

# THE FOOD DEALER

SEPTEMBER/OCTOBER • A MAGAZINE FOR THE MICHIGAN GROCERY AND BEVERAGE INDUSTRY • 1988

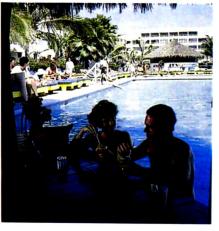
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# THE FOOD DEALER

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FEATURES	
Free Trade — What's In It for You?  The new Free Trade agreement between the United States and Canada will have an impact here in Michigan.	8
Member Profile — Harbortown Market  Tom George and Jerry Mansour find success while meeting the unique needs of the Riverfront Complex.	10
Bottled Water Regulations Coming?  The Department of Agriculture may step in to regulate the sale of bottled waters as sales continue to grow.	15
Reducing Unemployment Costs  The head of the MESC has some tips for business that can help reduce your unemployment insurance costs.	16
New Laws Help Retailers  Several new laws have been passed that can help retailers deal with shoplifters.	18
AFD Wholesaler/Supplier Directory  The first annual directory of AFD and DAGMAR member suppliers. Hold on to this issue for future reference.	22
DEPARTMENTS	
Chairman's Report4	

Chairman's Report	4
Executive Director's Report	6
Christopher's Corner	11
MLCC News	13
Ask The Lottery	

# Chairman's Report



# Chairman's Report

Sam Yono Associated Food Dealers

# **AFD IS YOU!**

It belongs to you and it is more than just you reading this article or our monthly newsletter. AFD stands ready to assist you – to act for you – to help you – to be there for you to rely on – and to be a part of.

BUT...it takes two you and AFD. So a question! When is the last time you said, "I'd better call AFD on that?" "I've got a problem - I'd better check with AFD!" When's is the last time you attended a Public Hearing or called AFD regarding your benefits.? Our services, our officers, our director, our committees, our staff, all stand ready to assist you - but - you have to take the initiative to call. As the old saying goes: "Try it - you'll like it."

Probably one reason why some of you do not use AFD to the extent you should, and could, is because you are not sure of what our Association really is. So perhaps this will help:

A - a

S - stable

S - service

O - organization

C - committed

I - in

A - assisting

T - the

I - individual

O - operators

N - NOW!

This is what AFD is all about! Its business is to serve its customers - you - our members.

And like all businesses, we can't stand still we can't rest on our laurels or our successes. We at AFD have to constantly work to be better, to be professional, and to be responsive to your needs. That is why your Officers and Directors spent three days at a Board Retreat...to again chart our course and to re-commit our pledge of professional service.

#### The results?

- We are financially solvent thanks to our new Finance Committee.
- We are "open" to our members thanks to our many committees.
- We have greater participation and attendance at the many functions we host thanks to our new image of professional management.
- Our services are expanding thanks to a better monitoring system and the addition of newer services like Liquor Liability Insurance.
  - · And our Political and Legislative

activity is constantly expanding - thanks to our lobbyists, James Karoub and Associates and our new PAC.

Incidentally, this was our second Board Retreat and I'd like to publicly thank everyone who attended. They did one heck of a job and I think that it is important that you know who they were. So... on behalf of each of you --- let us thank:

Frank Arcori, Vegas Market; Tony Munaco, and Jerry Yono, Past Presidents and our Senior Statesmen; Amir Al-Naimi, Metro Grocery; Sam Dallo, In & Out Markets; Thom Welch, Hollywood Markets; Richard George, Wine Barrel Liquor and Deli; Tom Simaan, Lafayette Towers SuperMarket; Mel Larsen, Mel Larsen Distributors; Louis Stephen, Nu-Ad; Barbara Manlove, Paddington Corp.; Jim Bellanca, Bellanca, Beattie, & DeLisle; Nabby Yono, Xtra Foods; Mike Ranville, James Karoub & Associates; Jacki Berg, Rehm, Southland Corporation; Ron Paradowski, Coca Cola; Steve Rambsy and Joe Gadaleto, Gadaleto & Ramsby; Mike Hartkoff, Action Distributing; Jim Petcoff, North Pointe Insurance; Tom Mather, Creative Risk Management; Jerry Urcheck, CPA; Harley Davis, Coupon Counsultant; Jerry Tobin, Director of Safety, City of Southfield; Dick Hackendahl, Director of Marketing; and of course, our Executive Director and Discussion Moderator, Joe Sarafa.

They all did one heck of a job, and you can be sure that we you and I AFD - are now in "good hands."

# Register for the AFD Convention Early!

PLEASE NOTE! The reason it's important for you to register early for AFD's Mexico Convention is to guarantee your hotel rooms.

February is the biggest tourist month in Mexico, particularly at a resort like Jack Tar, and they will sell out well before Thanksgiving.

Therefore, they have to know how many rooms we will need and they will not hold them past the cut-off date. It is for this reason that we are asking for your early registration NOW!. There will be NO last minute reservations, because there will be NO rooms available.

So . . . to enjoy the best dollar deal that you can find anywhere — and enjoy Mexico in the winter — send in your deposit check for \$100 per person NOW! This is your last chance.



# LAST CALL!

# ASSOCIATED FOOD DEALERS ANNUAL CONVENTION FEBRUARY 11TH - 18TH, 1989 DEADLINE: NOVEMBER 7, 1988

Mail in your completed registration form plus your deposit of \$100/pp NOW Our convention includes:

• Round trip air fare to beautiful Neuvo Vallarta, Mexico • Accommodations for 7 nights at the luxurious Jack Tar Village Resort • All your meals and snacks • All your drinks, day and evening • 18 holes of golf per day • Swimming - surfing - sailing sauna- snorkeling - tennis massages - All taxes, gratuities • Nightly entertainment • 2 working seminars making the convention trip subject to tax deduction.

## Total cost \$1,400/pp, less deposit = \$1,300/pp MUST BE PAID BY DECEMBER 1, 1988

NOTE: Only 50 rooms have been reserved—so act now. The first 50 couples—100 people—will be able to enjoy February 11th - 18th, 1989 in Mexico.

cut here	cut here
Mail to: Associated Food Dealers 18470 West Ten Mile Rd. Southfield, MI 48075	
Enclosed is our check for \$100/pp	covering the deposit for the Convention trip to Mexico
Enclosed is our check for the full a trip to Mexico.	amount of \$1,400/pp covering FULL REGISTRATION for the Convention
Please print attendees names	
Please send confirmation to:	
Name	Phone
Business Name	
Street Address	
City	State Zin

# Director's Report



# Executive Director's Report

Joseph D. Sarafa Executive Director Associated Food Dealers

# The Fifth Dimension

rotecting the Food and Beverage Industry from unnecessary government legislation and intervention has always been a concern at the Associated Food Dealers of Michigan. However, under the current administration this objective has assumed top priority.

To talk about it, is one thing. To get the job done, is quite another. AFD has taken a very aggressive approach to meet this very important goal. I call it the five (5) dimensions.

1st Dimension. Forming Alliances.

