CEREMONIAL LAUNCHING of a seven-story-high hot-air balloon marked the official opening of Coca-Cola's new 110,000 square-foot distribution center in Van Buren Township recently. Cutting the ribbon are, left to right: Bob Schulkins, regional manager, Coca-Cola Bottlers of Detroit; Stuart Giller, CCBD president; and George Craven, Van Buren Township supervisor. Story on page 5.
### CONTENTS

- **What To Do In Case of A Fire Loss** ........................................... Page 5
- **Coca-Cola Opens New Distribution Center** ............................. 5
- **Off The Deeb End** ................................................................. 6
- **Chairman's Message** .............................................................. 8
- **Food Stamp Peril Affecting Retailers** ...................................... 10
- **19th Annual AFD Awards Night** ............................................ 12 & 13
- **Youth Day '83** ........................................................................ 14 & 15
- **Sounding Board** ................................................................. 15
- **On The Subject of Taxes** ..................................................... 16
- **Budweiser Sponsors Charity Golf Tourney** .......................... 18
- **8th Annual AFD Golf Outing** .............................................. 20 & 21
- **NewsNotes** ........................................................................... 21
- **Thirteen New Supplier Members Join AFD** .......................... 22
- **AFD Suppliers' Directory** .................................................... 23

### POLISH FESTIVAL BEAUTY

Delores Baran, pictured on the left, was first runner-up in last summer's Polish Festival Beauty Contest, in Detroit. Delores is a niece to proud Walter Wieleba, owner of Wally's Party Store, Detroit, longtime AFD member and photographer.
The new Stroh: WE'RE READY.

Ready to grow. With you. With unique merchandising ideas, wide product variety, a commitment to retailer service, a national base for expansion.

Already in the "Top Three."
Stroh, Schlitz, Schaefer . . . 15 brands in all . . . strong and expanding in all the beer categories.

Already national.
One of only three brewers selling national brands. Wherever you are, we're already there.

Already #1 in Populars.
Old Milwaukee leads this growth category which already accounts for about 20% of industry volume. And there are seven other Stroh Populurs.

Already strong in Premiums, Premium Lights and Supers.
We're there and ready: Stroh's, Stroh Light, Schlitz, Schlitz Light, Erlanger, Signature.

Already #1 in Malt Liquors.
Schlitz Malt Liquor leads the herd with 18 consecutive years of sales growth. A profitable category, already larger than imports.

All ready with ideas; committed to service.
Merchandising ideas selling more than beer . . . from people who know beer and more . . . people who listen and deliver.

THE STROH BREWERY COMPANY
Detroit, MI 48226

National Retail Sales Department
Bill Hayes, Director
(313) 446-2025

© 1983. The Stroh Brewery Co., Detroit, MI
What To Do In Case Of A Fire Loss

by RONALD G. ACHO, Attorney, Livonia, Michigan

PRIOR TO A FIRE LOSS:

APRAISAL

A store owner should not rely upon the amount of insurance coverage as to the true value of a building, inventory, and fixtures. Insurance policies generally cover the actual cash value of the building in the event of a total loss. Therefore, it is quite helpful to contact an independent person, an appraisal of the building and the equipment. The inventory records will speak for themselves. After reviewing these figures, you should then look to the amount of coverage to determine whether or not you are overinsured or underinsured. If the amount of insurance coverage greatly exceeds the actual cash value, the police and/or fire department may look to that as a possible motive for the fire loss.

KEEP TRACK OF WHERE FLAMMABLES ARE KEPT

One should keep track of where all flammables are kept in the store. By flammables, I mean more than just charcoal lighter fluid and candles. Flammables may also include items carried in automotive supply sections. It may also include cleaning solvents used internally within the operation of the store. This is important because in the event there is a fire loss, someone from either the police or arson squad will be interviewing the owner to determine exactly where the flammables were kept. Statements made at that time are valuable to insurance companies and for any subsequent proceedings, and if different answers given at a later time, it raises the suspicion that there was an attempt to mislead by the owner.

AFTER A FIRE LOSS:

Unfortunately, in the Metropolitan Detroit Area, whenever there is a commercial fire, the police and fire department arrive there with a presumption that it was arson. Therefore, it is incumbent upon the owners to prove that arson was not involved from the very beginning. The following are offered as suggested steps one should take in the event of a fire loss:

CONTACT YOUR INSURANCE AGENT

As soon as possible after becoming aware of a fire loss, contact the insurance agent. He may be able to offer helpful advice on certain procedural matters such as obtaining the necessary people to board up a location and he will begin processing the claim.

CONTACT YOUR ATTORNEY

It is important that your attorney be involved from the initial step after fire loss. As previously indicated, the trend now is to assume that any major commercial fire has been caused by arson. Many insurance companies now have teams of arson investigators ready to swoop down upon a location upon receiving notice of a loss. Therefore, the owner has to be ready and have his attorney available to monitor the situation.

TAKE PHOTOGRAPHS

It is important for the owner to take photographs or arrange to have someone come in and photograph the entire scene from every angle possible. That includes taking pictures of every aisle, every display, backrooms, storage areas, the entire location, as the arson squad will be doing the same. However, the arson squad will only take pictures of what they want to see.

GO TO THE SCENE AS SOON AS POSSIBLE

It is important for the owner to get to the location of the fire loss as soon as possible for a number of reasons. First of all, someone from the fire squad will most likely interview the owner as soon as possible. Secondly, the owner should then take it upon himself to identify as many possible witnesses as possible. This includes neighbors, people there at the scene, and anyone possible. This includes taking names, addresses, and phone numbers.

