total the whole order as two separate orders one eligible food items and the other non-eligible items. Require payment in cash for the non-food items.
- ___ c. Try to identify the non-food items from the cash register slip and from what you can see in the bags. Total these and ask for payment in cash.

Answers:

A-1: Alcoholic beverages, cigarettes and other tobacco products, medicines and vitamins are

(continued on page 28)

Congratulations to the Officers, Directors and Members of the Associated Food Dealers.

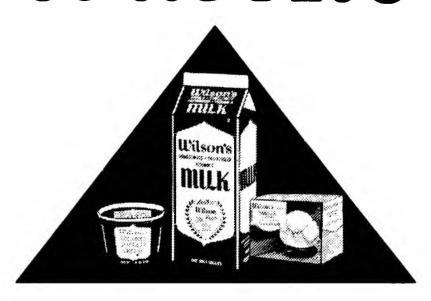
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at all levels

ty at-large.

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Sam Cosma Atlas Super Market



Ray Shoulders Shoulders' Markets



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Louis Vescio Vescio's Super Markets



Harvey L. Weisberg Chatham Super Markets



FOOD STAMPS

(from page 24)

NOT food, even though they may be consumed. Therefore, they CANNOT be sold for food stamps. Also, such things as toilet paper and soap are not food and cannot be sold for food stamps even though they may be a necessity. For simplicity, any item which cannot be sold for food stamps are referred to as "non-food items."

The items on the list which can be sold for food stamps are: potatoes, steak, frozen peas, milk, candy bar, asparagus, pork and beans, bananas, cookies, bubble gum, corned beef and rice.

A-2: "C" is correct. Refuse to accept food stamps for either item. Neither vitamins nor antacid tablets are eligible. The antacid tablets are a medicine, not a food. While vitamins are a normal part of most foods, vitamins in tablet, powder, or liquid form are considered health aids, rather than food.

A-3: While cold prepared foods such as sandwiches and salads that are to be taken out of the store may be sold for food stamps, "lunch counter" foods and other prepared foods that are to be eaten on the premises may NOT be sold for food stamps. This is because one of the aims of the program is to encourage participants to buy low-cost staple foods that they can prepare and eat at home. This gives them the greatest benefit from their food stamps.

"C" is correct. Sell the items for food stamps, so long as they

(continued on page 30)

CONGRATULATIONS ON YOUR 65th ANNIVERSARY! MAY WE ALL HAVE A HAPPY AND PROSPEROUS 1981

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Congratulations to the Associated Food Dealers on your 65th Anniversary

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FOOD STAMPS

(from page 28)

are not going to be eaten on the premises.

A-4: Some people eat things that are not intended for human consumption, such as pet food or laundry starch. Since such things are NOT intended for human beings to eat, you CANNOT sell them for food stamps.

"B" is correct. Refuse to sell them for food stamps because they are NOT intended for human consumption.

A-5: A food stamp customer may sometimes need money for something other than food, and may ask you to exchange cash for food stamps. This is a serious violation of the rules. You must never accept food stamps for anything but eligible food.

"C" is correct. Refuse to accept the food stamps in exchange for cash. Suggest that the customer call his/her case worker

for emergency help. Most welfare agencies have ways of helping low-income people meet emergencies, so that they do not have to choose between eating and buying other necessities. In any case, no matter how serious the customer says his/her need for cash is, you are not allowed to exchange cash for the customer's food stamps.

A-6: If a customer does not tell you he/she will pay with food stamps before you start to total the order, and the total includes non-food items, you can re-ring the whole order on separate slips. Or, you can total either eligible or non-food items, and subtract this amount from the grand total to find the amount to be paid in cash, and the amount to be paid with food stamps.

"B" is correct. Require payment in cash for the non-food items. Make sure you do not sell any non-food items for food stamps. Remember that this would be a serious violation of the Food Stamp Act and can result in severe penalties to you and your employer, ranging up to \$10,000 fine and 5-year prison sentence, and disqualification of your store from the program.

Customers sometimes may complain about having to wait while you re-total their orders. We suggest you try to smooth things over by saying something like, "I'm sorry, I didn't know you were shopping with food stamps. Let us know next time before we start to ring up your order, and we'll be able to check you through much faster. You could help us by separating ineligible items."