Many issues that face our industry impact on other industries and associations as well. Therefore, we have actively sought out others and allied ourselves with organizations who sympathize with our cause. From our sister organization, the Michigan Grocers Association in Lansing, to the Fraternal Order of Police, to MADD and SADD. We have been forming alliances with organizations like the Service Station Dealers Association (SSDA) who have the same small business interests that we have. We have found that there is truly unity and strength in numbers and have worked with these organizations for a common cause and the benefit of many

2nd Dimension. Communication.

Communication with every segment of government that affects our industry. That is why AFD and its Executive Committee regularly meet with the Michigan Liquor Control Commissioners, the heads of the Department of Agriculture, the leaders at State Lottery, Commerce, the Department of Public Health and many, many others. Of course, agreement is not always possible but keeping the channels of communica-

"You are the most important ingredient in making this work and it only takes a few minutes of your time."

tion open is critical. We must respect other points of view just as we expect our view points to be respected. This communication has led to cooperation in many areas including task forces that have recommended and implemented changes. Cooperation not only on the state level, but even on the city level in places like Detroit or Southfield where AFD joined with the city of Southfield and 7-Eleven in promoting a Safety Policy for Retailers. Even the AFDsponsored Reception (attended by many AFD members) at the Legislative Conference on Mackinac Island was designed to enhance communication and cooperation. AFD also sponsors an Annual Legislative Dinner with our Board and members of key Michigan House and Senate Committees to ensure that our interaction and communication is an

ongoing process.

3rd Dimension. Lobbying.

AFD is proud to say that our lobbying firm, Karoub and Associates was voted Number 1 by State Senators and Representatives in a recent poll. Through their efforts, AFD is able to monitor issues that have an impact on our industry. Through their efforts we have access to decision makers throughout the State of Michigan. And through our efforts, we have testified at every hearing either in person or in writing for legislation that will have a positive impact on our business and against legislation that will have an adverse effect.

4th Dimension. PAC - Political Action Committee.

The dollars behind the lobbying and the communication. The dollars that support candidates who support us. Dollars that help keep in office or put in office friends of Small Business. AFD has raised funds that will enable us to participate in this years election and "put our money where our mouth is."

5th Dimension. You.

That's right. You! You are the most important ingredient in making this work and it only takes a few minutes of your time. Simply call your local Senator or Representative to make your concerns known about a particular piece of legislation. It's a smart business call and it takes a minimal amount of time. When making a call, keep the following points in mind:

1. Be brief - Remember that you are one of hundreds or even thousands of interested parties who might be trying to have a word with a government official. A brief message is more memorable and is greatly appreciated by your listener.

2. Be specific - Tempting as it might be sometimes to get a few things off your chest, a tirade won't help your cause nearly as much as providing a legislator with specific information about the effects a proposed law will have on you, your employees and the buying public.

3. Be selective - Focus! Expending precious time to discuss issues of smaller importance will dilute the

strength of your main message.

So there you have it. The Fifth Dimension. And you thought I was going to talk about a singing group from the 70s.

Sell more of these guys.



# Earn more of these guys.



You don't have to rely on luck to make the lottery pay off. In fact, all you have to do is ask. Just by asking your customers if they'd like to buy a lottery ticket, you're bound to sell more tickets. And, in turn, you'll make more money. It's that simple. And if you'd like to encourage your clerks to sell more tickets, you could offer some incentives... like a free dinner to the clerk with the highest sales. Or you could start a quota system, where clerks who meet it get a share of the commissions. Plus, it always helps to display instant tickets right where the customer can see — and buy them. So if you'd like to get more out of the Michigan Lottery — it's yours for the asking.

Michigan Lottery supports education.

# Free Trade Agreement **Hits Home**

Michigan Stands to Benefit

"The United States certainly needs to address the whole spectrum of issues involved in promoting and establishing our international trade relationships. The U.S./Canada Free Trade Agreement is but one positive step in improving our competitive position in the global marketplace."

t is often said that free trade is an issue without a constituency, but a battle now underway in the committee rooms and halls of Congress pokes holes in that old political axiom. The subject under debate: the United States-Canada Free Trade Agreement (FTA).

The FTA is a sweeping measure that could have a major impact on Michigan and every state in the nation. Canada is already our largest trading partner. buying 22 percent of all American exports: \$8.2 billion from Michigan alone

But Canadian tariffs, on average, are the highest in the industrialized world, and pose a significant barrier to trade. The Free Trade Agreement basically does away with all tariffs between the U.S. and Canada by the year 1999 and eliminates many non-tariff barriers that hamper business expansion and market access between the two countries today. Our trading relationship with Canada, already the largest in the world with an annual volume of some \$150 billion, would expand even more as these barriers come down. One result is that both nations would improve their efficiency and competitiveness in the international marketplace.

Not only businesses, but workers and consumers in Michigan and Canada would also benefit from the FTA. As tariffs disappeared, the prices of goods crossing the border would drop, a greater diversity of products would be-

This article submitted by John R. Block, President, Nat.-American Grocers Association Wholesale (NAWGA).

come available, and business operations would become more efficient. Since the prices of needed resources would no longer be artificially inflated by tariffs. our manufacturers would be able to produce their goods more cost effectively, and consumers would reap the In 1986, for instance. Michigan imported over \$17.5 billion worth of commodities from Canada including motor vehicle parts and engines, special industrial machinery, machine tools and metal working machinery. In just one year, Michigan imported over \$655 million in petroleum and coal products, and natural gas — 4% of the state's energy expenditures — from Canada. The FTA would provide for free bilateral energy trade, ensuring Michigan nondiscriminatory access to energy supplies, and guarantee that Canada would not impose export taxes or price requirements that now add millions of dollars to energy costs.

Other provisions of the FTA would eliminate non-tariff barriers. Companies in both countries, for instance. would face fewer difficulties and regulations in making investment choices, allowing them to invest more confidently and efficiently through such measures as investor protections and the removal of discriminatory barriers. Investment by Canadian companies in the state is \$1.9 billion and generates over

The Agreement would also enhance service trade opportunities for Michigan firms by assuring their right to establish a commercial presence in Canada, and by simplifying border-crossing procedures. American businesses would no longer be at a disadvantage because they cannot reach customers in the other country.

Few people are aware of the amount of trade Michigan already has with Canada. In 1986, according to the U.S. Department of Commerce, Michigan exported \$25.4 million in furniture, fixtures and office machines, and conducted at least \$961 million worth of service trade with Canada. Canadian tourists in the state spent \$59 million

# Free Trade

that same year.

The future for Michigan's exports looks bright, too, especially under the FTA. The leading American export prospect to Canada in 1988 is the state's top export items — motor vehicle engines and parts. Nearly \$6 billion worth of these products, over 70% of our exports, went to Canada in 1986, and changes under the FTA would even further expand that market. That's good news for the 250,000 Michigan workers employed in the manufacture of these items and for businesses looking to broaden their markets.