Coca-Cola Opens Giant Distribution Center

The Coca-Cola Bottlers of Detroit are now in full operation from their new warehouse and distribution center in Van Buren Township. The 110,000 square-foot facility is located on 27 acres in the Van Buren Industrial Park, near the intersection of I-275 and I-94. It is one of the largest such facilities, designed specifically for the soft drink industry, in the midwest. Describing the new operations, Stuart Giller, president, Coca-Cola Bottlers of Detroit, said the ultra modern center would service Monroe, Washtenaw, Livingston, and parts of Wayne and Oakland counties. Distribution to the rest of CCBD's marketing area — Macomb County and the balance of Wayne and Oakland counties will be handled from Pontiac, Madison Heights and Detroit plants.

The new center, which employs 200 people, is an important segment of Coca-Cola's major expansion program and reaffirms their commitment of investment in the metropolitan Detroit area.

The Food Dealer. Fall. 1983 / Page 5
Off The Deeb End

EDWARD DEEB
AFD Executive Director

WIC PROGRAM
IS THE LATEST HASSLE

In this column, over and over again, we have related the numerous problems and inequities of the federal Food Stamp Program and the lack of due process it has for those retailers and wholesalers participating in it.

Now comes another hassle from the federal government, this one involves the WIC Program. It's interesting all of the new programs where merchants are needed to cooperate, the government people are eager for participation. Once they get merchants or the private sector to cooperate, then they ignore them and start the hassling.

1. In the beginning all food merchants are encouraged to cooperate in the WIC program. The spirit of cooperation with the government is simply wonderful . . . no problems.

2. Two years later when the WIC permits expired, those who were late in getting the permits to the WIC office were told they had to wait until next year. It was at this time also that rules were changed and made more stringent without any public hearings. For example, the owner of the building in which you operated had to be current with their property taxes and have them paid. (Why should the merchant be penalized if the property owner did not pay taxes?)

3. The next year (this year, 1983), it was determined by some bureaucrat since we are unaware of any formal rules, that if a merchant had his food stamp license pulled, he would not be able to handle the WIC vouchers for specific purchases. How the one affects the other is not clear at all.

It appears that those running the WIC program are simply overwhelmed by their own power and not aware of the realities of life in the real world. They do not appear to be sensitive to any problems, and they do not want to hear any legitimate complaints from merchants.

The time has come for government people to start working harmoniously with merchants who play a key role in helping government get their job done. They need to be more sensitive to the problems of merchants and others, and be willing to help solve these problems.

If they choose to remain a loof, and insist on setting whatever rules they, and they alone, feel necessary, then they should consider handling the WIC program all by themselves. There is just no reason why government cannot be more sensitive and reasonable in the management of their programs.
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.

---

**Announcement from General Foods**

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. 250 North St., White Plains, N.Y. 10625
MORE AFD SERVICES
IN STORE FOR 1984

One of the goals of Associated Food Dealers is to continually elevate the stature and respect of our members and our industry in the community and in the Legislature.

We attempt to accomplish this important goal by consistently offering more and better services for our members, thus enabling them to be better and wiser business people. Such services and benefits as:

1. GOVERNMENT LIAISON. Through the efforts of our government relations consultants, James Karoub Associates, AFD is better able to keep abreast of Legislation, new laws, new departmental procedures which will affect our people. This permits us to prepare for a situation and testify in favor of or in opposition to it.

2. FREE LEGAL CLINICS. With the assistance of our legal counselor, Peter Bellanca and staff of attorneys, we are able to hold free legal clinics to assist our members. By appointment at these clinics, we are able to permit members a free half-hour session in private with our attorney.

3. SELF-INSURED WORKERS’ COMPENSATION. Through our own AFD Self-Insured Workers’ Compensation Program, we are able to offer this type of insurance at substantial savings to our members, which translates into yearly dividends. Every member should participate in this program, administered for us by Creative Risk Management Corporation.

4. COMMUNITY RELATIONS. Although AFD has always been involved in community relations activities, this past year we stepped up our efforts in this area by being active parties to a coalition made up of Concerned Citizens Council, NAACP’s Detroit branch, Detroit Urban League, and a whole host of other groups, to help ease tensions in the community. As a coalition, we outlined our goal to initiate a Crisis Intervention Center to deal with problems as they arise. We plan to launch a major community relations effort in 1984.

5. AFD CREDIT UNION. AFD members were given the opportunity to participate in their own credit union, following the re-chartering of the Chatham Employees Credit Union into the AFD Credit Union.

The above represents some of the major new services we are providing AFD members, in addition to such traditional services as coupon redemption, group hospitalization coverage through Blue Cross and Blue Shield, now at competitive area industry rates; our newsletter, our magazine and a whole host of other benefits.

If you are a member of AFD already, plan to take advantage of these services. If you are NOT a member, plan on joining today and become a part of the largest and most active food and beverage industry trade association in Michigan.

In unity, there is strength of numbers. So plan to be part of the AFD team.
Food Stamp Peril Affecting Retailers

by JAMES BELLANCA and JAMES ZEMAN, AFD Legal Counselors

Some recent activity by the USDA enforcing new Food Stamp Program penalties, prompts us, as general counsels for the Associated Food Dealers, to write this article. The latest message from the U.S. Government is loud and unmistakable: If we catch you violating the Food Stamp Act, we are going to get you where it hurts the most, in your pocket!

