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Tampering with the Food Stamp Program

By Robert O. Aders, President
Food Marketing Institute

The Farm Bill, which encompasses the food stamp program, is still being debated, as this is being written, but it appears that we in the retail food industry have again been successful in maintaining the essential integrity of this service. Since food stamps were first introduced in 1964, the program has proved to be the nation's most valuable benefit plan for low income families. However, because of its high profile, efforts are regularly made by some interests to tamper with it for various purposes. Inevitably such moves would result in increased costs of operating the food stamp program, and complicating procedures to the detriment of those who receive the benefits and those who make the idea work.

About two years ago, a number of banks began assessing charges against retail food store customers who processed food stamps through them. When the food stamp program was first begun, there were strict regulations prohibiting retailers from making any extra charges for food stamp recipients. While it was not specifically stated that others in the food stamp chain likewise be restrained from adding charges, it was clear that this was the intent.

No charges had been assessed by banks for processing food stamps until recently. When this did happen, retailers had no choice but to absorb the costs themselves. Complaints made to the individual banks were ignored. FMI approached the banking associations about the problem, but our complaint was turned aside. We were told that retailers who objected to the bank charges could simply find another bank which didn't make them. This is not possible in many areas, where optional banking facilities don't exist, but the answer also begs the question of the propriety of such assessments at all.

We next went to the U.S. Department of Agriculture, asking that agency to intervene to stop the practice. As a last resort, FMI approached the Congress and asked for relief through legislation, and this time we were successful. In September, the Senate Agriculture Committee inserted FMI language in the Food Stamp Title of the Farm Bill, which will prohibit bankers collecting any fees for handling food stamp coupons submitted according to Federal Reserve Board requirements. A similar provision had already been accepted by the House. We are confident this will be a part of the Farm Bill as finally enacted.

Another problem developed when the Administration proposed legislation which would mandate a $50 per store license fee for retailers handling food stamps. FMI moved vigorously to oppose this unfair assessment.

Such a license cost ignores the charges already made to further the food stamp program. Handling food stamp transactions requires a constant monitoring at the front end to be certain that only eligible items are included in such sales, under penalty of fines or disqualification. This requires special training for cashiers, particularly new employees.

FMI was concerned, also, about the precedent which such a charge would establish. Once a license fee is authorized, it would become relatively simple for USDA periodically to increase the amount to provide income when it is needed for some purpose.

We are pleased to say that the license fee proposal has been dropped from consideration.

Yet another issue developed around the specious issue that retailers increase food prices to coincide with the issuance of food stamps each month. A Senate bill would have prohibited retailers from raising prices at the same time that food stamps are issued, a bill which FMI immediately protested.

The premise of this proposal is a foolish one. Any food store which specifically raises prices to take advantage of food stamp customers will jeopardize sales to its entire customer group, and, in addition, simply drive food stamp customers to its competitors.

But such a regulation would disrupt the normal operating procedures in a retail store. Food stamp sales are only a small part of the sales of most retail stores, and to force a retailer to base his normal management decisions on the basis of one group of customers makes no sense at all. In addition to confusion in the retail store, there is the additional matter of the expense incurred by USDA in trying to implement such a regulation. It would simply add to the overall cost of the Food Stamp Program. This legislative proposal, too, has been dropped.

Under consideration also is a food stamp provision that would prohibit states or localities from collecting sales taxes on food stamp purchases. Pending legislation in both houses of Congress would bar the 17 states which now collect a sales tax on food from applying the tax to food stamp purchases.

While the motive in including such a provision was to raise the value of food stamp purchases to recipients, the practical effects are less clear. States point out that such a move would reduce their tax revenue, part of which goes to support other welfare programs and such revenue would have to be secured elsewhere. Also, other customers, many of whom are also low income people, may resent being assessed a sales tax while food stamp customers are not.

An amendment will be offered to strike the prohibition when food stamp provisions are debated by the Senate. FMI believes that the Food Stamp Program must be kept as simple and as economical as possible, so that the maximum benefit will accrue to those who receive food stamps. Adding expensive and time-consuming incumbrances can eventually harm or defeat the purpose of our most successful benefit plan for needy Americans.

Preserving the integrity of the program will continue to be a challenge in the years ahead.
Best Wishes
On Your
70th Anniversary

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EDWARD DEEB
AFD Executive Director

ON ASSOCIATION HONESTY . . .

Food industry association executives around the nation, my counterparts, are dedicated to representing our industry in a progressive and professional manner. Truett Gill of the New Mexico Food Dealers Association said it best, recently, in a timely editorial on association honesty:

"In this hurley-burley highly competitive industry of ours, the Golden Rule like the Ten Commandments, is frequently distorted and forgotten.

"The pressures of competition often makes ethics, honesty, commitment and dedication, virtues which we expect others to have, but casually set aside where we are involved.

"Under the table deals, kickbacks, special concessions, gifts, payola and similar devices abound. The guy with the most clout gets the most booty. And what was once looked upon as a breach of ethics is now regarded as good business.

"All this takes place in a system we like to call free enterprise and the American way. Some of these practices have prevailed down through the history of mankind, but there was a period of time in America when a handshake was as good as the most binding contract and a man's word was his bond.

"To be sure, there are still people like this — dedicated, honest and sincere — who would not stoop to anything which smelled of deception, but this breed is becoming harder to find as we are swept away in the mad rush to succeed.

"Having said this, we agonizingly ask the question of ourselves; has our association ever yielded to the rough and tumble tactics of the marketplace? Are we honest with our members? Do we abide by the Golden Rule? Do we strive to achieve dignity and respect from those who have faith enough in us to call us 'their association'?