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THE PROGRAM



INVOCATION: Fr. Kavin Britt, Sacred Heart Seminary. Edward Deeb, AFD Executive Director Chuck Batcheller, President, DAGMR Tony Munaco, AFD President SPECIAL GUESTS AND ANNOUNCEMENTS Installation of Officers and Directors



entertainment by the Singing Dolls

IN APPRECIATION:

The Associated Food Dealers on behalf of our over 3,000 members who employ over 40,000 persons, is most appreciative of the interest and cooperation offered by many of the food and beverage suppliers in planning this event. In particular, we thank the following firms specifically, for their generous participation and co-sponsorship.

Cocktail Hour:

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Snacks, Cocktail Hour:

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Dinner Wines:

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Corsages for Ladies:

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Prizes:

AFD and Friends. drawing during first intermission

What Makes It Kosher?

Although almost everyone in the food business has heard the word "Kosher," dealt with Kosher food products, and had the pleasure of sinking his teeth into a Kosher corn beef sandwich, or delighting in a Kosher pickle, few really understand the meaning of that word.

"Kosher" is a Hebrew word that means "fitting, proper." It appears only once in Scripture, in the Book of Esther (8.5), ironically in a context that has nothing to do with food. In Jewish Law, however, this is the term that is applied to comestibles that comply with the requirements of the Dietary Laws. The opposite of "Kosher" is "treif," (pronounced "traif") which means "forbidden, unacceptable."

The Bible makes it amply clear that the Creator is very deeply concerned with Dietary Laws. His first challenge to Adam and Eve in the Garden of Eden is a dietary law: not to eat a certain fruit that grew on the Tree of Knowledge of Good and Evil. Ten generations later, when the Almighty gave seven commandments to the sons of Noah, the first of these was a dietary law. Finally, when the Lord revealed the entire Law to Moses at Sinai, a considerable part of the



RABBI GOLDMAN

Law was devoted to dietary considerations. Jews, as the People of the Book, have always taken these Dietary Laws seriously, making them an integral part of the Jewish lifestyle.

As applied to meat and poultry, the word "Kosher" refers to the selection of certain species of animals and to a very strictly defined method of slaughter. Only those species identified by Scripture as suited to Jewish consumption may be eaten. Among hoofed animals, this includes members of the bovine family (beef and veal), sheep, and goat. Among fowl, predatory birds are excluded. The Kosher species include chicken, turkey, and duck.

(continued on page 36)

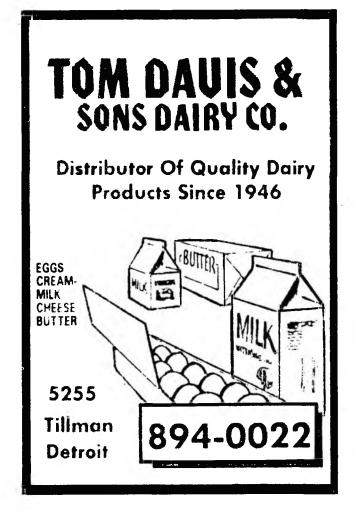
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Page 34 / The Food Dealer, Spring, 1981

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KOSHER

(from page 34)

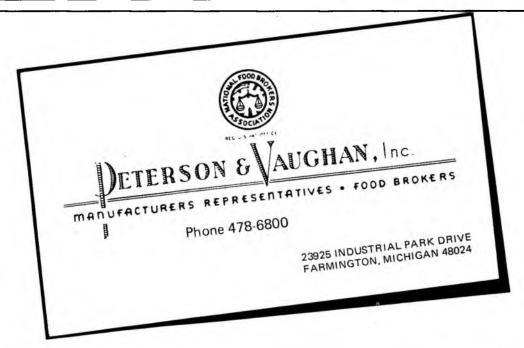
The method of slaughter seeks to accomplish two objectives: to relieve the animal of its life painlessly, and to protect the consumer of flesh against disease. The method of Kosher slaughter, developed over a period of thousands of years, accomplishes both of these goals.