The most common civil infraction is the redemption of food stamps by a store for non-eligible items under the law. The Food Stamp Law and Regulations define two different types of non-eligible items. One is items commonly found in a typical market basket, such as soap, toilet tissue, cleaning supplies, dog food, etc. The other category includes large, so-called conspicuous items, like anti-freeze, beer, cigarettes, etc. Generally, the redemption of food stamps for items in the second category will result in more severe penalties than for the first.

As we all know, a violation of the Food Stamp Act can lead to a suspension of your license for a period of time. Until December 17, 1982, the Department of Agriculture Regulations called for suspensions or disqualifications for periods between one month and two-years. Permanent disqualification was reserved for the most severe and chronic violators. In September of last year, the Congress amended the Food Stamp Act to increase the penalties to periods from six months to five-years, and make permanent disqualifications more prevalent. Starting December 17, 1982, the USDA issued new regulations that reflect the penalties required under the law.

The differences between the old and new penalties are enormous. While a certain infraction carried a six-month disqualification under the old regulations, the same infraction leads to a three-year disqualification under the new. While a store might be able to hold on financially during a six-month disqualification, for many AFD members, a three-year period of suspension would mean bankruptcy.

Sen. Jessie Helms ran the Amendments through the Congress. After that, the USDA issued new regulations containing the more severe penalties for food stamp violations. We do not expect any change in the law in the near future.

Our advice to all food stamp licensees is to take extra precautions to see that your stores operate according to the law and USDA regulations. Our experience with a recent case involving an AFD member provides many insights into just what steps a licensee can take to protect a business. The Government charged the store with violations under the old regulations. The eventual 60-day suspension which was upheld in Court, had been reduced during the administrative process from a one-year suspension.

This firm was able to successfully reduce the suspension from one-year to 60 days through the efforts of both the store owner and AFD. The case history revealed things you should know about how the USDA-FNS enforces its rules. They are:

FIRST, the Government very rarely, if ever, successfully goes after a large chain store. It appears that most of their efforts are concentrated on the independents who are un-incorporated.

SECOND, the Government uses undercover agents to look for violators. These people are hired by the Government to look like your regular customers. They may even be regular customers.

THIRD, the Government will not let you know that your store is being shopped; it will wait until it is too late for you to take whatever corrective action might be necessary.

FOURTH, in the eyes of the law, you are responsible for your employees; if they violate the rules, YOU will pay the penalty.

FIFTH, once the Government decides that you have violated the rules, there is very little chance that a Court is going to upset that decision. The deck is stacked against you!

That doesn't mean that there is nothing you can do. The time to take corrective steps is now before you are investigated, rather than waiting until after you become a target. Here are some of the things that we...
We deliver a complete program of support to our members

Grow with our programs
Grand Rapids
Livonia

For information on how to participate in our profit programs, call Jack Carroll or Ted Guthrie at (616) 243-0173

Country Fresh
DAIRY PRODUCTS

2555 Buchanan Avenue, SW, Grand Rapids, Michigan 49508
Morton Feigenson, president, Faygo Beverages, Inc., is the recipient of AFD's 1983 Man of the Year Award, the highest honor annually given on behalf of the industry. Mr. Feigenson has played a significant role in the growth of Faygo, making it one of the leading independent soft drink companies in the nation, and a pioneer of the warehouse distribution concept. The firm was founded by Mort's father, Perry, and Uncle, Ben. Today, in addition to Mort, the firm is managed by cousin Phil and brother Herman. A veteran of the U.S. Army, having served honorably during World War II, Mr. Feigenson, a native Detroiter, holds a law degree from Wayne State University. Mr. Feigenson and his wife enjoy attending symphonic concerts in Detroit. His hobby is horseback riding, and an active philanthropist, never revealing the source of his gifts. Mort is a former officer of the Metro Detroit Soft Drink Association, the Michigan Soft Drink Association, and an active member and supporter of AFD. Because of dedication to his industry and the free enterprise system, and his involvement in civic and cultural affairs within the community, Mort Feigenson is most deserving of the honor, Man of the Year.

Alex Keurejian, director of national retail sales for Stroh Brewery Company, is the recipient of AFD's Distinguished Service Award in the Broker Category. Keurejian graduated from the University of Michigan in 1974, and after attending Michigan State University, served in the U.S. Army as a radio operator in Germany. Peterson, whose philosophy is "treat everyone fairly," is past president of the Detroit Food Brokers Assn., a past regional director of the National Food Brokers Assn., a past president of the Food Industry Council, and active member of the Detroit Association of Grocery Manufacturers' Representatives, the Chamber of Commerce and AFD. He also serves as a trustee of the NFBA Educational Foundation. Peterson has his loving wife Barbara, has three children and two grandchildren and currently resides in Bloomfield Hills. His hobbies include hunting, fishing, golfing and collecting duck decoys. He is the recipient of several honors and thrives on providing his retail customers with the needed tools for success.

Louis Kinaia, a native of Bagdad, Iraq, is one of the recipients of AFD's Distinguished Service Award. Kinaia, 67, came to the U.S. in 1949 and worked at his cousin's store for $15 per week. He purchased his very first of several stores in 1950, on the near west side of Detroit. By 1967, Kinaia operated four stores, but lost them all in the rioting which took place. Today, he operates three successful Markets — Parkway, Fairway and Wine Chanuteau. A hard worker and strong family man, Kinaia, a jeweler in Iraq, with strong religious convictions, believes in helping his fellow man, especially the poor; and due to his big success in the food industry has been highly involved in charitable and humanitarian efforts. "Uncle Louie," as many call him, is the recipient of numerous honors including those from the Republican Nationalities Council, the Michigan Governor's Award, and the Arab-Chaldean Social Services Council. Kinaia has been married for 43 years to his wife Barbara, and has met personally with former Presidents Ford, Nixon and Reagan, and a host of other elected officials. He and his wife, Georgia, have six daughters and two sons. Louis has been a long-time member and supporter of AFD.