If these results are felt in Michigan and are mirrored in other states across the nation, then it makes no sense to say that free trade has no constituency. Thousands of consumers and businesses in the state represent an impressive audience. In Michigan, free trade is an issue that hit home.

No doubt, every member of Congress will pay particular attention to trade issues which affect their home state or district. But the FTA is also a national policy. Beyond local concerns, the U.S.- Canadian trade agreement has to be seen in its broader context — as a long term boon to the country as a whole. Our country truly needs the FTA. Indeed, the major failing of the proposal is that it does not achieve even more.

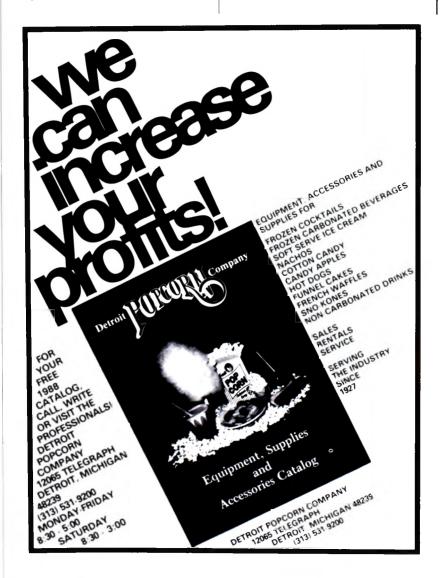
The United States certainly needs to address the whole spectrum of issues involved in promoting and establishing our international trade relationships. The U.S.- Canada Free Trade Agreement is but one positive step in improving our competitive position in the global marketplace. But it also reaches beyond our two nations and holds out the great promise of influencing positively the multilateral talks of the General Agreement on Tariffs and Trade (GATT). These talks, aimed at improving the world economic environment, are for the first time addressing the important issues of agricultural subsidies and trade in services. This is of great importance to the United States as a whole, and it could have significant economic benefits in the state, too. If approved, the FTA would serve as an important first step towards addressing these complex issues on a worldwide

The consequences of not approving

the FTA would be unfortunate. At the most basic level, if the United States and Canada, two countries with numerous common interests and unique affinities in trade and politics, cannot solve their trade problems, then what are the hopes for our trade negotiations with other nations? Disapproval of the FTA would also undermine our bilateral relationship with Canada, threatening our political, strategic and economic ties with a valuable ally.

If the Agreement is not approved because of apathy or the objections of a few narrow interests, we will have lost more than just one battle. We will have compromised our ability to wage a strong campaign for a free trade policy which is clearly in the best interests of the entire country.

The FTA is a significant step for the U.S. in both substance and symbol. Reduced tariff and non-tariff barriers to trade, increased markets, and greater efficiency of production are all worthy goals. And, while it is not perfect, in almost every instance the rules proposed in the FTA would be better for American businesses than the plethora of tariffs and regulations that hamper their progress today. Free trade and the FTA deserve the support of Congress and the American people.



# Member Profile

# HARBORTOWN MARKET .

he key to a lot of successful businesses is being the first to fill an empty niche in a community where the demand is high.

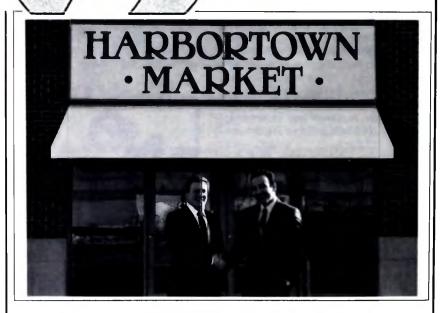
It looks like Tom George and Jerry Mansour have found a huge niche just east of downtown Detroit and filled it with their Harbortown Market.

Located on East Jefferson just West of Mt. Elliot, the market is surrounded by high-rent luxury apartments and condominiums making up the new Harbortown Riverfront complex. The market caters to up-scale shoppers who fill their baskets with gournet coffee, imported cheese, and Haagan Dazs. Previously, Detroiters with a taste for gournet goodies and the dollars to indulge had to head out to Southfield or Grosse Pointe for their brie and imported wine.

Open for almost a year now, the market has done exceedingly well, offering products and services that east-siders aren't used to seeing in their neighborhood. The store stocks 125 types of beers, (including raspberry beer), over 250 types of domestic and imported wines, freshly cooked breads and soups, a gourmet deli counter with fresh fish and seafood, hot food and sandwiches to go, gourmet and ethnic foods such as fresh hummus, a variety of bottled water, flowers and plants, and an in-house bakery.

"I think it's a marvelous place to shop," says Mayor Young, a regular at the Harbortown Market. So do many other Detroiters with lucrative disposable incomes.

Shoppers at the market are 80% professionals, says Mansour. He says they are big consumers of the over 45 varieties of pre-made salads that are offered daily. They are also interested in more gourmet foods than the owners had anticipated. This has called for even a greater increase in the varieties



Tom George and Jerry Mansour are enjoying success in their Harbortown Market located on East Jefferson just West of Mt. Elliot near downtown Detroit.

of produce and deli items the store must stock to keep up with the sophisticated tastes of Detroit's well-to-doers.

Taking up 17,000 square feet of a 62,000 square foot retail strip, the market is about half the size of the average grocery store. This poses no problem for Mansour and George.

"We offer a lot more," (than a grocery store twice the size) says Mansour. "They have several rows of Del Monte com, where we only have one; but then we offer several other varieties.

"We deal with less volume but more variety," says Mansour. "For instance, we offer six types of mushrooms. They may not be in high demand, but when Mrs. Jones comes in and wants them, they're here," says Mansour.

Besides unique food, Harbortown market also houses its own full- service

post office, and offers Western Union services. Competition in the area is slim. The closest grocery store is Farmer Jack on Warren Avenue and I-75, but it does not come close to offering the variety of Harbortown.

Owners Mansour and George, native Detroiters, are veterans in the grocery-market business and own two other markets in Toledo and Detroit. George runs the front of the Harbortown Market, while Mansour is in charge of the bakery and deli.

The projected \$4 million that the partners hoped to have in revenues this year will swell to at least \$5 million, George says.

Looks like Mansour and George have filled this niche in Detroit with a goldmine.

# **New Column**

# Christopher's Corner

Hello, my name is Christopher Zebari. It is likely that you haven't a clue as to who I am or what it is that I do for the Associated Food Dealers of Michigan. Well, let me explain...

The story began back in May of this year when Joe Sarafa, Executive Director of the AFD, asked me to meet with him. When we got together, Joe asked me to consider a position on the staff at your Association, pending of course, the approval of the Board of Directors.

What would my position be? How does this sound?: "Manager of Membership Services." This was to be a newly created position. It would take an area of AFD's membership that had not really been given due attention. In listing the priorities of my new position, they would go as follows...

1) Giving our members, who are such a vital part of the AFD team, a chance to express their opinions in an open forum, one on one, in a straightforward manner, as it should be.

2) Letting our members know what is actually available to them, as members of this Association, besides what is obvious when they first join.

3) Handling problems and concerns that our members may have.