To those who may perceive our association to be something special to your competitor, we state that we try to be special to all, and unfair to none. The Associated Food Dealers strives to be fair, professional, equitable and dedicated in all its endeavors. We strive to first be honest with ourselves, and then above reproach with all others.

This is the association that I have had a hand in building, and helping it to maintain the respect and dignity we at AFD and the entire industry deserves. I look forward to continuing these high ideals.

I will always strive to build bridges where no bridges existed.
Enjoy!
Chairman’s Message
JERRY YONO
AFD Chairman

70 YEARS OF EXPERIENCE;
PREPARATION
FOR THE FUTURE

Seventy Years have passed since the meager beginnings of AFD and we could spend a lot of time reminiscing about our many successes in the past and some of our failures — the good times and the bad times. But it is more important that we look to the future and our plans to bring AFD into the 21st Century.

The 1986 board of directors has given top priority to a program of future planning for the association that we hope will make us better able to respond to the needs of our members and to meet the challenges of the future. My first act as chairman this year was to appoint a special Future Planning Committee consisting of a cross-section of our board of directors. Its task will be to outline a program to improve and expand the services of the association to our members and to provide for continuity of such services in the future.

One of our most important projects for 1986 will be to attract more retailers as members, for they are, after all, the backbone of our association. I wish to extend to all of our present members an open invitation to become more involved in the affairs of the AFD.

Your comments regarding our existing programs, such as insurance, lottery, our public relations, legislative, food coupon services and other areas would be greatly appreciated. Your thoughts about new and different services which we could render to you likewise will be given serious consideration.

As we move forward and continue to grow, I am sure I can count on the support of each and everyone of you for the tasks we have at hand.

As I embark on my 3rd term as chairman, I wish to thank my fellow directors, the executive director and our staff for their support and assistance in the past and my hope that they will continue to serve us with the same loyalty and devotion in the future.
To all Blue Cross and Blue Shield of Michigan members:

The Blues as a nonprofit mutual.
The more you know about it, the more it makes sense.

Unequal Regulation
Under current laws, all the competitive commercial insurance companies in Michigan are regulated by the same set of rules. But we're not.
We're regulated by a special set of rules. Rules that often hinder our attempts to provide what our customers want and deserve.
Many group customers want "packaged" life, health and disability benefits. State regulators won't let us provide this, even though it would help Michigan's small businesses. Yet our competitors can package.
This is but one example of unfair regulation. There are many others too numerous to list here.

Meeting Customer Needs
☐ As a nonprofit mutual we could give customers the products they want, when they want them. We could develop new ones without fear they might be prohibited.
☐ We could expand programs for senior citizens and guarantee coverage to all who want it. We would be in a stronger position as a nonprofit mutual to help those seniors who may need assistance to meet the cost of their health care coverage.
And we would continue to file rates for senior coverages with the state insurance bureau as we do now.

☐ Also, as a nonprofit mutual we could financially help solve Michigan's malpractice insurance crisis which threatens to limit certain medical services.

No Special Favors
Just fair and equal treatment. All should play by the same rules, letting the customers decide who will grow and who will not. That is what we seek.

Mutualization Is Fair
State legislative action is needed to change us to a nonprofit mutual insurance company. Blue plans in other states have been allowed to convert to mutuals. And it's long past due in Michigan. We think it's fair, right and necessary... necessary because without mutualization the future of the Blues is in jeopardy.

To Help You Understand
We have prepared a booklet, Say Yes To Mutualization. It explains much more than we can cover here and answers a lot of questions about mutualization. We hope you'll write or call for your free copy.

For your free booklet, write:
Blue Cross and Blue Shield of Michigan
600 E. Lafayette
Dept. 1911
Detroit, MI 48226
Or phone toll free:
1-800-572-0280

This ad is the most cost-effective way to reach Blue Cross and Blue Shield of Michigan's 4.5 million customers and subscribers.

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A SIGN OF GOOD TASTE.

When you open a package with the name Jays on it, you just know you're in for a treat.

Well, that name you've come to know and love is on a whole line of delicious snack foods, from Cheezelets to corn chips to tortilla chips and more. And you'll enjoy them all as much as you enjoy Jays Potato Chips.
Brands are promises.

**POST**
From Grape Nuts to Fruit & Fiber, a complete line of breakfast products.

**JELL-O**
A classic name with new innovations like Jell-O Pudding Pops, Jell-O Gelatin Pops, and Sugar Free Jell-O.

**MAXWELL HOUSE**
Maxwell House, Yuban, Sanka and Brim—all-time leading brands with new products for the '80s.

**BIRDS EYE**
From Clarence Birdseye to today’s advanced frozen technology, the quality is unmistakable.

**KOOL-AID**
A legendary brand with new successes like Country Time and Crystal Light for growth in the beverage category.

**STOVE TOP**
Stove Top, Shake ‘n Bake and Minute Rice—they created new categories and continue to lead them.

**ENTENMANN’S**
Entenmann’s—the fresh-baked goods that won the East—are now going West.

**OSCAR MAYER**
Oscar Mayer meats, now with Louis Rich turkey products, provide “center of the plate” quality and leadership.

We make good on our promises.

**GENERAL FOODS**
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---

**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: BEVERAGE, BREAKFAST FOODS, DESERTS, MEALS, BIRDS EYE, DRY GROCERY PRODUCTS AND RONZONI BUSINESS UNITS. MAXWELL HOUSE DIVISION, 250 North St., White Plains, New York 10605.