Animals that live in the sea are Kosher only if they bear fins and scales. This excludes shrimp, lobster, snail, shellfish, frog, and turtle. Those species that bear the Kosher requirements have no special means of slaughter. They are simply removed from the sea and allowed to expire.

All the world's raw fruits and vegetables are Kosher. It is only the prepared foods that require special handling, and sometimes rabbinical supervision, in order for them to comply with the requirements of the Jewish Dietary Laws. There is no question that "cleanliness is next to Godliness." In order for something to be Kosher, it must be clean, but cleanliness alone won't do it! No amount of scrubbing of a piglet raised in a laboratory, under aspeptic conditions, would render it fit for Jewish consumption!

Thus, cheese (and many other dairy products), wine (and other fruit juices), baked goods, and most other prepared foods are not acceptable as Kosher, unless they have been inspected and approved by a

(continued on page 38)



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on your 65th Anniversary

Cellos

KOSHER

(from page 36)

rabbinic authority.

In the State of Michigan, the Kosher Food Law is incorporated in the Penal Code (750.297e), where it is spelled out that, in order for a product to be purveyed as Kosher, it must be "prepared or processed in accordance with orthodox Hebrew religious requirements sanctioned by a recognized orthodox rabbinical council."

In the tristate area (Michigan, Ohio and Indiana), the most active orthodox rabbinical council is the Metropolitan Kashruth Council of Michigan. Organized by Rabbi Jack Goldman, who has been active in Kosher food supervision since 1958, the Council is made up of three rabbis who provide this service to the Jewish Community, on a nonprofit basis. The other two rabbis are Rabbi Menachem M. Hirsch of Brooklyn, New York, who services the Council's companies on the eastern seaboard, and Rabbi Samuel Friedler of Richmond, Virginia, who covers the Council's clients in the southern states.

The Michigan office of the Council is located in Oak Park, at 26461 Harding Street (telephone 542-4499). Michigan companies under the supervision of the Metropolitan Kashruth Council of Michigan include dairies, bakeries, and companies that produce spices, soft drinks, whipped toppings, fruits and flavors, ice cream, snack foods, egg products, peanut butter, nut meats, and other products.

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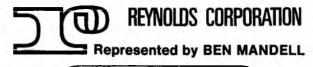
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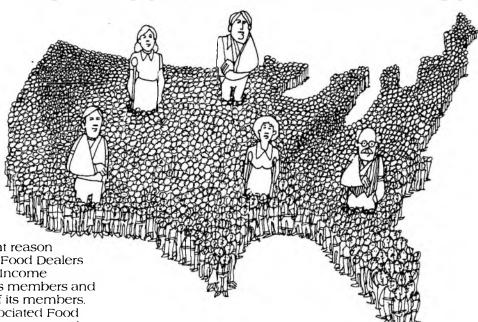
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*Statistics from the National Underwriter Company

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The Bottle Bill Cover-Up

The State of Michigan is now in the process of trying to pass a law to have wholesale discounting, direct buying, price advertising, and distributor against distributor, to try to lower the price of beer.

In reading the newspapers, all a person can find is one sided derogatory remarks as to how distributors and brewerys have raised prices out of proportion, to kill the bottle bill.

The State's contention was that the bottle bill would not cause beer prices to increase. Prices have gone up and with justification. In order to save face and embarrassment, they would have you believe a new law would lower prices. They would like you to think beer prices are way out of line and inflated to kill the bottle bill. That is not true, the price of a six pack of Budweiser in a convenience store in 1979 was \$2.67, in 1980 it sells for \$2.79, an increase of 12 cents or 4%.

The State controlled whiskey business by discrimination, avoided the mess by excluding themselves from the bottle bill. In 1979 a bottle of Johnny Walker sold for \$12.43, and in 1980 the same bottle

sells for \$14.15, and increase of \$1.72, or 14%. The cost of living has been stated at over 13% in 1979 at that rate beer prices are way behind.

The bottle bill has caused beer prices to increase and justifiably so. The costs to retailers handling the empties, requires added help, additional space, and deposit investments.

The distributors' increased costs are for more frequent deliveries to pick up empties, more warehouse space, more employees, added equipment such as: extra trucks, forklifts, can and bottle crushers, containers to help keep different brands sorted, packaging for return to brewery, shortages such as cases missing, bottles or cans, off brands and non-deposit containers that are redeemed.