For years, our members would join AFD for a variety of reasons. It may have been, for instance, that they wanted to get into our Blue Cross Blue Shield program, or that they had heard about our coupon redemption services, our workers compensation program, and even most recently, the tremendous liquor liability program through North Pointe. But after becoming an AFD member, then what? Were the members really taking advantage of ALL that was available to them? Not really. This is the main source of my concern, as it is Mr. Sarafa's, as it should be yours too.

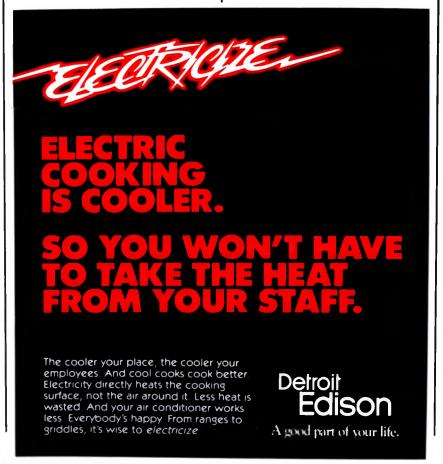


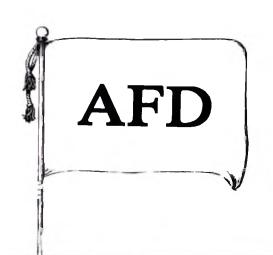
Christopher Zebari

I, of course, hope to be of service to each and every one of you. I personally want to sit down and speak to all members who truly want to explore the many different options and alternatives that are available to them, as members of this state's oldest and largest Association representing the Food and Beverage Industry. We hope to prove to you that we are committed to making this association the best that we possibly can. I think we have a tremendous head start with the membership that we currently have.

Now seriously, aside from reading monthly newsletters, paying your insurance premiums and your annual dues, how many of you could get more involved in your Association? Ask yourself that question this month, and next month I'll have my answer to that question.

In closing, let me say that I'm very happy to be a part of "The Action Team" at AFD. I know, in time, that this relationship will prove to be rewarding for you and your Association, but more importantly, for you and your business.





# **1989 TRADE SHOW**

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**SERVICES** 

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# **MLCC NEWS**

From the

# Michigan Liquor Control Commission



by Daniel L. Sparks
Michigan Liquor Control Commission

The Liquor Control Commission is presently involved in two issues that should be of interest to members of the Associated Food Dealers. Probably of most immediate interest is Senate Bill 951 which if passed would raise both the Commission's markup on liquor and the licensee's discount on their liquor purchases from the Commission. Under the terms of the bill, which was introduced by Senator Dillingham and several co-sponsors, the discount to licensees would increase from the current 17% to 19%. If case sales remained at the same level as 1988, this increase would result in about \$12.8 million in additional profits to licensees.

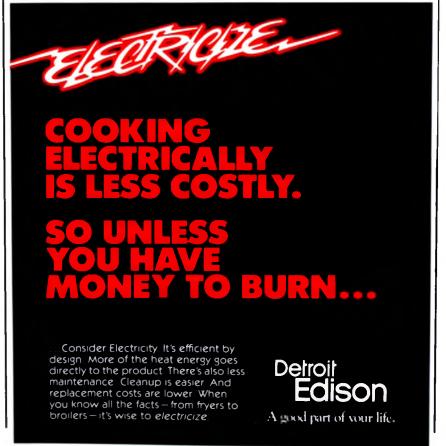
Another section of Senate Bill 951 deals with the question of liquor displays - often called floor displays in SDDs. Under the Commission's existing rules no more than three facings or rows of any code of liquor can be on display. If passed in its present form, Senate Bill 951 would allow liquor displays of up to five cases in size.

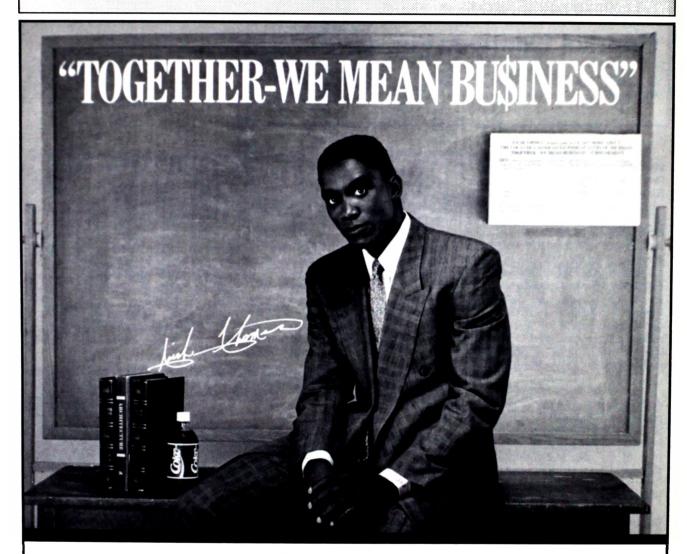
The bill was introduced shortly before the Legislature recessed for the summer, so that no action has yet been taken by either the Senate or House of Representatives. However, it appears that the Senate may begin work on the bill shortly after the end of the recess in mid-September.

Another issue with which the Commission is involved concerns the question of whether SDM and SDD licensees should be issued to gas stations and other businesses which sell gasoline. At present most businesses which sell gasoline, particularly in the metropolitan areas of the state, are not eligible to obtain either SDM or SDD licenses. Earlier this year the Legislature passed a bill which allows businesses having over \$250,000 in inven-

tory to obtain a license and also sell gasoline. As a part of that bill the Legislature directed the Michigan Liquor Control Commission and the Michigan Department of Commerce to conduct a study to determine if other businesses which sell gasoline should also be allowed to have SDM and SDD licenses. By the time this article is published the Commission will already have held two public hearings, one in Lansing and one in Detroit, to obtain the views of licensees and all other parties interested in the gasoline question. If you did not attend one of the hearings but want to express your opinion on the gasoline issue you may do so by writing the Commission at 7150 Harris Drive, P.O. Box 30005, Lansing, Michigan 48909.

Once the Commission has received input from licensees, persons in the gasoline business and any others who have an interest in the gasoline question, a report will be prepared. This report must be submitted to the Legislature no later than December 31, 1988. Once the Legislature has received the report it will be up to the individual Legislators to decide if further changes to the law are necessary or desirable.





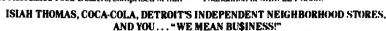
Detroit All-Star Isiah Thomas, the Coca-Cola Bottling Company of Michigan and the Associated Food Dealers of Michigan have formed an All-Star Partnership for education. Through our All-Star Partnership we have committed \$50,000 to 4-year scholarships... "We Mean Business" Scholarships... for five (5) Detroit minority college-bound students majoring in Business and Marketing, to be administered by the Coleman A.

Young Scholarship Foundation.
Together—Coca-Cola, based within the City of
Detroit, the Associated Food Dealers, comprised of hun-

dreds of independent neighborhood stores throughout Detroit, and Isiah Thomas — are committed to supporting the pursuit of higher education among Detroit's minority youth.