© 1985 General Foods Corporation
Controversy over advantages and limitations of irradiated foods continues: Here’s an update

Twenty-five years ago, the experts were predicting a bright future for a new method for food preservation. Exposing food to radiation, they told us, would preserve it for long periods without refrigeration or canning. The rosy forecasts proved wrong.

Today, the experts are once again saying that irradiation is a technology whose time is here. Just recently, the Food and Drug Administration approved a New Jersey company’s system for using radiation on pork to kill the organism that causes trichinosis in humans. The company also hopes for approval to treat poultry, fish and shellfish.

Government and commercial interest in irradiated foods has indeed increased sharply. A major reason, advocates or irradiation say, is last year’s public furor over the pest-control fumigant EDB. The media attention and product recalls that went along with that “scare,” they claim, confirmed that U.S. consumers need a safer, non-chemical food preservation option.

Irradiation technology, advocates add, is already being used in 24 countries including Russia, Japan, France and Canada on some 40 foods. Irradiated foods are used in our nation’s space program to feed the astronauts. Hospital patients who cannot risk infection are fed irradiated foods. The U.S. Secretary of Health and Human Services, Margaret Heckler, says that food irradiation “has enormous importance both for the food industry and for all of mankind.

How does irradiation work?

Here’s how a recent article in Forbes Magazine explains it: “Food is normally irradiated by placing packages on conveyor belts that run through a room with a radiation source, typically thin rods of cobalt-60 or cesium-137 encased in stainless steel. How fast the belts travel depends on how strong a dose is needed.” This sterilizing method does not make the food radioactive in any way. It does zap harmful organisms while causing negligible changes in the food’s chemical composition.

Irradiation extends the self life of fruits like strawberries by delaying mold growth. Irradiation in low doses can destroy salmonella in red meats and poultry and delay spoilage in fresh fish.

It all sounds very promising — but despite the FDA approvals and other government and private efforts to advance the cause, nobody is willing to say how long it will take before the technology is in widespread use. Those who argue for full speed ahead are facing strong opposition. Opponents are concerned about worker safety at the processing operations. They worry, too, about an increase in radioactive waste and possible radiation leaks. And they claim there are too many unanswered questions about the technology itself.

Labeling is another point of controversy. Some will argue that irradiation is a “process” like cooking, and since it “adds” nothing to the food, no special labeling is needed. But opponents counter that nuclear energy is no ordinary “process” and thus the public has an absolute right to clear, complete labeling.

As for the economics of irradiation, the jury is still out. Some fruit and vegetable growers, for instance, see great potential in irradiation’s ability to provide pest protection and extend self life. Problem is, “Food producers must (first) justify costs before actually considering widespread use,” according to a recent article in the United Fresh Fruit and Vegetable Association’s publication, Outlook. The numbers-crunching won’t be easy, the article adds, because “irradiation costs are subject to many variables, such as the particular crop being treated, location of growing and packing facilities and other factors.”

Will consumers accept irradiated foods?

The research we’ve seen quoted suggests that shoppers, after they’ve had the concept explained to them, have at best mixed feelings on the subject. When consumers were told in one study that irradiation “could reduce or eliminate the use of chemicals” for produce, 3 out of 4 perceived that “as a major advantage.” But in another study reported in Forbes Magazine, only 28.2% of 900 people surveyed said they would buy food irradiated by gamma radiation, even assuming that the food did not spoil and would cost no more than foods treated in other ways.

Will irradiated foods show up in your order guide one day soon? We think so. And if so, it’s doubly important that you understand irradiation’s advantages and, yes, its limitations.
PLAN TO PARTICIPATE
IN AFD’S 3rd ANNUAL
MICHIGAN FOOD & BEVERAGE
EXPOSITION
COBO HALL — DETROIT

MICHIGAN’S BEST FOOD & BEVERAGE EXPOSITION of its type. Presenting 300 exhibits — unveiling the newest products for seasonal and year-round selling — and offering the latest promotional and merchandising ideas for generating sales and profits. It provides the right exposure to the right audience and offers opportunities to make valuable contacts.

A MAJOR ATTRACTION FOR THOUSANDS personnel and key employees from all types of food and beverage stores and retail outlets — including retail owners, managers, and buyers — wholesalers purchasing agents and departmental buyers — from all corners of Michigan and adjacent market areas.

THE TRADE EVENT YOU SHOULDN’T PASS UP, because it has become an important exposition which has earned the respect of the area’s leading distributors, brokers, wholesalers, manufacturers, retailers and sales people.

Sunday, October 26
Monday, October 27
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(313) 366-2400

The Food Dealer, Spring, 1986 / Page 15
Store meetings need careful planning to be successful

When the late Nathan Lurie, a supermarket industry pioneer, talked of the needs and problems of growing supermarket companies, he used a vivid example from his own experience to illustrate the situation: "When my brother Jack and I ran one store in Detroit and faced a problem, it was easy enough to meet behind the meat counter and go to work to solve it. But how in the world do you get 1,000 employees behind the meat counter?"

Lurie's remarks go to the heart of the problem which confronts modern management in working with large numbers of people. Today's manager in a supermarket, whether a store, department, front end or assistant manager — has many of the same problems confronting managers in other large businesses. Increasingly, situations develop which call for getting a message over clearly, for getting rapid feedback from employees, and for doing all of this efficiently and effectively. The store or department meeting is one of the best tools available to management for dealing with such situations in an efficient manner.

Generally speaking, meetings are held whenever anyone has a "message" to deliver to another person or persons. The message should be worthwhile and require direct communication. Many subjects are adequately covered by a simple letter, phone call or memo. But when a meeting is required, be sure all persons who will be directly affected by the "message" are in attendance.

