Honored At AFD Awards Banquet

HONOREES at AFD's 18th Annual Awards Night included, left to right: Salim Sarafa, Tom Fox, Esther Shapiro, Joseph Solaka and Sami Jihad. The awards were made in recognition of their distinguished service to our industry and to the community at large.
There's a lot of Stroh behind a Stroh Signature.

This exceptional premium beer is a product of over 200 years of Stroh family brewing experience.

Our family began brewing in Kirn, Germany in 1775. Three quarters of a century later, Bernhard Stroh introduced Stroh's Beer to America. Through the years, Stroh has come to represent the highest standards of the brewer's art.

We believe that Stroh Signature is as fine a beer as can be produced. It contains none but the choicest ingredients, including 100% imported European hops.

I personally hope you enjoy it.

© 1982, Stroh Brewery, Detroit, Michigan
Chairman
Food Management Conference Set For March

The Sigma Phi Omega fraternity at Western Michigan University will present its 18th Annual Food Management Conference at the Kalamazoo Center Hilton, in Kalamazoo, March 22 and 23.

This year’s theme is “Food Management Conference 1983: A Learning Fair.”

As previously, respected food industry authorities and executives will participate in the various enlightening and informative activities which will include “Learner Controlled Instruction”, student presentations, and a Health and Beauty Aids panel conducted by Certified Grocers of Illinois.

“Learner Controlled Instruction” is a program in which the learner initiates and directs his/her own learning activities in accordance with personal objectives, making use of the resources that suit one’s individual learning style. It is in a booth type atmosphere with 16 different resource people and 16 different areas of expertise.

Costs for this two day event are $85 for both days, $30 for Tuesday, and $60 for Wednesday. This cost does not include hotel room costs.

For registration information contact Karrie Lindow or Bill Dargan at (616) 383-0953 or write to the Distributive Education Department, Western Michigan University, Kalamazoo, Michigan 49008.
YOUR ASSOCIATION AT WORK

1982 IN REVIEW

JANUARY
The year began with AFD president Tony Munaco and his fellow officers being re-elected for a second term. AFD met with the U.S. Secret Service’s Detroit office to discuss reimbursements to retailers for fraudulent U.S. Government checks cashed legitimately. Tom Schweigert was re-elected chairman of the Michigan Liquor Control Commission. Ed Weist, longtime LCC commissioner, died of a heart attack.

AFD participated in Rick Weronko’s talk show on WTWN Radio in Grand Rapids, reporting on Michigan’s so-called bottle bill and the problems the industry has had to live with. AFD participated in the Michigan Department of Agriculture’s retail advisory committee meeting in Lansing.

Super Bowl XVI fever hits Michigan; the big game played in Pontiac’s Silverdome, attracted an estimated $60 million in extra revenue to the tri-County area of Wayne, Oakland and Macomb. As of mid-January, some 20 Michigan counties of 83 still have not approved Sunday liquor sales, a bill sponsored by AFD as an “equality” measure.

FEBRUARY
AFD’s Beverage Container Committee and our legislative liaisons, Karoub & Associates, met with Rep. Jeff Padden to relate why SB/62, supported by AFD would provide some relief to retailers. The bill would limit refunds to $25 per person per day and permit retailers to reject dirty containers. AFD met with the Eastern Market Wholesale District Council, chaired by Vincent (Jim) Vitale, to discuss mutual concerns.

AFD officers met with our legal counselor Peter Bellanca to review the implications of Michigan Attorney General Frank Kelley’s ruling striking down the Liquor Control Commission rules which prevented a retailer from advertising beer or wine by brand and price. AFD met with officials of Consumer Money Orders to attempt to offer a special group program to members. (AFD had a program with American Express, but since the company was getting out of this segment of the business, the program ceased.)

The State of Michigan formally approved AFD’s application to initiate our own Self-Insured Workers Compensation Program, which took effect Feb. 15. The program promised to save AFD members money on their annual worker’s comp. premiums.

WJBK-TV2 featured AFD with a special report on the economic state of the food distribution industry.

MARCH
AFD Board directed AFD attorney Peter Bellanca to research similar action taken by other states to the attorney general’s action to strike down beer-wine rules, especially California and New York, and the impact it had on small retailers forced out of business. AFD also reviewed legislative options, and met with the Michigan Beer-Wine Wholesalers Association to consider jointly challenging the ruling in the courts.