You can join the All-Star Partnership too by supporting Coke and the stores that support your community!

For more information about the scholarships visit independent neighborhood stores with "We Mean Business" displays; contact your high school's guidance counselor, or call the C.A.Y. Scholarship Foundation at (313) 224-6855.



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Coleman A. Young Foundation



# **Bottled Water Regulations**

# Increase in Bottled Water Sales Spurs Calls for State Regulations

By Ed Heffron Michigan Department of Agriculture

It is anticipated that bottled water will be purchased as regular as bread, milk, or other staples within the next few years. The sales of bottled water in the southwestern and southern United States have expanded beyond most expectations and continue to grow. Real and perceived contamination problems of municipal and private water supplies are the primary reasons given for the purchase of bottled water, although the desire to have a uniform "better tasting" supply of drinking water is another important reason.

There are two sources for bottled water. One is preprocessed, bottled, and sold in a container. The other is dispensed through a vending machine serving a quantity of water into the container provided at that location. Water is considered food under federal and state laws and is considered especially important because of its high and consistent usage throughout the population. Michigan has experienced the initial expansion in retail sales of bottled water and in an effort to prevent some of the problems happening previously in other states, it is prepared to propose bottled water regulations. It is anticipated within the next year, the Michigan Department of Agriculture will initiate the process to more specifically regulate bottled water.

The primary reason for regulating bottled water as a separate food is its lack of consistent labeling and purity standards. Competition is often credited with creating an improved market place, but if conditions within the competition are unequal, the true basis for the competition is lost. This has often been the case with the manufacture and sale of bottled water. For example, what really is mineral water? Should it contain minerals, and if so, how many? "Spring water" often brings a premium price, but what is spring water? Is it no different than well water or artesian well water? Should there be allowances

for carbonating water so that it can be sparkling, even though it may have come out of the earth in a nonsparkling condition?

Michigan anticipates adopting from a model regulation make up about four years ago by a national organization of state food regulators. The manner of definition should be more uniform across the United States allowing free interstate, sale of product, and better recognition by consumers of the standards and labeling requirements. It is expected that Michigan's requirements will include manufacturer analysis for

this source water as well as the finished product. In this way the state would only be verifying the purity of the product rather than continually monitoring it.

The Food Division of the Department of Agriculture would be pleased to discuss or furnish a copy of this model bottled water regulation. It is believed that by emphasizing the prevention of deceptive or potentially unsafe practices of manufacturing and distributing bottled water, the growth of this industry can be steady and furnish a vital product to Michigan consumers.



# Unemployment Insurance

# How to Lower Unemployment Insurance Costs

mployers might trim unnecessary unemployment insurance costs in the future if they follow suggestions from Thomas Malek, head of MESC's Bureau of Unemployment Insurance (UI).

"Understand the payment system, monitor claims, communicate with MESC and exercise appeal rights," Malek says.

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Employers can pay a considerable price when an ineligible claimant receives unemployment benefits.

Benefit payments are figured into an employer's tax rate for a five-year period. Payments can run as high as \$6,292 per claimant.

Overcharging can happen

when a claimant's benefits are incorrectly calculated because of missing significant data, says Malek.

Employers should monitor claims filed against them,

Malek says. He says they should notify MESC, for example, if a claimant draws wages, receives retirement, vacation or holiday pay, or was discharged because of other disqualifying information. Those are vital pieces of information that could prohibit or reduce benefits.

Malek says employers have the opportunity to provide this information when they receive a wage and separation request from MESC whenever a former employee files a new claim for benefits.

Some companies also fail to file quarterly unemployment tax reports as required by law, Malek says. These reports list an employer's payroll during that quarter.

Failure to file could result in an employer receiving the maximum tax

rate of 10 percent for the next year,in addition to the assessment of penalties and interest.

To avoid penalties, tax reports should be filed on time, even if taxes due can't be paid immediately, he says. However, interest would accrue on the unpaid balance at the rate of 12 percent per year.

Tax rates are set by law and are based on the size of an employer's payroll and the amount of prior benefits charged against the company.

Employers with smaller payrolls and lesser amounts of unemployment benefits charged to them will, over time, pay lower taxes.

Taxes paid result from the tax rate, which can range anywhere from 1.0 to 10.0 percent, times the first \$9,500 of employees' wages covered under the law.

Inattention
to appeal
rights also
costs
employers
money when
cases are lost,
Malek says.

He suggests that employers attend referee appeal hearings even if they won a decision at the branch office

level.

The referee hearing officer accepts documents and testimony only from those present at the hearing and bases the decision on that evidence.

At the higher appeal level after the referee, additional testimony is rarely taken. Future decisions are based on testimony and documents from the referee hearing.

More information about topics covered in this story is contained in the Employer's Handbook and the Business Guide to Understanding Michigan's Insurance System. For copies, write to the MESC Bureau of Unemployment Insurance, Room 506, 7310 Woodward Ave., Detroit 48202.



# ASK THE LOTTERY



By Nancy Horton Director of Licensing

# Question:

Will the new on-line lottery terminal being installed this fall have any features not available on my present terminal?

## **Answer:**

GTECH Corporation has been awarded the contract to furnish over 4,000 on-line lottery terminals to our agents throughout Michigan. Agents will receive individual training prior to the installation of the equipment on their stores. A few of the features include:

Customer Display Unit This will show specific customer selections, the amount of money due, jackpot information and winning numbers information. It will allow the customer to view the information or it can be easily turned off if the customer does not wish the data displayed.

Optical Mark Reader (OMR) The OMR is built into the terminal for processing betslips. It allows tickets to be validated and canceled quickly. Rather than entering the control number, the clerk may insert the winning ticket into the terminal to validate it.

Totaling The new terminal will maintain a running total at the bottom of the wagering screens and the total key

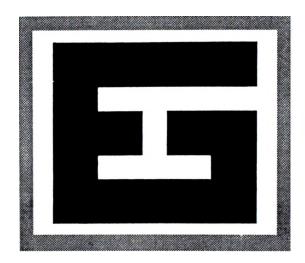
will display the change due the customer.

Same Day Winners Reports Daily numbers and prize amounts will be available approximately 20 minutes after the draw. Preliminary reports for Super Lotto will also be available the same evening as the draw.

There will be as little disruption of service as possible when your new terminal is installed. The agent will not be charged for the conversion to the new equipment.

IF YOU HAVE ANY QUESTIONS ABOUT THE LOTTERY, PLEASE SEND THEM TO:

Associated Food Dealers 18470 W. 10 Mile Southfield, MI 48075



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# New Laws

# New Law Helps Store Owners

By Judge Stephen C. Cooper, 46th District Court

Shoplifting is a problem! A big problem!

As a Judge, I have seen many hundreds of people charged and convicted of stealing from stores. There seems to be no pattern: they are both young and old; they are both male and female; both customers and store employees; both rich and poor; both employed and unemployed. They come in all sizes, shapes, colors, creeds and backgrounds.