Philip Shammas, president and board chairman of S & G Grocer Company, is the recipient of AFD's Distinguished Service Award in the Wholesaler Category. Shammas was one of three founding partners who began the company 59 years ago in 1924 along with Messrs. Gabriel and Norman. Following the depression of 1929, Shammas purchased his partners' shares creating a successful family business which has operated continuously since. Mr. Shammas is survived by his sons, George, Robert and Richard in the operation of S & G institutional wholesaler. Mr. Shammas is the recipient of numerous awards and honors for outstanding achievements. He is also active in a host of civic, community and charitable organizations, including the Rotary Club of Grosse Pointe, served as the Chamber of Commerce and the Mantel Pointe. He is the recipient of several awards and honors for outstanding achievements. He is also active in a host of civic, community and charitable organizations, including the Rotary Club of Grosse Pointe, served as the chamber of commerce and the Mantel Pointe. He is the recipient of several awards and honors for outstanding achievements. He is also active in a host of civic, community and charitable organizations, including the Rotary Club of Grosse Pointe, served as the chamber of commerce and the Mantel Pointe.

J. Lewis Cooper, Sr., president of the J. Lewis Cooper Company, distributors of various brands of wines and liquors, is the recipient of AFD's Distinguished Service Award in the Beverage Distributor category. Cooper, 68, started his successful company from the back room of his family's Pontiac food store with humble beginnings in 1946. A boating enthusiast, Cooper has been a long-time member and past president of our industry, Cooper was also active with the Spirit of Detroit Association and the Lake St. Clair Outboard Racing Association. Mr. Cooper is the proud father of five grown children and nine grandchildren, which includes Lew Jr., also active in the business. Having demonstrated professionalism coupled with leadership and dedication in servicing customers, Mr. Cooper is most deserving of his honor.

Over 700 Attended 19th Awards Night

Morton Feigenson, president, Faygo Beverages, Inc., was presented the Michigan food distribution industry's 1983 Man of the Year Award by the Associated Food Dealers at their 19th Annual Awards Night banquet held at the Hyatt Regency Hotel in Dearborn.

Additionally, 14 Distinguished Service Awards were presented to the deserving recipients shown on these pages, who have excelled in service to their employers, retailers, the community and the total food and beverage industry — in the spirit of progress and the American free enterprise system.

Dignitaries and special guests in attendance, in turn,
GEORGE BYRD, owner and president of Byrd’s Choice Meats in Livonia, is the recipient of AFD’s Independent Retailer Award. Byrd, 62, graduated from Fordson High School, Dearborn, in 1939 and briefly attended Lawrence Institute of Technology before World War II when he served in the U.S. Air Force as a bombardier on a B-24. After the war, he worked at various food stores around Detroit, and in 1950 began working for Peter Eckrich & Sons in Kalamazoo. Six years later he worked for National Food Stores in Marshall and in 1958 returned to Detroit and worked for D&C Market. He opened his first store in 1960. He especially enjoys traveling and is the father of two boys, three girls and 6 grandchildren. Byrd operates what is known to be one of the most beautiful and efficient meat shops in Michigan, and has been a longtime member, Director and Officer of Associated Food Dealers, currently serving as Treasurer.

KENNETH HOLT, 44, a driver-salesman for Wonder Bread division of ITT-Continental Baking Company, is the recipient of AFD’s Distin-guished Service Award in the driver-salesman category. A graduate of Cooley High School, Detroit, Holt has demonstrated a high degree of professionalism and dedication to servicing his customers on the west side of the Motor City. Father of five daughters and one son, Holt is an avid golfer. Retailers along his route have consistently praised Holt’s conscientiousness and quest for good service. It is for these reasons, we proudly honor him.

L.V. EBEBRARD, chairman and chief executive of Eberhard Super Markets, Grand Rapids, is the recipient of AFD’s Chain Retailer Award. “L.V.” as he is affectionately called, must have been born to be in the food business, since at age 7 he started selling and delivering milk by horse and buggy. As a teenager, Eberhard started his first grocery store with his mother. Today, his company operates a mini-empire of supermarkets filled with customers and whom he has shared his success. Over the years he has been quite busy in community affairs, having served as president of the West Branch YMCA, John Ball Jumbo Zoo of Grand Rapids, Park Congregational Church and was a charter director of Junior Achievement. Grand Rapids. He has also been heavily involved within our industry, having served as past-presidents of Spartan Stores, Country Fresh Dairy, NARGUS, Michigan Food Dealers, Oven Fresh Bakery and currently as a board member of the Michigan Potato Industry Council. Eberhard is a very generous man, and one who loves a challenge. He and his wife Kaye have four children. Eberhard is being honored for his unselfish efforts and unflinching dedication to his industry.