AFD’s 66th Annual Trade Dinner was held at the Hillcrest (continued on page 6)
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.
Country Club in Mt. Clemens. Featured guests of honor included: Sens. Mike O'Brien, Gil DiNello, Wayne County Sheriff William Lucas, Reps. Ted and Stan Stopczynski, members of the Detroit Common Council, the Michigan Department of Agriculture, etc. Giving the installation oath of office was Judge Thomas Van Tiem . . . AFD Board members, Karoub & Associates, Peter Bellanca and others met with State Financial Institutions Bureau to seek approval of the re-chartering of the Chatham Employees Credit Union into the AFD Credit Union.

Representatives of AFD and Creative Risk Management Corp. met with officials of the Michigan Dept. of Labor to go over plans for administering AFD’s new self-insured Worker’s Comp. program . . . Chatham Super Markets met with its creditors on Mar. 17 to review plans to reorganize after the firm filed for Chapter 11.

APRIL

Proposed food stamp program changes by U.S. Dept. of Agriculture would seriously affect retailers. AFD’s Board urged AFD members to contact Sens. Carl Levin or Donald Reigle to protest the changes. AFD printed and distributed a special postcard to speed up responses.

AFD officials, led by director Louis Najor, met with Highland Park Mayor Robert Blackwell to relate AFD members’ concerns with growing crimes involving retailers and drivers . . . AFD’s Ed Deeb appeared on WKDB-TV50’s Morning Break to relate how consumers can save money by using better shopping habits.

MAY

AFD officials met with Detroit Mayor Coleman A. Young to discuss the city’s economic development as it relates to federal funding and incentive programs. Representing AFD were Tony Munaco, Jerry Yono, Lafayette Allen, Jr., Willie Cooper, Ed Deeb and Peter Bellanca. AFD also discussed the need for greater police patrols to lessen crimes; and the need for training funds.

AFD participated in a meeting of the Michigan Dept. of Agriculture’s advisory committee meeting in Lansing . . . AFD participated in the Greater Detroit Chamber of Commerce’s Food Council’s “Feed the Hungry” program . . . AFD met with members of the Grand-Green Business Community Association of Detroit to seek ways to improve business-community relations.

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"The Best In The House"
A food stamp seminar held at the Southfield Manor to review various portions of the program, including questions, was co-sponsored by AFD and the Chaldean-Iraqi Association of Michigan, and featured William Hairston, director of the program for USDA in Eastern Michigan.

**JUNE**

In cooperation with our government relations liaisons; James Karoub & Associates, AFD issued another timely Legislative Report... As a follow-up to AFD's meeting with Mayor Young, AFD met with Emmet Moten, director of Detroit's Community and Economic Development Dept., reiterating the points made to the mayor.

Representatives from AFD and Karoub & Associates met with state officials on the Women Infant Care program (WIC) and problems members were encountering. AFD met with representatives of the New York news media to relate problems of Michigan's bottle bill, prior to the fall's vote on the measure by the Legislature.

**JULY**

AFD representatives met with officials of the Michigan State Lottery Bureau to urge more financial incentives to retail sales agents; ask that formal procedures be drafted for granting daily terminals; and questioned the use of EPT terminal systems. Coca-Cola Bottlers of Detroit announced this month a $5.4 million expansion that will require adding 100 workers, according to President Stuart Giller.

AFD sponsored its 4th free legal clinic of the year in conjunction with AFD legal advisor Peter Bellanca and his law firm. The clinics permit members to meet with Mr. Bellanca for one-half hour at no charge by appointment to discuss any legal matter. AFD met with news media reps to discuss fraudulent coupon redemption scheme of the U.S. Post Office and "Attract" shampoo, a non-existing product; The Detroit News, the Free Press, and TV4, TV2 and TV7 carried the story.

**AUGUST**

Borman's, Inc., operator of Farmer Jack Super Markets, took 13 independent market operators to court on grounds the food chain was "the target of a concerted and malicious campaign of harassment" by the independents... AFD's Ed Deeb appeared on WXYZ Radio, Buzz Luttrell's talk show, on the problem of coupon misredemption... Don Rishoi, director of quality assurance and sanitation at Chatham Super Markets, died of a heart attack. Mr. Rishoi who was very active in the industry and with AFD was 50.