As part of last year's joint House and Senate Crime Package, we have three new laws in the State of Michigan dealing with this problem. It's important that store owners, their employees and the public are aware of these new laws and the changes that they make. These three new laws:

- a) create a crime of retail fraud
- b) protect merchants in certain cases of charges of false arrest
- c) allow merchants to sue shoplifters for goods taken and an additional penalty.

Under the previous law, a person who steals from a store could be prosecuted under the State's larceny laws for taking property under false pretenses. Now, a new crime has been established which is known as "retail fraud."

#### The Law of Retail Fraud

Public Act 20 (of the laws passed by the legislature in 1988) states that people are guilty of "retail fraud" if they did any of the following:

 Altered, transferred, removed and replaced, concealed, or otherwise misrepresented the price of a product, while the store was open to the public, with the intent to pay less than the price for which the product was offered for sale or not to pay at all.

- Stolen property of the store that was offered for sale, while the store was open to the public.
- Obtained or attempted to obtain money or property from the store, with the intent to defraud, as a refund or exchange for property that was not paid for and belonged to the store.

If the value in question is more than a hundred dollars the person would be guilty of "first degree retail fraud" which is a felony punishable by up to two years in prison or a fine of up to \$1000.00 or both. If the value were \$100.00 or less, the person would be guilty of "second degree retail fraud" which is a misdemeanor punishable by up to 93 days in jail and a fine of not more than \$100.00 or both. If a person were convicted of second degree retail fraud and already had a prior conviction for retail fraud, larceny or false pretenses, they would be found guilty of retail fraud in the first degree.

Another new provision of the law allows a merchant, an employee of the merchant, or a store's security guard to arrest someone for 'retail fraud' if they have 'reasonable cause to believe' that the person committed the offense even though it was not committed in their presence.

Continued on Next Page



Judge Stephen C. Cooper

The Honorable Stephen Cooper was a trial lawyer from 1969 until his election in 1986 as District Judge. He previously served on the Southfield City Council as City Council President Pro-tem. He is the immediate past President of the Southfield Bar Association, past President of the B'nai B'rith Barristers and serves on the District Court Committee of the Oakland County Bar Association. He was elected by the judges and lawyers of Oakland County to a second term on the Representative Assembly of the State Bar of Michigan. He has served many community organizations in various capacities including Vice President of the Southfield Chamber of Commerce, Board Member of the League of Women Voters, and Delegate to the Southfield/Lathrup PTA Council.

Judge Cooper serves on Committees of both the Michigan District Judges Association and the National Conference of Special Court Judges of the American Judges Association. Judge Cooper lives in Southfield with his wife and sons where he continues his active involvement in community, educational and charitable efforts.

# New Laws

The third new law provides as fol-

Public Act 50 protects store owners from liability for wrongful arrest in certain cases and allows them to sue the

This law provides that in a lawsuit against the store for false imprisonment, unlawful arrest, assault, battery, liable, or slander, the plaintiff can not win any amount for mental anguish or to punish the store owner if the store owner, employee or security guard used "reasonable force," acted within a "reasonable length of time," acted with "reasonable regard of plaintiffs rights or sensibilities" and did not act with the "intent to injure" the alleged thief.

### **Small Claims Cases** Against the Thief By the Store

A unique new provision in this law allows a "merchant who is the victim of" retail fraud to sue" A "merchant who is the victim of" retail fraud can sue the alleged thief for the value of the items stolen, together with a penalty of ten times the retail price of the property (not less that \$40.00 and not more than \$100.00 for the penalty). Before starting a lawsuit, the merchant must first send a letter to the defendant by certified mail, return receipt requested with delivery restricted to the defendant. The letter must say certain things in it. A sample copy of this letter is available at the AFD office that you can use for this purpose.

Simply fill in the blanks telling the person why you believe they committed the crime of retail fraud, the date on which they committed it, the dollar value of the items taken and the total amount that you are entitled to including the penalty.

If the person to whom you send this letter fails to answer, you can then sue in Small Claims Court and collect the value of the item plus an increased penalty of \$200.00 and costs (not exceeding \$50.00).

It is important to note the following: Do not start a Small Claims case against anyone who is not collectible. There is nothing more frustrating than going through an entire

"There seems to be no pattern: they are both young and old; they are both male and female; both rich and poor ...'

Small Claims case, receiving a Judgment, and being unable to collect it because the defendant is not employed. That should not stop you from sending out the certified letter as that might produce some money without any lawsuits being filed.

Under this new law if a minor steals, the merchant can sue the child's parents.

You cannot sue in Small Claims
Court if you have not first filed a
formal police report with the prosecuting attorney or city attorney (so make sure you have a copy of that police report to show the Small Claims Court if the defendant raises this issue.)

If the thief (or his parents if he is not an adult) pays voluntarily within 30 days of the date of your letter you cannot proceed in Small Claims Court for the additional \$200.00 penalty.

These new laws allow new protections and rights for merchants who are affected by shoplifters, but they must be enforced with care. The protections are available only if the merchant does not overstep his limited authority.

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# Safety Laws

Hazards
In The Food
And Beverage
Industry

t is generally assumed that the injuries incurred in the food and beverage industry are relatively inconsequential. However, facts show that two million workers employed in these operations do have dangerous jobs.

Food service operations have accident and illness rates as high as industries that are commonly thought of as being hazardous places to work. These operations, like any other, present a number of hazards that can result in accidents, injuries, and illnesses.

Stressful and hazardous work environments in the food and beverage industry lead to bruised knuckles and minor cuts that reduce production rates and heighten production errors. Human error frequently results from working under hot, noisy and extremely fast-paced conditions which are ever present in many food and beverage operations.

Sprains and strains account for most lost-time injuries. Floor surfaces, knives, hot water, containers, metal stock and conveyers were the primary causes of all injuries. More than 30 percent of the injuries resulted from slips (not falls) and overexertion.

The average lost work days per injury amounted to 17.9. However, of all the accident causes, the greatest number of average days lost were caused by cutting and slicing machines. The average was 167.7 days lost per injury.

The food and beverage industry, on a national scale for occupational injury and illness incidence rates, ranks last and worst, respectively, in the incidence of lost workdays. According to the U.S.

Department of Labor, Bureau of Labor Statistics, eight out of every 1,000 workers in food processing jobs reported cases of occupa-

tional illnesses, with three cases involving lost workdays. Health problems consisted of skin diseases and disorders, respiratory problems, poisoning and diseases from physical agents.

Nationally, the highest rate of injury was observed in the meat product operations. Non-powered (knives, etc.) and electric hand devices resulted in cuts, wounds, amputations, electrocutions, tenosynovitis, falls and strains.

The high injury rates found in the beverage manufacturing operations were from material handling strains, wet work areas and misuse of chemicals.

Because of the dangers involved in the food and beverage industry, it is essential that accident safety records are properly taken and are analyzed by safety personnel so meaningful accident prevention methods can be established.