ARMAND GEBERT and LOWELL CAUFIIEIL, editorial reporters for The Detroit News are co-recipients of AFD’s Distinguished Service Award in the media category for outstanding coverage and reporting of food industry related events. Cauffiel is being specifically cited for his in-depth four-part report titled “Conflict of Cultures,” which appeared last April, where he pinpointed some of the real problems existing with store owners and residents, and the efforts made to help maintain peace and tranquility. Gebert, a regular reporter of industry events for The News, is being cited for his sensitivity in reporting developments within the industry, and specifically events leading up to Mayor Young’s declaration of a food emergency in Detroit, and how AFD and our industry quickly mobilized forces to respond to it. The industry very much appreciates editorial excellence on various reports as they affect our industry, as reported by Messrs. Gebert and Cauffiel.

EDWARD HEFFRON, DVM, Food Division chief of the Michigan Dept. of Agriculture, is one of the recipients of AFD’s Distinguished Service Award. A graduate of Michigan State University where he received his Doctor of Veterinary Medicine degrees, Heffron has been instrumental in bringing about needed communication both within the food distribution industry and between the industry and the food consumers of Michigan. As a public servant and veterinarian, Heffron has worked closely with several Detroit, Michigan-based publications including the Great Lakes Institute of Food Technologists, Central States Association of Food and Drug Officials, National Conference of Weights and Measures Officials and is president of Michigan Association of Weights and Measures Officials. He and his wife Maryellen have two sons and two daughters and reside in the Grand Ledge area. Heffron has received a special Michigan House Tribute Resolution, is a recipient of the Phi Zeta Award from MSU’s College of Veterinary Medicine and honored by the Michigan Veterinary Medicine Association.

GROCERS’ SPOTLIGHT newspaper, a product of Shamie Publishing Company, is one of the recipients of AFD’s Distinguished Service Award for expanding its coverage more broadly to cover the grass-roots issues of our industry, during this its 50th anniversary year. Founded in 1933 by the late Louis Shamie, the newspaper functioned as the official organ of the Detroit Retail Grocers Association, the forerunner of Associated Food Dealers of Michigan, later becoming an independent trade journal. Today “The Spotlight” is expanded into a national publication headed by George Shamie, son of the Founder. It was the responsibility of Ryan Mathews and the editorial staff to begin building positive relationships with state and local food associations. During the past year, Grocers’ Spotlight devoted considerable space to stories of inner-city grocers and how such groups as AFD helped resolve these conflicts through outstanding coverage and sensitivity to these issues.

Do you know anybody who SHOULD be an AFD member, but isn’t? Talk to him about the advantages!

The Food Dealer, Fall, 1983 / Page 13
Nearly 10,000
At Youth Day ’83

Our 2nd annual Youth Day — which literally covered the athletic field at Belle Isle — has been hailed as a major community relations triumph for our industry by the food and beverage companies, the 40 co-sponsoring community organizations, and the major sponsors who participated in the big event.

The program, created to improve goodwill and harmony between various service organizations, the food industry and the community at large — and to do something positive for the area’s youth — surpassed last year’s successful effort dramatically. Some 9,000 youngsters took part in games, sports clinics and other interesting activities; and consumed tons of industry-donated refreshments. 700 adult volunteers and major sports celebrities supervised and guided the fun.

The major sponsors were AFD, WJBK-TV, Detroit Free Press, WLJB Radio, and the Department of Parks and Recreation. Co-chairmen Tom Fox, WJBJK-TV and AFD’s Ed Deeb extend thanks and deep appreciation to the nearly 100 industry retailers and supplier companies who contributed and participated in the event.

Among the many sports celebrities who coached and inspired the youngsters were, Jim Thrower; Lem Barney, former Detroit Lion; Billy Sims, Detroit Lions star; and Bill Laimbeer of the Detroit Pistons, with Dave Bing, former Piston all-star player.
Member AFD retailers sponsored and transported busloads of enthusiastic neighborhood youngsters to Belle Isle. Above photo shows Nick Tumbarello; Highland Park Mayor, Robert Blackwell; and Marie Brooks; ready to board their bus at Frank's Party Store in Highland Park. Pictures below other retailer-sponsored buses, which were supplied by the Detroit Public Schools.

SOUNDING BOARD
Excerpts from recent letters to AFD:

"...I really enjoyed the honor of attending your 19th Annual Awards night banquet recently. I still don't quite understand why I was selected "Chain Retailer" but I am certainly honored. Thanks for a most wonderful evening and a treasured award."  
L. V. Eberhard, Eberhard Foods, Inc.

"...we would like to thank you and your Board of Directors for the beautiful honor you bestowed on Philip Shammas, our Father and President. Dad has been on a two week high ever since."  
Richard P. Shammas, VP, S&G Grocer Co.

"Thanks...for the opportunity to be part of your awards night, and for the Distinguished Service Award given to me at the dinner. The plaque will hang in a very honored spot in our office..."  
Eugene W. Peterson, Stark & Company.

"My AFD plaque is proudly displayed in our den. To say I'm a flattered recipient is an understatement."  
Armand Gebert, Detroit News.

"I was greatly honored and genuinely gratified by being one of the recipients of the Associated Food Dealers 1983 Distinguished Service Award."  
Elias Kinaia.

"Please let this express my deep appreciation to the AFD for its honoring of me on October 25th as its 1983 Man of the Year. Best wishes to the AFD for its continued success as one of the nation's most respected retail food dealer organizations."  
Morton Feigenson, Faygo Beverages, Inc.

"I wish to thank each and every one of you for the honor of receiving one of your 1983 Distinguished Service Awards."  
J. Lewis Cooper.

"...my thanks...for the honor which you have bestowed on me by giving me this Distinguished Service Award which I will cherish and consider to be the fruit of my humble service to this great community."  
Salman T. Sesi.

"You had a fine group of honorees Tuesday evening (AFD Annual Awards night) and an appreciative audience...many thanks for including me..."  