National Association of Retailer Grocers of the U.S. (NARGUS) and the Cooperative Food Distributors of America (CFDA) approved plans to merge into the National Grocers Association... The future of the food industry was the topic of a WNIC radio talk show hosted by Tish Myers of the Detroit News, with AFD participating.

AFD's 7th Annual Golf Outing was held at Hillcrest Country Club Aug. 30. The outing was chaired by Iggy Galante, with committee members including Mike Simon, Carl Leonhard, Alex Keurijian, Tony Munaco, Phil Saverino, Phil Lauri and Izzy Malin... AFD officer Larry Joseph appeared as a special retail panelist at the annual convention of the New York State Food Merchants Association in the Catskill Mountains, to relate bottle bill problems in Michigan.

AFD co-sponsored and spearheaded the successful Youth Fun and Sports Day at Belle Isle, Aug. 25. Some 50 food and beverage distributors retailers and over 40 community organizations participated in the event which drew some 2,300 youngsters and 400 adult volunteers. The big event, chaired by AFD's Ed Deeb and WJBK-TV2's Tom Fox, also drew several local sports celebrities who held sports workshops for the kids.

**SEPTEMBER**

AFD met with representatives of the newly formed Unemployment Compensation Alert Network (U-CAN) to find ways to reduce unemployment costs in Michigan... AFD also met and participated in the newly formed Wayne County Employment and Training Council.

AFD met with a delegation of 21 Japanese businessmen from the beverage industry there studying Michigan's bottle bill problems, since they are now faced with a national law... AFD again met with the Michigan Dept. of Agriculture's retail food advisory council in Lansing.

A delegation of news media representatives from Arizona were hosted by AFD to inform them of the real horror stories of the Michigan bottle bill. (It should be noted here that voters in the States of California, Arizona, Colorado and Washington all defeated bottle bill referendums. AFD played a major role in disseminating statistics to those state's news media, or inviting them to Michigan.)... An Appreciation Ceremony sponsored by AFD was held at the Strohaus for Youth Day participants. Certificates of appreciation were given out.

**OCTOBER**

After two years of planning, the Michigan Financial Institutions Bureau approved the expansion of the newly chartered AFD Credit Union, which now gives credit union services to our mem-

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We don't aim to make the most beer, only the best!
members around Michigan... Pepsi-Cola Bottling Group plant workers began the third week of its strike this month. Retailers meanwhile, complained of empty cans and bottles piling up in back rooms.

Detroit Police asked AFD to alert members of an individual soliciting food or funds under false pretenses, posing as Dr. Melvin Douglas of New Detroit and saying, "Mayor Young sent me."... AFD sent out food stamp questionnaires to members seeking suggestions to problems and regulations involving the food stamps program.

AFD met with Robert Little, director of Michigan Department of Social Services, Wayne County division, to review various problem areas... AFD met with officials of the Can Manufacturers Institute of Washington, D.C. to review an up-date of Michigan's bottle bill.

NOVEMBER

A federal grand jury indicted 31 people, many of them owners of grocery stores, on charges of illegally buying food stamps, as a result of a six-month investigation... Following the election of James Blanchard as the new Governor of Michigan, AFD submitted a list of recommendations concerning our industry for the Governor-Elect's transition team's consideration.

AFD held its 18th Annual Awards Night at The Westin Hotel, in Detroit's Renaissance Center. Wilbur and Elton Awrey of Awrey Bakeries were named Men of the Year. Others honored for Distinguished Service were: James Bonahoom, Dennis Siedlaczek, Douglas McDonald, Victor Wertz, Sal Landa, Clyde Dick, Jack Rixmann, and the independents of Michigan (with Larry Joseph, Cal Abbo and Willie Cooper accepting the awards); Also community awards were presented to Tom Fox, Esther Shapiro, Salim Sarafa, Joseph Solaka and Sami Jihad.

DECEMBER

Detroit Mayor Coleman Young called on AFD and the food distribution industry to assist the city in feeding the needy, as he announced a food emergency... AFD met with the Michigan Dept. of Agriculture's advisory committee, this time at Kroger headquarters in Livonia... AFD began renovation and modernization of our offices at 125 W. Eight Mile.

AFD participated in a panel discussion and filming sponsored by the Can Manufacturers' Institute in Greenwich, Ct. at the headquarters of the American Can Company. As a result CMI has produced a colorful and informative brochure and 30-minute video tape, mainly for use in "getting ready" for the bottle bill in New York.