In a recent article by Meijer Thrifty Acres, it was stated they spent 2 million dollars just to prepare for the returnables. This is not even the cost of implementation of their program.

These are realistic costs and not just fictional

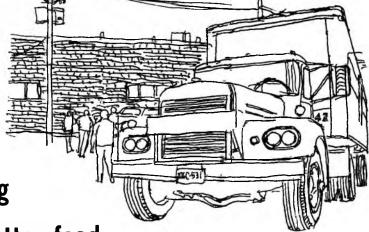
(continued on page 48)



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The Associated Food Dealers:

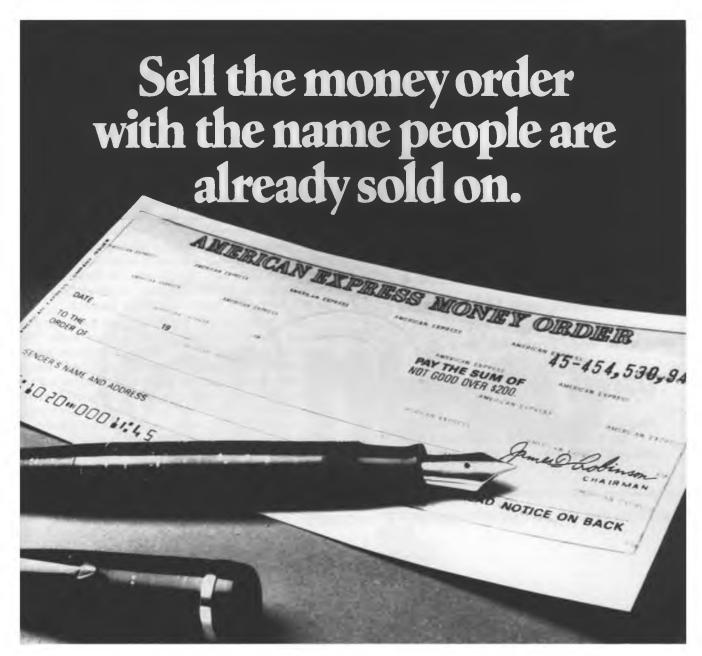
We appreciate your business and hope you will continue to sell our popular Prince brand spaghetti, macaroni, egg noodles and sauces.

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none of your valuable shelf space, and you'll find them to be the most profitable square foot in your store.

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Whatever Your Problems May Be, Call

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COVER-UP

(from page 44)

costs drummed up to kill the bottle bill. Some one has to pay for these increased costs and as usual it is the consumer.

If the State succeeds in passing their new proposed law the results would be damaging to small business.

It would hurt the small stores, bars and off brand beverage distributors. The Ma and Pa stores and bars could not buy in large quantities, therefore could not compete with the chain stores forcing them out of business. Off brand distributors would suffer, because who would buy large quantities of slow moving brands? The result is less selection, loss of employment, and dominance by major brands. The little guy gets hurt again and could cause you to drive 5 miles to a chain store for a six pack.

The trash on the highways and parks is less, because it is in the back room of every store. The stores are doing a great job in handling the empties, but it amazes me to know that you can't have insect spray next to pet food as it might contaminate your pet, but you can have cockroaches, bugs and smelly germ infested empties in back rooms where produce, bakery goods, meats, and fruits are stored or passed through in their delivery. The State inspections have over looked this. People and their children have to eat these foods. Maybe your pet and

(continued on page 50)



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We're more than 130 years old. The oldest bank in Michigan. And in those years, we've helped thousands of Detroiters direct part of their earnings into savings. Whether you're saving for a rainy day,

or a sunny day when you retire, you'll like saving with us. In addition to our experience, we give you a friendly DETROIT BANK-er to keep your account straight and to keep you pleased with our service.

When can we open a savings account for you?

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The Indian head leads you to your first family of banks/DETROITBANK Corporation.

Page 48 / The Food Dealer, Spring, 1981

Warmest Congratulations to the Associated Food Dealers on your 65th Anniversary.
Added success to the new Officers and Directors.