"...thank you for acknowledging the presence of the Detroit Television community in your opening remarks. It was a nice touch and we consider it another step in your cooperative effort to get us more involved with your industry."  
Michael F. Irvine, WXYZ-TV.

"...Tuesday, October 25, 1983, highlighted a very important day in my life. To be honored by an industry that I served for thirty years was indeed the finest tribute a person could receive."  
Alex Keurejian.

(continued on page 22)
On The Subject Of Taxes . . .

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

BE SURE TO PROPERLY IDENTIFY STOCKS SOLD

Some of you may have taken advantage of one of the greatest bull markets in decades, which began in August, 1982. You may also be thinking about selling some of that stock now that you have held on to it for a year or more, and want to take advantage of the favorable tax rates on long-term capital gains.

Hopefully, if you have purchased shares of the same stock at different times, you have kept precise records regarding them since it may affect the tax involved when you decide to sell.

If you decide to sell at various dates, you should determine the exact stock sold by properly identifying it, because if you do not do so, the first-in, first-out (FIFO) rule is generally applied. Under this rule, the first block of stock purchased is considered to be the first block of stock sold which, very often, results in increased income taxes.

For example, if you purchased 100 shares of XYZ Corp. in 1981 for $10,000.00 and another 100 shares of the same stock in August, 1982 for $15,000.00, there may be a substantial difference in the gain or loss when it is sold. If you sell 100 shares of the stock this year for $17,000.00 and deliver the stock certificate for the second block of stock which you purchased for $15,000.00, your gain would be only $2,000.00. However, if you do not properly identify the block of stock to be sold, your gain would be $7,000.00 since it would be applied to the first block of stock purchased for $10,000 under the first-in, first-out method, a difference of $5,000.00.

A stock may be identified by the delivery of the particular stock certificates to be sold or by instructions to your broker specifying the stock to be sold, which should be confirmed in writing.

Recently, the Tax Court found the stock sold by an individual was adequately identified and that the use of the FIFO method of computing the gain or loss on the sale would be incorrect, which in this instance, would have produced an increased loss and resulted in a lower tax.

Proper tax planning could have produced a more favorable result. The stock which would have produced the larger loss should have been delivered.

It is important to keep accurate records relating to your stock purchases so that when it is sold, you may maximize your tax savings by proper identification.

SPARKING OF STOCKS

Stock certificates and other such securities you have in your possession, should always be kept in a bank safe deposit box to protect against the certificates being lost, stolen, or destroyed. The rental fee for safe deposit boxes is usually nominal, and of course, deductible. The process of replacing your certificates, should something happen to them, is quite lengthy and costly, especially if you want to sell and the price of the stock is falling.

So, play it safe. Keep all your stock certificates, bonds, etc. and important papers in a bank safe deposit box.

FOOD STAMP PERIL

Suggest you do.

1. Post signs in your store warning your customers that you adhere strictly to the Food Stamp Regulations and non-eligible items like cigarettes, beer and anti-freeze, etc., cannot be purchased with food stamps.

2. Obtain copies of the Regulations from the Food Stamp Office and learn them yourself. The only way for you to make sure your employees follow the Regulations, is to know them inside and out.

3. Follow the rules carefully yourself when you are on the cash register; regardless of what you tell your employees, if you bend the rules, so will they.

4. Go over the rules and regulations carefully with every employee. Give each a copy of the regulations and have a written store policy that the regulations are to be read, understood and followed all the time. Whenever you hire new employees, make the regulations part of the training.

5. On a periodic basis, go over the rules carefully with all employees, new and old alike.

6. Have each employee sign a form upon hire and on a periodic basis indicating that he or she has read the regulations, understands them fully, will follow them to the letter, and understands that a violation of the rules will lead to firing.

7. Fire any employee that you catch violating the Food Stamp Regulations.

8. If you suspect that the USDA is investigating you, call your attorney immediately.

By following this advice, you will minimize your chances of losing your right to accept and redeem food stamps.

If you ever have any questions regarding the Food Stamp Program, contact Associated Food Dealers, (313) 366-2400, or your attorney, or the AFD legal counselors, (313) 882-1100.

(from Page 10)
Our network can reduce your long distance costs up to 40%

Savings that go the distance!

Yes, I would like to begin saving on my phone bill as soon as possible. I understand that it will take approximately three weeks for TMC to initiate service and that during that time I will be sent a local access number and security code, as well as complete instructions on how to utilize the TMC network. If at any time I become dissatisfied with the TMC long distance network, I know I can cancel my subscription to the service immediately. Below I have checked the type of service I want as well as the type of payment I wish to make. I have enclosed my check or money order, if applicable.

- Please initiate TMC's complete service for me so my company can begin realizing long distance savings anytime of the day or night. I have made arrangements for payment of the $150.00 one-time processing fee below.
- Please contact me with additional information concerning the possibility of initiating separate department billing codes for a one-time processing fee of $50.00 per station.
- Please contact me with additional information concerning initiating TMC's convenient residential service in my home for a one-time processing fee of $50.00.

Name________________________________________
Title________________________________________
Company_____________________________________
Address________________________
City__________________________________________
State________________________Zip______________
Telephone #

You must check one:
- A check is enclosed
- A money order is enclosed
- VISA Number
- MasterCard Number

Expiry Date

Signature____________________Date_____________

Important: Your order cannot be completed without all of the information requested above.