During AFD's Annual Membership Meeting and elections, Sid Brent, Paul Buscemi, Don Harrington, Tony Munaco, and Lou Vescio were elected to 3-year terms on the Board; Larry Joseph and Jamal Shallal were elected to fill 2-year vacancies; and Lafayette Allen, Jr. and Jerry Yono were elected to fill 1-year vacancies.

Also, for the first time in AFD's 66-year history, two general or supplier members were elected to serve on the AFD Board. They were Allen Verbrugge of Regale Importing Co., and past-president; and Maury Young of his own food consulting firm, formerly with Chatham and A&P.

The newly elected AFD Board then elected Jamal Shallal as Chairman, to succeed Tony Munaco; Larry Joseph and Don Harrington were elected Vice-Chairmen; and George Byrd was elected Treasurer... AFD Director and past-president Louis Vescio was elected to the Saginaw Valley Food Bank board of directors... AFD signed up 321 new members during 1982, a new record.

END OF REPORT
Join the many large and small-sized A.F.D. members already in the program that's professionally designed just for us.

It's easy to wrap up the details! For more information, call

A.F.D. agent
K. A. Tappan & Associates, Ltd.,
(313) 354-0023
or the A.F.D. office,
(313) 366-2400

Program administrator:
ON THE SUBJECT OF
TAXES

by George Shamie, Jr., CPA/AFD Certified Public Accountant

The Individual Retirement Account

In 1982 the individual retirement account was made available to virtually every working individual. This marked the start of one of the greatest tax saving opportunities available to the average working taxpayer. Prior to 1982, IRA’s were not available to those already participating in qualified pension plans. Now such individuals can contribute up to the lesser of 100% of compensation or $2,000.00.

The advantage, taxwise, is the $2,000.00 contributed can be deducted from the individual’s gross income. Therefore, a taxpayer in the 30% tax bracket would save $600.00 in federal tax alone. In addition, any amounts earned from contributions are not taxed until they are distributed to you. The theory is that the person’s tax bracket will be much lower upon retirement and therefore significant tax savings will have resulted. The rules do not allow withdrawals until a person reaches the age of 59 1/2. Premature withdrawals will be subject to a 10% non-deductible excise tax.

It is not too late to set up and make contributions to an individual retirement account for 1982, if you have not already done so. Deductions can be taken for 1982 as long as they are made prior to the time your return is filed, including extensions. Most banks, savings and loans, credit unions and brokerage firms offer these accounts.

If you file a joint return and both spouses have earned income of at least $2,000.00 in 1982, you may deduct up to $4,000.00. If your spouse does not work, you may contribute a maximum of $2,250.00. This amount may be divided in any manner you choose between a spousal IRA account or two separate plans as long as no more than $2,000.00 is contributed to either account.

To illustrate compound interest, assume an individual begins investing $2,000.00 a year into a IRA account at age 25. By the time this individual reaches the normal retirement age of 65, he would have amassed over $885,000.00 assuming a 10% interest rate compounded annually. That is quite a nest egg to retire on.

The Keogh Plan

In addition to your own IRA account, you may be able to contribute to a Keogh Plan as well, provided you are self-employed. Beginning in 1982 the contribution rate was increased to the lesser of 15% of net income or $15,000.00, up from $7,500.00 in previous years. Like an IRA, you may make contributions for 1982 up to the due date of your return, including extensions. However, unlike an IRA, you must have had the plan established in 1982 to take advantage of a 1982 deduction.

WHY FUSS WITH COUPONS
WHEN THE AFD COUPON REDEMPTION CENTER CAN DO THE JOB FOR YOU?

Mail your coupons or drop them off at:

- Associated Food Dealers
- 125 W. Eight Mile Road
- Detroit, Michigan 48203

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WRITE OR PHONE for your informational pamphlet TODAY

THE HOW, WHY & RULES
OF MEMBERSHIP IN AFD CREDIT UNION

"Members Serving Members"

AFD, 125 W. Eight Mile Road, Detroit, Michigan 48203  •  •  (313) 366-2400
THIS HUMOROUS POSTER (everybody smiles) was brought to our attention by a regular reader of The Food Dealer who saw it posted on a wall in one of our local suburbs. No, reprints are not available.
Catch that Pepsi Spirit. Drink it in!