Stephen's

NU-AD

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Phone: (313) 521-3792

Louis J. Stephen

Suppliers of creative advertising services, including layout and color printing of handbills to the independent merchants of Metropolitan Detroit.

NU-AD offers super service to over 250 food and beverage markets!

One million circulars printed weekly!

Bonding Requirements for SDD and SDM Licensees No Longer Required

As the Associated Food Dealers reported to our membership earlier, and following numerous calls to the AFD office on this subject, we wish to reiterate the following information. Laws requiring surety bonds for SDD and SDM licensees are no longer required, since the state laws were amended late last year. The actual date the amendment went into effect was December 29, 1980. Therefore, the State and the Liquor Control Commission do not require bonds any longer (except for a special license). Therefore, you should notify your insurance agent of this, and cancel the bonding requirement related to P.A. 351 or 1980, Section 436.22. check also to see if a refund may be due you. Note: The bond cancellation has nothing to do with the need to carry liability insurance. They are two separate items.

COVER-UP

(from page 48)

the bottle bill is more important.

The fact that beer sales in Michigan are down has caused a great loss in tax revenue from the sale of beer. The high tax and the bottle bill has caused people near the State boundary to drive out of State for their beer purchases, while inner State residents buy less because of the inconvience of returnables.

The State's contention is that the proposed new law is to help lower prices for the consumer. In truth it is to gain back their loss of tax money, save face and cover up their promise that the bottle bill would not add cost to the customer.

The new law proposal is to hide the effects of the last one. How many more laws will be required to cover up the new proposed law?

Thanks to the many legislators who foresee the outcome and are fighting to keep this proposal from becoming law.



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And Lottery Agents Earned Over \$130 Million For Helping Make It Possible.

NOW THAT'S A WINNING COMBINATION



The Food Dealer, Spring, 1981 / Page 53

Believe it or not, supplies like paper bags and shopping carts each account for more than a penny out of each food dollar, or about five percent of the total cost of operating the store.

Why are supplies so impor-

Grocery Bags and Run-Away Shopping Carts

tant in the supermarket cost picture? Bags and shopping carts are two big factors and the most frustrating to deal with when trying to hold down costs.

Grocery bags are as basic to the efficient functioning of the modern supermarket as anything in the store, including the checkstand and the shopping cart. Reuse of bags is an obvious way to cut bagging costs. But health regulations in most places prohibit re-use except for packing the grocery order of the customer who returns the bags. Efforts to economize by using lighter-weight bags frequently result in angry customers when split bags spill milk or egg cartons.

Shopping carts — that other essential item — have jumped in cost from \$27 in 1972, to \$45 in 1976, and over \$75 in 1981. This is one area where customers can help control costs because shopping cart pilferage is a big item. Typical supermarkets lose 12 carts per year, and city store may find losses running as high as 100 to 150 a year. Returning wandering shopping carts can be a step toward controlling inflation.

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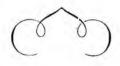
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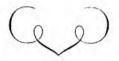
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ON YOUR

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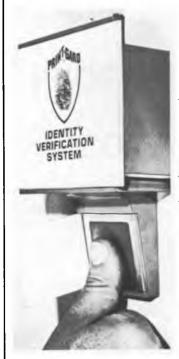
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Three New Supplier Members Join AFD

The Associated Food Dealers, Michigan's largest food and beverage association and service organization, representing over 3,000 members, wishes to welcome aboard new supplier members to the association. Their names, addresses and phone numbers are as follows:

METRO PACKING COMPANY, meat distributors, 1816 E. Division, Detroit, Mich. 48207; phone (313) 259-8872.

LIVERNOIS-DAVISON FLORIST, florist, 13517 Livernois, Detroit, Mich. 48238; phone (313) 933-0081.

DR. ROBERT RIZK ASSOCIATES, dental practice, 50 W. Big Beaver, Birmingham, Mich. 48008; phone (313) 647-5434.

These new members, and all AFD supplier and service company members, and advertisers, deserve your support and patronage. Please refer to the AFD Suppliers' Directory shown here often. For convenience sake, post near your phone. To keep up to date, use the Directory from each new issue of The Food Dealer magazine.

CENTRAL GROCERY CO., INC.

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