Detroit Prices Based on Daytime Calls

<table>
<thead>
<tr>
<th>Cities</th>
<th>Tel/Co</th>
<th>MCI</th>
<th>TMC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carson City, NV</td>
<td>2.21</td>
<td>1.92</td>
<td>1.32</td>
</tr>
<tr>
<td>Lake Charles, LA</td>
<td>1.96</td>
<td>1.73</td>
<td>1.25</td>
</tr>
<tr>
<td>La Crosse, WI</td>
<td>1.91</td>
<td>1.68</td>
<td>1.16</td>
</tr>
<tr>
<td>Miami, FL</td>
<td>1.96</td>
<td>1.54</td>
<td>1.25</td>
</tr>
<tr>
<td>Seattle, WA</td>
<td>2.21</td>
<td>1.73</td>
<td>1.32</td>
</tr>
<tr>
<td>Celina-St. Marys, OH</td>
<td>1.75</td>
<td>1.52</td>
<td>1.16</td>
</tr>
<tr>
<td>Philadelphia, PA</td>
<td>1.91</td>
<td>1.50</td>
<td>1.19</td>
</tr>
<tr>
<td>Denver, CO</td>
<td>1.96</td>
<td>1.54</td>
<td>1.25</td>
</tr>
<tr>
<td>Salem, IN</td>
<td>1.85</td>
<td>1.64</td>
<td>1.16</td>
</tr>
<tr>
<td>Monterey, CA</td>
<td>2.21</td>
<td>1.92</td>
<td>1.32</td>
</tr>
<tr>
<td>San Francisco, CA</td>
<td>2.21</td>
<td>1.73</td>
<td>1.32</td>
</tr>
<tr>
<td>Rapid City, SD</td>
<td>1.96</td>
<td>1.72</td>
<td>1.22</td>
</tr>
<tr>
<td>Mason City, IA</td>
<td>1.91</td>
<td>1.68</td>
<td>1.19</td>
</tr>
<tr>
<td>Elkhart, IN</td>
<td>1.75</td>
<td>1.52</td>
<td>1.16</td>
</tr>
</tbody>
</table>

All rates shown are based on Monday through Friday daytime usage. Originating from the Detroit Rate Center. Rates are subject to change upon notice.

Interstate service available throughout United States; intrastate service subject to individual state approval.
Former Detroit Lions, Terry Barr, Nick Pietrosante and Joe Schmidt.

Budweiser Sponsored Tourney Raises Funds For Charity

When the Detroit Lions Chapter/NFL Alumni teed off in their fifth annual Celebrity Golf Classic at Royal Oak's Red Run Golf Club, it was more than a gathering of former teammates, as it had been originally.

The tournament, with the interest and support of John Conti and Anheuser Busch, has become an important fund raiser for various charities, which include the Detroit Children's Hospital and the NFL Dire Need Fund, which provides money to former players who find themselves in financial needs.

"John Conti helped us start the tournament," said Terry Barr, president of the Detroit chapter, "he got the people in St. Louis interested and excited. They now sponsor all 26 tournaments and back us with more than $250,000 in support."

John Conti, Detroit Division manager, Anheuser-Busch

DECORATIONS for INSIDE and OUTSIDE
Anniversary Sale, Grand Opening and Custom Design Banners and Flags for Every Promotion Sales Event — WE INSTALL!

Call The Flagman JIM HOUSER (313) 582-2700

JH CORP.
6512 SCHAEFER, DEARBORN, MI 48126
AFD WORKERS’ COMPENSATION
SELF-INSURANCE
PROGRAM

- FULL PROTECTION
- IMMEDIATE PREMIUM DISCOUNT
- EARNINGS ON THE INVESTMENT OF PREMIUM RESERVES
- ANTICIPATED SAVINGS OF 40 TO 60%
- PERSONALIZED AND FAIR CLAIMS SERVICE
- VIGOROUS DEFENSE AGAINST FRAUDULENT CLAIMS
- DETAILED MONTHLY REPORTS TO MAKE INFORMED DECISIONS
- LOSS CONTROL AND SAFETY COUNSEL SPECIFICALLY FOR FOOD DEALERS
- ADMINISTERED BY EXPERIENCED RISK MANAGEMENT PROFESSIONALS
- PLUS OTHER STANDARD AND CUSTOM SERVICES

Join the many small and large-sized A.F.D. members already in the savings program that’s professionally designed just for us.

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

- Keith Tappan and Jack Sutton
  K.A. Tappan & Associates, Ltd.
  North, Northwest Area – 354-0023
- Paul Pellerito
  Financial Guardian
  North, Northeast Area – 649-6500
- Dennis J. LaVerdure
  Mariner Financial Group
  West, Southwest Area – 261-4720
- Sabah P. Najar
  Agency
  Detroit Proper – 865-5402
  or the A.F.D. office
  313/366-2400

Program administrator:
Creative Risk Management Corporation
1-792-6355
Bill Blackburn tees off to re-start play after a brief rain interruption. Yes, his shot went right down the middle!

AFD Golf Outing
Conquered The Rain

As anybody who was there will tell you — the Associated Food Dealers' 8th Annual Golf Outing enjoyed its usual great success. The occasional light rain that fell was mixed with occasional scattered sunshine, so it failed to dampen the enthusiasm and camaraderie at this year's meeting which was held at Fern Hill Country Club in Clinton Township.

The consistent high turnout at these annual gatherings make it one of the food industry's highlight summer activities.

Fern Hill's Fred Saverini was the perfect host. His golf course was in beautiful shape, and the evening's banquet, service and food were of the highest quality. Most enjoyable.