For more information on accident prevention in the work place, call AFD. AFD has the only self-insured worker's compensation program in the food and beverage industry.

"The average lost work days per injury amounted to 17.9. However, of all the accident causes, the greatest number of average days lost were caused by cutting and slicing machines."

# Seafood Month

# Vitamin 'Sea'

# **Good for Heart and Profits**

October is "National Seafood Month" according to the National Fisheries Institute, the National Marine Fisheries and Wildlife Association, and the U.S. Department of Commerce.

Ever since seafood and fish were deemed as food that could reduce the risk of heart disease, they have gained a whole new school of admirers. Many people are now making it a habit to include fish and other seafoods in their diet at least once a week.

Most seafood is low in fats and cholesterol, high in protein, low in calories and sodium, and a good source of vitamins and minerals.

Seafood entrees have become

popular in most restaurants, and many people have a desire to become more familiar with the different preparations. Educating customers about the preparation of seafood lessens the intimidation some may feel about purchasing different seafoods. Recipes and nutritional information near the seafood display may entice more customers to buy and prepare their own seafood.

For nutritional information and recipes for a variety of seafood, or for information about starting a seafood display, contact Arthur Tillman, Corporate Chef and Advisor for Salasnek Fisheries, 2140 Wilkins St., Detroit.



Arthur Tillman displays one of many varieties of fish handled by Salesnek Fisheries in Detroit.





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# **Associated Food Dealers** Wholesaler - Supplier - Service **Directory**

The businesses listed below are associate members of Associated Food Dealers of Michigan and/or Detroit Association of Grocery Manufacturers Representatives (DAGMAR).

# **Associates**

Amano America, Inc. (313)279-3515

American Synergistics, Inc.

**Bureau of State Lottery** 

Cliff Scepansky Associates (313)751-2131

**Danor Corporation** 27451 Pierce Southfield, MI 48076 (313)557-3476

**H & S Distributors** 1412 Beard Detroit, MI 48209

(313)842-6204 Herman Ruben Sales Com-

pany 23350 Essex Way Court Southfield, MI 48034 (313)354-6433

**Hubbard Apiaries** Box 160 Onsted, MI 49265 517-467-2051

Kindred Corp.

6899 Lange Ct. Clarkston, MI 48016 (313)625-7212 Sales training, Inventory control. Field Sales

Lauren Kachingian Distributors (313)843-2898

Lloyd's & Associates 29330 Marimoor Southfiled, MI 48076 (313)356-0472

Miko & Associates 21083 Virginia East Detroit, MI 48021 (313)776-0851

**Motor City Ford Truck** (313)591-1234

Wileden & Associates

659 Hudson Clawson, MI 48017 (313)588-2358

# Bakeries

Archway Bakeries, Inc.

19669 Parker Livonia, MI 48152 (313)476-2066

Archway cookies, cakes, danish,

**Awrey Bakeries** 12301 Farmington Rd Livonia, MI 48150 (313)522-1100

Quality Fresh Baked - Breads. Buns. Cakes. Cookies, Danish, Pies, Muffins,

C & C Distributors 3435 - 22nd Street Wyandotte, MI 48192

Continental Baking Co. 1100 Oakman Blvd. Detroit, MI 48238 (313)868-5600 Hostess Cake, Wonder Bread

Franchise Bakery (313)674-4671

Genreal Biscuit Brands Gouldi5100 Dearborn, MI 48126 (313)584-1110

**Hostess Cakes** ll00 Oakman Detroit, MI 48238 (313)868-5600

Koepplinger Bakeries, Inc. 15200 W. 8 Mile Rd. Oak Park. MI 48237 (313)967-2020

S & M Biscuit Distributing 15200 Rushmoore Taylor, MI 48180 (313)893-4747

Stella D'Oro Cookies, Breadsticks, Delverde Pasta, Perugina, Chocolate. Confections

Stella D'Oro Biscuits

Taystee Bakeries

Veri-Best Baking Company Ferndale, MI 48220 (313)398-6830

Wonder Bread 1100 Oakman Blvd Detroit, MI 48238 (313)963-2330

# Banks

Comerica, Inc.

Madison National Bank

Michigan National Bank (313)489-9100

# Beverages

7UP of Detroit, Inc.

12201 Beech Daly Rd.
Detroit, MI 48239
(313)937-3500
7UP. Canada Dry. Royal Crown Cola, Sunkist, Perrier, Hawaiian Punch, Red Rose Tea, Country Time Lemonade, Hires Root Beer

Adolph Coors Company

Coors, Coors Light, Heman Joseph's. Killian's Red Beer, Coors Extra Gold

Anheuser-Busch, Inc. 29100 Northwestern Hwy Southfield, MI 48034 Souinield, Mil 48034
(313)354-1860

Budweiser, Bud Light, Busch,
Natural, LA, King Cobra, Michelob,
Michelob Light, Michelob Dark,
Carlsberg, Elephant Mall Liquor,
Carlsberg Light Carlsberg Light

Bellino's Quality Beverage 25555 Northline Taylor, MI 48180

(313)946-6300 Gallo, Riunite, Paul Masson, Prince Pirate, Bellino Asti Spumante

Coca-Cola Bottlers of Detroit 5981 W. Warren, Detroit MI 48120 (313)897-5000 Coca-Cola Brands, Sauirt, Dr. Pep-

per Lipton Tea Continental Liquor Co.

1940 Thunderbird Troy, MI 48084 (313)362-2691 Jim Beam Brands Co

Cooper-Wieferman Spirits Co. 11211 Morang Detroit, MI 48224

(313)521-8847 Bacardi, Gallo, W.A. Taylor, Stolichnaya, Laird Co, Schieflein- Somerset. Fleishmann's Sazerac. American Distilled Spirits, Associated Imomerican urstined Spirits, Associated Importers, Carriage House Impt. Federal Distillers, Sidney Frank Impt., E & J Distillers, Heaven Hill Dist, Kentucky Brands

Demorest Enterprises Int.

P.O. Box 183 St. Clair Shores, MI 48080 Demorest Ent. Int., Paramount Disillers

Don Lee Spirits Group 14301 Prospect Dearborn, MI 48126 Don Lee Spirits, Christian Brothers. Seagram Golden Spirits

Ever Fresh Juices, Inc. 6600 E. 9 Mile Rd. Warren, MI 48091 (313)755-9500 Pure Fruit Juices, Fruit Drinks.

Faygo Beverages Inc. 3579 Gratiot Detroit, MI 48207 (313)925-1600 Faygo, Schwepps, Bubble Up

G. Heileman Brewing Co. 303 E. Wacker, Suite 1040 Chicago, IL 60601 (313)941-0810

# Wholesalers - Suppliers - Services

#### General Liquor Co.

373 Victor Ave. Highland Park, MI 48203 (313)867-0743

Liqueur Co. Barton American Brands, Distillers Stock USA, Domecq Impts, Freshof, Jugertee Dist., Glenmore Distillers, Hot Shot, Inc., Mar Salle, Med-ley Distilling, Potter Distilleries. Premuere Wine Merchants, Renfield Impts, Shenley Dist.