Food Marketing Institute, in its Supermarket Management Guides, recommends a logical step-by-step approach that should insure a meeting accomplishes what is intended, using the following criteria:

**Purpose:**
Know exactly what you hope to accomplish with the meeting. Is it to give information, make a decision, get reactions, or discuss a problem?

**Subject:**
Decide what to cover at the meeting. Don't try to cover too much — one subject is best, three at the most — then organize it.

**Meeting Place:**
Hold the meeting in the best possible place to get maximum results. Take into account ease of access for attendees, physical surroundings, lighting, seating, need for related services, etc.

**Time to Hold**
Schedule the meeting at a slack period and give advance notice. Many managers schedule meetings with department heads or with specific groups such as stockers, produce employees, etc. during slack periods for each group.

However, general store meetings are for the most part held after store hours. There are some drawbacks, but these are offset by the fact that most people will be in attendance. Often, too, employees receive their usual hourly pay for attending store meetings held after closing. This is an incentive for them to be on hand. In addition, with everyone there the meeting will be more successful, as everyone will have the opportunity to voice an opinion and take part.

**Discussion Methods**
Plane methods you will use to get participation:

- Questions
- Small group discussions
- Circular responses
- Open discussion
- Brainstorming

**Materials**
Use all the tools at your disposal to teach or get your message across. Plan visual aids, handout materials, items to demonstrate your points.

**Opening and Closing**
Plan an opening and closing of the meeting. These two parts are very important in preplanning a meeting.

---

Do you know anybody who SHOULD be an AFD member, but isn't?

**TALK TO HIM!**

---

Congratulations to the Officers, and Members of the ASSOCIATED FOOD DEALERS

Guzzardo Wholesale Meats
FINE MEAT PURVEYORS SERVING THE FOOD INDUSTRY

2888 Riopelle Street, Eastern Market • Detroit, Michigan 48207
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Page 16 / The Food Dealer, Spring, 1986
On a hot day in July 1936, three Port Huron boys milked their father's 13 cows and sold 31 quarts of milk.

That was the beginning of London's Farm Dairy. And through hard work and a dedication to quality, the dairy has grown to be one of the leading independent dairies in Michigan.

Since 1981, London's has been totally employee-owned, so that all who work here share the same concern — to provide the best product possible and to carry on the proud tradition established 50 years ago by those three young boys.

In fact, we have a saying at London's: "Your satisfaction is guaranteed by the owners — all 200 of us."

London's Farm Dairy
2136 Pine Grove Avenue
Port Huron, Michigan 48060

In Michigan, call toll free: 1-800-572-3624
Local or out-of-state: (313) 984-5111.
Selecting new items for your market requires careful consideration

New items are a vital ingredient in any food store. But, there should be definite guidelines used in selecting new items, and deleting items which no longer serve the store's purposes.

New items which increase customer interest or store profit should be actively and continuously sought; competition should be shopped regularly to keep abreast of competitive new item selections.

New items should be added to support or enhance the desired store image, to meet repeated customer requests, and to contribute to store profitability through increased sales and/or better gross margins.

New items should possess novelty appeal, represent an improvement over present items or a better price value, complement present items, fill a need, or have at least short-term customer demand.

New items should be selected on the basis of a careful review of prescribed vendor item performance data and in the light of standard selection criteria established by the store; in addition, movement should be carefully measured for at least the first three to six weeks.

New item information should be communicated internally as quickly as possible.

New item availability should be promptly and aggressively communicated to the customer, possibly by means of an introductory price reduction and/or mass display promotion.

The movement of all items should be reviewed regularly (at least every twelve weeks and preferably every six weeks) to keep abreast of customer preferences, to avoid excessive diversity of assortments, and to spot items with unsatisfactory performance.

Items which have little or declining customer demand, have comparatively poor profit performance, and are nonessential for the store's overall assortment image, as well as unnecessary duplications within the same department, should be discontinued.

Deletions should also be made on the basis of excessive variety of items, brands, sizes, and price levels, unless customer demand indicates otherwise.

To offset each new item addition, the performance of present items should be checked for possible deletions within the same product category or within the over-all assortment.
"Enjoy our own Michigan grown."

Say it for Michigan.

Say it colorfully and tastefully with a complete in-store campaign produced for you free by the Michigan Department of Agriculture.

These point-of-purchase materials, distributed through your local wholesale house, are yours for the asking:

Yes Michigan triangle posters featuring top-quality four-color photographs of top-quality Michigan foods for display throughout the store.

Yes Michigan balloons to float the story throughout the store.

Yes Michigan shelf talkers and wire wobblers to flag specific fresh and processed Michigan foods.

Yes Michigan lapel buttons to let everyone say it in person.

To spread the good word for the good of us all, just call 517-373-1054.

Or write

Michigan Department of Agriculture
Agricultural Development Division
P.O. Box 30017
Lansing, Michigan 48909
Member involvement builds a stronger association

In associations, "having a voice" means more than just helping your industry or profession to be heard in Congress or the Legislature. Equally important is being heard and listened to — or read and heeded — in the affairs of your organization. Here are some ways you can help steer your association on the road to success.

■ Speak up at meetings. Nose counts aren’t available, but seasoned chairmen expect only a few persons in an audience to rise and request the floor. Manuals on conducting meetings abound with suggestions, but they either presuppose an eagerness to communicate or else rely on "planting" questions and lining up participants in advance. Neither should be necessary, as you can demonstrate by asking even one question at each meeting or tossing in our own experience whenever opportunity permits. Remember, you aren’t doing it for yourself: you’re doing it to help others.