The committee who selected this excellent facility are to complimented for volunteering time and effort to arrange the successful outing. They are: Iggy Galante, chairman; Mike Simon, co-chairman; Carl Leonhard; Alex Keurejian; Ed Deeb; Fred Thomas; Art Simon; Phil Lauri; Ray Amyot; Tony Munaco; Izzy Malin and Joe Karam.

All funds raised go to AFD's Scholarship Fund and our Reward Fund.

Did this foursome really play the oversized ball? Ray Amyott, Emile Duplessis, Jack Klausing and Gene Peare, aren't telling.

Below: Outdoor buffet luncheon, adjacent to the first tee, was an ongoing treat.
NEWSNOTES

Borden, Inc., recently presented 40-year service awards to employees, Cyril Duyck; William Lukaschewski; and Howard Nihranz; at the annual meeting of the Borden Quarter Century Club, at the Warren Chateau. The presentations were made by F. James Wummel and Thomas VanFleteren.

The Pfeister Company, Livonia, has been named The Bonneau Company’s “Broker Of The Year”. The Bonneau Company Manufactures Bonneau and Polaroid sunglasses.

The Kowalski Sausage Company, Hamtramck, won three major awards at a product competition of the Michigan Meat Provisioners and Michigan Meat Association convention. Kowalski received Grand Champion awards for both ring bologna and summer sausage; and a first place award for ham. Judging included general appearance, aroma, flavor and eatability.

Lawrence R. Schulte and Frank D. Mallon have recently been added to the retail staff of Acme Food Brokerage, Oak Park. Schulte has been assigned to the retail independent coverage, metro Detroit; and Mallon will assume the position of Plan-O-Gram specialist.

School children were the big winners in the Michigan Lottery’s record income during fiscal 1983, when the State School Aid Fund received a check for $221,179,874 from Commissioner Michael Carr. It should be noted here that AFD members do the bulk of lottery sales in Michigan!
We have some money we'd like to share with our friends.

We're extending a special invitation to members and potential members to take advantage of our lending spirit. The reason credit unions got started was to provide people with a dependable, low-cost source of credit. Today, loaning money to qualified borrowers is still a top priority.

If you've got a need, we've got the money to lend. What are friends for?

AFD
"Members Serving Members"

28727 Dequindre, Madison Heights, MI 48071
Phone: (313) 547-0022

13 New Supplier Members Join AFD

ABC WXYZ-TV, Channel 7, television station, 20777 W. Ten Mile Road, Southfield, Michigan 48037; (313) 827-9351.

ACORN OAKS BROKERAGE, food broker, 25240 Versailles, Oak Park, Michigan 48237; (313) 967-3701.

THE BUTCHER SUPPLY, equipment and supply company, 842 Schuman, Garden City, Michigan 48135; (313) 522-4675.

EASTERN MARKET CANDY & TOBACCO, INC., distributors of candy and tobacco, 2603 Russell, Detroit, Michigan 48207; (313) 567-4604.

GREAT LAKES ICE, makers and distributors of ice, 11846 Conner, Detroit, Michigan 48205; (313) 922-5899.

KARAS AND COMPANY, food broker, 5610 W. Maple, D-402, W. Bloomfield, Michigan 48033; (313) 855-2013.

MEL LARSEN DISTRIBUTORS, INC., food and beverage distributors, 9450 Buffalo, Hamtramck, Michigan 48212; (313) 873-1014.

MICHIGAN REPACKING & PRODUCE CO., INC., repackaging and distributing company, 7201 W. Fort, Detroit, Michigan 48207; (313) 841-0303.

MORELLI ENTERPRISES, INC., distributors of mushrooms and limes, 6145 D-Wall Street, Sterling Heights, Michigan 48077; (313) 978-8505.

QUALMANN QUALITY EGG CO., eggs and dairy products distributors, 23297 Hoover, Warren, Michigan 48089; (313) 757-4350.

SAFIE BROS. FARM PICKLE CO., INC., pickle packers and distributing company, 52365 N. Gratiot, New Baltimore, Michigan 48047; (313) 1-949-2900.

STAHLS BAKERY, INC., wholesale and retail bakery, 51021 Washington, New Baltimore, Michigan 48047; (313) 1-725-6990.

UNITED SALVAGE CO., food broker, 28349 Fountain, Roseville, Michigan 48066; (313) 772-8970.

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

SOUNDING BOARD
(from page 15)

"...I want to thank you and the members of Associated Food Dealers for presenting us with such a distinguished award. This honor will be cherished by all of us."

George Shamie, Grocers' Spotlight.

"To you, the Board of Directors, and anyone else who made the 1983 Distinguished Service Award possible for me, I offer my sincere appreciation. This award is especially meaningful because of the respect I have for...the members of the Associated Food Dealers."

Edward Heffron, Department of Agriculture.
Everyone is anxious for the economy to improve. Especially those who had little to begin with: The handicapped. The poor. The sick. The elderly. They're waiting for their whole lives to improve. It's a painful wait that could become even more painful if the United Foundation can't help.

The fact is that if the UF doesn't raise more money this year, services will have to be cut in many of the 136 UF Torch Drive-supported organizations. Some people will be put on long waiting lists; others will be turned away. Everyone will suffer. Therapy, medicine, research... all these things cost more. Unemployment continues to be high and government funding has decreased. That's why it's going to take more this year to do at least as much as last year.

So please give generously to the Torch Drive. Very generously. Because some people just can't wait for times to get better.

People who need... need people who care. Now more than ever.