■ Serve on a committee. Nowhere else can an opinion or suggestion help so much. In such a small, hard-working group, there is no inner pressure to keep mum, no stage fright, no fear of being tongue-tied or too voluble. Don’t hold back when common sense and discernment urge you to speak up. The best interest of all the members may be at stake, so you may make a lasting contribution.

■ Communicate with headquarters. Every letter and phone call is welcomed and appreciated. While a pat on the back is wonderful, they don’t have to be approving. As many staff members will admit, a tip that prevents a wrong step is Grade A assistance, and one that affords fresh perspective can solve a baffling problem.

■ Write "Letters to the Editor." Unless you’ve been in that slot yourself, you can’t realize how much they matter. An editor is a pro, conditioned to a calling that someone described as "the loneliest job in the world." Issue after issue, he condenses, rewrites, marks up copy for the printer. He has you in mind when he puts the magazine to bed. Why not respond in kind, now and then, by seconding an author’s conclusions or saying you don’t agree — and why. Not only will your editor be happier, but we’ll also have a livelier publication.

■ “Talk Association” every chance you get. You wouldn’t belong if you didn’t believe in it or if you had no stake in its goals. A word from you at the right time, to the right people — fellow members, prospective members, present or potential advertisers and exhibitors — can help your association grow and become ever worthier of your affiliation.

Don’t let competitors run your business

In the workshop on "Tactical Marketing" at the 1985 FMI convention, Len Schecter, president of Claridge Marketing Associates, discussed the way retailers can best meet new and intense competition.

He pointed out that, unfortunately, market leaders, with strategies they can afford, lead their competition into "traps" that can be seriously detrimental to the smaller operator. To avoid these traps:

■ Don’t try to meet all programs by all competitors. Some of them simply may not work for you.

■ Don’t be led into making unrealistic promises that can’t be kept — don’t offer to reduce prices on every item you sell, when you know it can’t be done.

■ Don’t make gross exaggerations. If competition gives double coupons — don’t give triple

■ Don’t follow the market leader blindly.

■ Don’t try to unseat the market leader, where he owns the high ground.

■ Don’t keep changing your operating philosophy — like, this week offering the “biggest variety of perishables in town” — and next week "the lowest prices in town."

■ Don’t be led into making service promises and then failing to meet the customer's expectations. Don’t send out mixed signals that will destroy your credibility.

If you don’t avoid blindly following the leads of others, you’ll be REACTING rather than ACTING, and letting your competition run your business, rather than setting the pace yourself. Develop a concept you believe in, one that is right for you and your marketplace, and cultivate it with a realistic approach.
There's a new kind of Blue Cross coverage that not only gives you complete hospital and emergency services coverage but is designed to keep you and your family healthy. Health Care Network is your best source for health maintenance organization (HMO) coverage. Here's why.

**Even doctor's office visits are covered.**

With your Health Care Network card there are no claim forms. You will receive no bills, not even for services like office visits, well-baby care or physician fees.

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You pick your own primary care physician from our list of more than 600 carefully screened, qualified doctors in private offices throughout Wayne, Oakland, Macomb and Washtenaw counties.

**Instant recognition.**

The Health Care Network card is backed by Blue Cross and Blue Shield of Michigan, so it is recognized instantly by most hospitals and doctors in Michigan and across the country. Health Care Network is the only HMO in this area that gives you this kind of confidence.

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You never have to pay for doctor's office visits. There are no complex claim forms to fill out. You and your family will receive complete health care coverage with confidence and you will never receive a bill for covered services.

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Scot Lad Foods, Inc.

"Supplier to the finest independent supermarkets in the midwest"

LANSING, ILLINOIS • LIMA, OHIO • ELDORADO, ILLINOIS
ASSOCIATED FOOD DEALERS
70th
ANNIVERSARY BANQUET

Tuesday, March 25, 1986
at PENNA’S of STERLING, Sterling Heights

ENTERTAINMENT • BALLROOM DANCING • PRIZES

THE PROGRAM

INTRODUCTION of SPEAKERS TABLE
as they enter banquet hall: Sam Yono, banquet chairman

NATIONAL ANTHEM: Bob Taylor, “The Singing Plumber”

INVOCATION:
Bishop Ibrahim Ibrahim, Chaldean Catholic Church of the U.S.

MASTER of CEREMONIES: Peter Bellanca

REMARKS: Jerry Yono, AFD board chairman

INTRODUCTION of GUEST OF HONOR

SPECIAL PRESENTATIONS:
by Jerry Yono and Senator Gil DiNello

INSTALLATION of OFFICERS and DIRECTORS

- ENTERTAINMENT -
  Impressionist
  MAX Q. COOPER
  “The Singing Plumber”
  FAT BOB TAYLOR
  Singer
  JULIE DeJOHN
  THE DANCING
  CHORUS GIRLS
  and
  THE
  STROLLING
  VIOLINS

BANQUET COMMITTEE: Sam Yono, Larry Joseph, Jerry Yono.

SPECIAL THANKS TO OUR SPONSORS — PAGE 28
We salute you —
the farmers, the packers, the suppliers,
the truck drivers, the warehouse workers,
the retailers, the cashiers, the baggers and
all of the other people who work
together to keep food on America’s table.
You're MORE than “just a grocery”

In today’s modern supermarket, we do a lot more than just sell groceries. Not only do we provide a facility to sell groceries, meat, produce, dairy, household items, etc., but we do a lot of things for our community and customers.

Sometimes in the hustle and bustle of trying to increase market share, controlling costs and trying to improve gross profits, it becomes very easy to overlook the magnitude of other things we do in the quest to provide ultimate customer satisfaction.

Did you ever stop to think that our offices or courtesy booths could be considered financial centers? The volume of checks we handle or cash probably meets or exceeds that of some bank branches. In some areas, supermarkets also sell postage stamps and money orders, collect utility bills and process film. All of these are services that the customer would certainly miss if all we did was just sell groceries.

A supermarket fulfills a lot of other functions in our communities that other retailers fail to do. We do a lot of menu planning — this is not only in the form of suggestive merchandising, but just ask the butcher how many times today he has heard the comment, “I just don’t know what to fix” as the customer stands before about 150 meat items.

We also provide a gathering place for customers, regardless of whether you are in a small town or major metropolitan area, you will always see customers talking to each other or renewing old acquaintances as they shop. If we do our job right and provide our customers with a neat, clean and well-merchandised store, we are providing them with entertainment and enjoyment while shopping.

We should, with justifiable satisfaction, always remember that we do a lot more than just sell groceries to our customers — we are also a valuable and important community service center.
is and objectives of the Associated Food Dealers are to improve and better the industry in which we do business, constantly offering the consuming public the best possible products and services at the best possible prices, in the American tradition of free enterprise. The association also represents its members in the cause of justice and fair play at all levels of government, business and in the community at-large.

Guard
Coupon Losses At Checkout

A cause for concern for retailers has been appearing recently in the form of non-coupon items being accepted by checkout clerks as if they were actual cents-off coupons. The result is an unwarranted discount to the consumer and a loss to you. The "face values" of some non-coupon items can represent a considerable loss.

The problem of non-coupon items is further complicated when they are combined with submissions of regular cents off coupons. Non-coupon items must be deducted, resulting in payment levels below those you anticipated. This can cause bookkeeping problems in addition to actual cash loss.

Because of these potential losses, it is becoming increasingly important to control the problem at its starting point—the check stand. Proper training can alert checkout personnel to watch for such items as:

- Labels with a price on them
- Refund offers
- Newspaper ads
- Premium offers
- Recipe offers
- Gift certificates
- Cigarette coupons
- Store specials for dishware or other commodities
- Top half of bi-fold coupons which contain reference to the actual coupon value

An occasional check by store management of coupons accepted will provide an indication of the competence with which your clerks are screening out non-coupon items.

Industry averages would indicate that an incorrect discount of $1.00 to a customer would negate the profit on as high as $210 of sales. Proper redemption procedures can make an important contribution to efficiency and plug a potential gap through which hard earned profits might be lost.
Departing employees should be interviewed when they leave the job

Do you take time to interview every employee who leaves your employ regardless of their reason for leaving? If not, you’re missing and excellent opportunity to learn about your store and about your store security program.

A store employee could be interviewed by the store manager or assistant manager or by a representative of either the security department or human resources department. The exit interview will likely become beneficial if someone other than the employee’s immediate supervisor conducts the interview.

Experiences show that exit interviews should be conducted on the employee’s last day of employment, in a relaxed atmosphere in a private place.

Here are some suggestions. You will probably want to add to this list, particularly if you have specific problems in your store, e.g. cash shortages, inventory shortages, bad checks, etc.

■ Are there any security problems in the store of which the store manager (or security) should be aware?
■ What is your impression of the store security program? Too tough? Unfair? Not tough enough?
■ How would you improve security if you were the store manager or security director?
■ In your opinion, how could a dishonest employee steal from the store?
■ Were you given sufficient orientation on security (and safety) when you started with the company?
■ Do you know of anyone using drugs or alcohol on the job or reporting to work under the influence?

The employee should be assured at the beginning of the interview that his or her comments will be absolutely confidential.

Every employee has an opinion of the store, and of its manager, supervisor, rules, procedures, etc. Employee exit interviews, if conducted properly, may provide you with information for improving your store operation, in general, and your security program, in particular.

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General Biscuit Brands
formerly
The Independent Biscuit Company

Wishes to congratulate the officers of the Associated Food Dealers on their successes in 1985

We hope 1986 will be just as successful!

---

OUR SPECIAL THANKS!

IN APPRECIATION: The Associated Food Dealers on behalf of our over 3,500 members, who employ over 40,000 persons, are appreciative of the cooperation offered by many of the food and beverage suppliers in planning this event. In particular, we thank the following firms for their generous participation and co-sponsorship.

COCKTAIL HOUR:
Pepsi-Cola Bottling Group

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Kraft, Inc.
Liberty Paper & Bag Company
Ludington News Company
Marks & Goergens, Inc.
Melody Farms Dairy
Pepsi-Cola Bottling Group
Prince Macaroni of Michigan
Scot Lad Foods, Inc.
The Vernors Company

DINNER WINES:
Viviano Wine Importers

PRIZES:
AFD and Friends
Vernors. Everything's new but the flavor.


There's an aggressive new stance to Vernors whole marketing approach. We're out to make Vernors a national brand.

And we're starting from strength: Vernors' unique flavor! Deliciously Different®. It's been gaining—and keeping—fans since it was introduced in Michigan, 120 years ago.

Each time Vernors has entered new markets it has exceeded bottlers' expectations.

Our research shows that all kinds of people, especially teens, really like Vernors' unique flavor—and would buy Vernors if they could. That's the green light. Vernors is coming to your market.

Count on it. Be a part of Vernors success.
CHECK OUT OUR SALES GROWTH.
Best sales trend among the top three brewers: up 6.1% in 1983.

CHECK OUT OUR BRAND EXPANSION.
Stroh’s/Stroh Light join Old Milwaukee, Schlitz and Schlitz Malt Liquor in national distribution. Schaefer/Schaefer Light now in 47 states.

CHECK OUT OUR MEDIA SUPPORT.
Year-round national network TV for Stroh’s and Old Milwaukee on top-rated programs. Heavy regional/spot TV for Schlitz Malt Liquor, Schlitz, Schaefer. Radio, print and outdoor for all our brands.

CHECK OUT OUR YEAR-ROUND PROMOS.
15 national brand display promotions to build extra sales. Plus practical in-store merchandising programs “Beer Plus” and “Stroh Steps.”

CHECK OUT OUR RETAIL IMPACT.
Significant brands in all domestic beer segments. Number One in the popular (Old Milwaukee), malt liquor (Schlitz Malt Liquor) and price (Schaefer) segments. Service from 7 breweries, 1,100 wholesale teams.

Check out our new industry review brochure, the Stroh “Family Album: 1984.” Write to:

THE STROH BREWERY COMPANY
One Stroh Drive
Detroit, MI 48226
National Retail Sales Department
Kar Nut Products has been delivering "guaranteed" freshness for over 45 years. Their wide variety of nutritious nuts in colorful, appetite-appealing packaging (jars, cans and poly bags), attracts customers for a high turnover of product and increased profits!

Kar's offers quick delivery on initial orders or reorders to maintain an attractive, variety choice for customers, and a Kar's representative will help you select a product mix and display that is just right for you. Contact Kar's today for additional information and full-color brochure.
The Michigan Lottery Salutes The Michigan Associated Food Dealers

This year, the more than 7,000 Lottery Agents all around the state will earn more than $1,000,000 A WEEK in sales commissions and special fees.

The success of Lotto and all the Michigan Lottery games means increased profits for our agents as well as increased revenue for education in Michigan.

Programs benefiting all Lottery Agents include the ability to pay off larger instant game prizes on the spot, and a 2% redemption commission on prizes paid at the agent level.

The Michigan Lottery and its agents; A winning combination.

When you play the Lottery ... education wins.
Today's changing marketing conditions mean that retailers must meet these challenges with the backing of a full service, full support wholesaler. Super Foods is that wholesaler.

We have the support and services our aggressive independent retailers need to more than just meet the new demands of today's marketplace.

Super Foods offers total store development, advertising, retail accounting services, scanning, from equipment planning to warehouse stocking, set-up and counseling services, retailer association, SCORE retail computer program, and more.

If your needs, as a fast-paced aggressive retailer, are products and services, we are dedicated to providing both, because service is more than part of our name. It's our philosophy.

Contact Ervin E. Mers, Director of Retail Development, for details on these and our other services.

Together, we shall grow.

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With a Variety of
Bread Buns and
Cakes For Your
Eating Pleasure

---

**NEWSNOTES**

**FMI's 24-hour hotline handles scanning problems**
Food Marketing Institute (FMI) recently established a telephone hotline to enable grocery retailers to quickly report problems with UPC symbols that do not scan properly. The FMI 24-hour toll-free number is 1-800-822-SCAN.

Upon receiving a call from the retailer, FMI will contact the manufacturer immediately to identify the problem. Symbols that will not scan create time-consuming problems for the grocer that he really shouldn't be burdened with. The toll-free hotline saves the retailer the task of following up with the manufacturer — and it also helps the manufacturer to correct the problem quickly.

**Promotions at McMahon & McDonald**
At their recent annual stockholder's meeting, Douglas McDonald was promoted to chairman of the board and chief executive officer, and John Kimball was named president of the company. Retail sales manager, Greg McDonald, was promoted to vice-president and elected to the board of directors.

**Acme Food Brokers add three to retail staff**
Patrick Stolnicki, Gary Lundy and David Reeves, have joined Acme's Michigan retail staff. Despite the fact they're only in their mid-thirties, they bring a combined total of 29 years of experience in the grocery business to the job.

**Male shoplifters get caught**
A recent report on shoplifting, based on shoplifting incidents in southern California, shows that males are caught shoplifting more often than females. 56.9% of adult shoplifters and 6.1% of juvenile shoplifters apprehended in supermarkets were males.

**LONDON'S FARM DAIRY** in Port Huron has developed two new milk carton side panels that depict the nutritional benefits of drinking milk, and is making the art from the side panels available to other interested dairies. One panel stresses the calcium benefits found in milk; the other panel focuses on the fact that milk is fast and readily-available nutrition. To personalize the art, both panels provide an area where a dairy may insert its own logo.
WARNING!!

TO: ALL MEMBERS OF ASSOCIATED FOOD DEALERS OF MICH.

Individuals have been soliciting AFD Members offering to act as a “Bookkeeper”, “Agent”, “Accountant” or in general “Help” you with coupon redemptions.

Many of these individuals are only going to “Help” you get into serious trouble with issuing Manufacturers, the Federal Bureau of Investigation, the Internal Revenue Service and the Postal Fraud Authorities.

Manufacturers accept only those coupons redeemed by bonafide retail establishments. Retailers must only accept coupons from consumers purchasing the product required and complying fully with the manufacturers instructions on the coupon. Anyone soliciting to redeem coupons outside of this practice is perpetrating an illegal act that is punishable by law.

Associated Food Dealers must and will cooperate fully with the Manufacturers, Federal Bureau of Investigation, Internal Revenue Service and the Postal Authorities in their efforts to curtail misredemption.

If you are contacted by anyone suggesting suspicious methods of coupon redemption — PLEASE CONTACT OUR OFFICE IMMEDIATELY at (313) 366-2400.

These above mentioned solicitations are not in any way connected with AFD!

This notice is not intended to include bonafide wholesalers or suppliers that perform coupon clearing and accounting services for their retail accounts.

Please do not become involved with so called “redemption services” or individuals that could use your store name to submit illegal coupons to manufacturers. Know who you are dealing with and be aware of the consequences!
Our Congratulations to AFD on Your Anniversary. It is a Pleasure serving the Association and your Membership.

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Best Wishes & Congratulations

KOWALSKI SAUSAGE

"Kowality"

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PRINCE PRODUCTS
PRODUCE
STEADY PROFITS
FOR YOU!

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

THE PRINCE COMPANY, INC.
26155 GROESBECK HWY. • Phone: 772-0900 • WARREN, MI 48089
Falling accidents a major cause of serious injuries in our industry

Accidents involving "slip and fall" and "trip and fall" are a major cause of injuries among employees in the food distribution and retailing industries. Falls account for approximately 20% of the total employee accident cases, according to studies made over the years.

The Bureau of Labor Statistics (BLS), which collects and reports accident data on a national basis, reports that as many as 33,000 employees suffer disabling injuries every year from falls on stairs.

The wholesale trade industry division accounted for 7% of the workers who fell on stairs: transportation and public utilities accounted for 8% of the injuries studied. 80% of the workers surveyed by the BLS lost an average of 18 days of work as a result of their accidents, indicating that falls on stairs are usually serious and require a long recuperative period.

Here are a few suggestions for preventing falls on stairs:

■ The stair runner or step should be at least 9" wide with a closed riser (Closed risers are not recommended when the runner width is less than 9 inches wide.)
■ Provide handrails on both sides of stairways having four or more steps.
■ Establish and enforce rule to prohibit employees from running up or down stairs.
■ Provide adequate lighting, including emergency lighting, for stairways leading to from office areas, cafeterias, mezzanines, etc.
■ Inspect stairways regularly and keep them in top condition.

Nearly two-thirds of the workers in the BLS study were not using handrails when they fell. Over 20 percent of the stairs on which accidents occurred were not equipped with railings.

Injuries due to falls from elevations are usually serious also. In fact, 85% of the workers injured by falls from elevations interviewed by BLS lost days away from work as a result of their injuries. The average lost-time case was estimated 31 days.

Some 46% of the injured employees suffered fractures which undoubtedly accounts for the long average number of workdays lost due to injuries.

Some 30% of the injured workers fell less than five feet. Another 30% of the injured workers fell 5 feet to 10 feet. The remaining injured workers fell more than 10 feet but only 10% fell 20 feet or more.

Here are some recommendations for preventing employees falling from elevations:
■ Provide standard railings for every open sided floor or platform 4 feet or more above adjacent floor or ground level.
■ Regularly inspect all portable step-ladders and extension ladders used by maintenance personnel and mechanics. Place a "Do Not Use" tag on any defective ladder which can be repaired and then have the ladder repaired promptly. Any defective ladder which can't be safely repaired should be cut into several pieces and then discarded.
■ Do not allow employees to step onto moving belt conveyors or roller conveyors. Provide an adequate number of conveyor crossovers.

Periodic inspections and corrective maintenance are your best assurance for preventing serious or fatal injuries and heavy financial losses. Do exercise caution.

Tie-ins produce extra sales

Tie-in merchandising techniques keep a store interesting and help the manager to get more sales out of available space. Here are a few suggestions to stimulate your imagination:
■ Island display of coffee with filters, coffee pots and mugs.
■ Sandwich bags, lunch bags, cutting boards with bread.
■ Slaw dressing and paring knives with fresh cabbage.
■ Bottles of instant tea nestled in bulk displays of fresh lemons.
■ Canned baked beans on the end stack with old-fashioned bean pots.
■ Cartons of eggs with egg slicer, egg beaters and egg timers.
■ Openers and sealers with soft drinks.
CONGRATULATIONS TO AFD ON YOUR 70th ANNIVERSARY!

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Detroit, Michigan 48203
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Why fuss with coupons?
Mail your coupons or drop them off at:
Associated Food Dealers
125 W. Eight Mile Road
Detroit, Michigan 48203

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10 new supplier members join AFD

BUTCHER BOY MEATS, meat packers. 20643 Stephens Road. St. Clair Shores, Michigan 48080; (313) 771-9880.

C & C DISTRIBUTORS, bakery distributors. 3435 22nd Street. Wyandotte. Michigan 48192; (313) 283 8693.

CALIFORNIA COOLERS, wine coolers. 2601 Teepee Drive. Stockton. California 95215; (209) 466-1711.

CONTINENTAL BAKING COMPANY, bakery distributors. 2901 Grand River. Detroit. Michigan 48201; (313) 963-2300.


MARK PLASTERS DISTRIBUTORS, bread distributors. 311 N. Reginald. Dearborn. Michigan 48124; (313) 274-6991.

NATIONAL WHOLESALE DISTRIBUTORS, leather goods. 7818 Weymouth. Fort Wayne. Indiana 46825; (219) 849-6728.

SHELDON’S PACKING HOUSE, meat processor. 657 W. Front Street. Ovid. Michigan 48866; (517) 834-2218.

SIMPLEX TIME RECORDER COMPANY, security systems. fire alarms. 12050 Hubbard Avenue. Livonia. Michigan 48150; (313) 261-2950.

These new members, and all AFD supplier and service company members, and advertisers, deserve your support and patronage. Please refer to the AFD Supplier Directory often. In fact, clip it out of The Food Dealer and post near your phone.
PEPSI-COLA SALUTES

THE

ASSOCIATED FOOD DEALERS

DURING YOUR 70th

ANNIVERSARY YEAR

It is a pleasure doing business
with you and your members!

THE PEPSI-COLA BOTTLING GROUP