### Goebel Brewing Company

**Great Lake Spirits** 

17321 Telegraph #203 Detroit, MI 48219 (313)538-4996

Black Prince Dist. Crestfield Importers, Star Liquor Prod

#### Hiram Walker, Inc.

31275 Northwestern Hwy. #231 Farmington Hills, MI 48018 (313)626-0575

Canadian Club, Canadian Club Classic, Royal Canadian, Harveys, Teacher's Scotch, Irish Mist, Hiram Walker Cordials

#### The House of Seagram

26955 Northwestern Hwy. #145 Southfield, MI 48034 (313)262-1375

Crown Royal, Chivas Regal, 7-Crown, VO, Seagram Gin, Glenlivet, Mvers's Rum, Captian Morgan Rum, Lerous Cordials

### **Hubert Distributors, Inc.**

#### J. Lewis Cooper

12400 Strathmoore Detroit, MI 48227 (313)835-6400 Imported & Domestic Wines

#### K & R Spirits Group

373 Victor Ave. Highland Park, MI 48203 (313)869-7755 Calech Imports, Campari USA Carillon Imports, Carumba, Wm. Grant & Sons, Juarez Tequila, Lamont Winery, White Rock, Twelve Stone Flagons, Age International, Brown Forman Beverage

# L & L Liquor Sales Company

#### Majestic Liquor Sales

1242 Rankin Troy, Mi 48083 (313)583-2011 Hiram Walker, Inc

## Mel Larsen Distributors, Inc.

#### Michigan Crown

25511 Southfield #120 Southfield, MI 48075 (313)424-8899

Barton Brands. Buckingham Wile Co. Consolidated Dist. Prod. Robert Denton & Co. Kobrand Corp. L&L. Wine & Spirits, Vintners Int.

#### Miller Brewing Co

2323 N. Mayfair Rd. Wauwatosa, WI 53226 414-259-9444

Miller High Life, Miller Lite, Miller Genuine Draft. Lowenbrau Special & Dark Special, Meister Brau, Milwaukee's BestiLite & Dark, Magnum Malt Liquor, Matilda Bay Original Fruit, Matilda Bay

#### Pacific Ocean Pop Co., Inc.

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#### **The Paddington Corporation**

J & B Scotch, Bailey's Irish Cream Amaretto di Soranno, Knockando Single Malt, Malibu Coc. Rum, Rumple Minze. Cinzano Asti & Vermouth

#### Paul Mann Distributors

20320 Cornille Roseville, Mr 48066 (313)294-9390

Paul Mann Vintage Wine

### Pepsi-Cola

2651 E. 10 Mile Rd. Warren, MI 48091 (313)754-7550

Pepsi, Diet Pepsi, Caffeine Free Pepsi, Vernors, A & W Root Beer, Mountain Dew, Lemon Lime Sice, Orange Slice

#### Powers Distributing, Inc.

2000 Pontiac Drive Pontiac, MI 48053 (313)682-2010

#### R & A Marketing

24400 Northwestern #209 Southfield, MI 48075 (313)356-4191

#### R. M. Gilligan, Inc.

28237 Orchard Lake Rd #130 Farmington Hills, MI 48018 (313)553-9440

Heublein Inc. Palace Brands Co. The Paddington Corp. Maidstone Wine & Spirits Inc. Morgan Furze LTD. Austin Nichols & Co. Int. Vintage Wine

#### R & M Liquor

1940 Thunderbird Troy, MI 48084 (313)362-1801

Chaska Products, Imported Products Co. James C. Susser

#### Serv-U-Matic Corporation

P.O. Box 166 LaSalle, MI 48145 (313)528-0694

#### Squirt-Pak

#### The Stroh Brewery Company

100 River Place Detroit, M1 48207 (313)446-5026 Stroh, Old Milwaukee, Schaefer, Red Bull Signature Sundance White Mountoin Cooler

#### W. A. Taylor & Company

671 E. Big Beaver #105 Troy, MI 48083 (313)689-6941

Courvoisier Cognac, Drambui Liqueur, Tia Maria Coffee Liqueur, Maker's Mark Bourbon, Carolans Irish Cream, Glenmorangie Malt Scotch. Black Tower Wine, Old Smuggler Scotch, Pommery Champagne, Cockburn Ports

#### Towne Club Beverages

25109 Ryan Road Warren, MI 48091 (313)756-4880

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#### Universal/L&L Liquor Co.

1940 Thunderbird Troy, MI 48084 (313)362-1801

Jacquin Florida Dist , Mohawk Li-queur Corp , Montello Brands, Schieffelin & Somerset, Shaw Ross Importers, 21 Brands

# Vernors, Inc. (313)833-8500

#### Vic Wertz Dist. Co.

44900 Vic Wertz Drive Mt. Clemens, MI 48043 (313)469-6333

3)469-6333 Miller High Life, Miller Genuine ift, Lowenbrau, Meister Brau, Draft. Heineken, Grizzly, Amstel, Milwaukee's

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15100 Second Blvd Detroit, MI 48203 (313)883-1600

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#### Warner Vineyards

706 S. Kalamazoo Street Paw Paw, MI 49709 616-657-3165

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# **Brokers**

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25240 Rue Verssailles Oak Park, MI 48237 (313)967-3701

#### Ameri-Con, Inc.

24395 Indoplex Circle Farmington Hills, MI 48018 (313)478-8840

Eagle Brand Milk, Cremora, Cracker Jacks. Vanish. Drano. Juices. Hein: tomato products. Prince and Classico Italian food products. On-Cor frozen entrees. Plochman Mustard, Moutain Top

**Arlana Food Brokers** 17630 W. Seven Mile Detroit, MI 48235 (313)567-6011

#### **Bob Arnold & Associates**

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#### City Foods Brokerage

3273 Hubbard Detroit, MI 48210 (313)894-3000

Bil-Mar Mr Turkey, Jones Dairy Farms, Gold Kist Cornish Hens, On-Cor Redi-Serve, S & T Bakery

#### Charles Mascari & Associates (313)399-0950

## **Chuck Batcheller Company**

#### Conrady-Greeson Company

500 Oliver Troy, MI 48084

(313)362-0800

Dressings, Cheese, Peanuts, Seafood

#### **Estabrooks Marketing**

300 S. Hughes Howell, MI 48843 517-548-3750

#### James Tamakian Associates,

Inc. P.O. Box 2127 Southfield, MI 48037 (313)424-8500

Grocery, Bakery, Deli, Produce Hardware/Houseware. Foodservice

#### Mashour Food Brokerss

3251 S. Telegraph Dearborn, MI 48124 (313)565-2030

# Marks & Goergens, Inc.

3522 Roger Chaffee Blvd, S.E. Grand Rapids, MI 49508 (313)354-1600 DurkeeFrench Foods, Kraft Dairy

Group. Mrs. Smith Pies. Andrew Jergens Co. Stokley USA, UPJohn Co, Beech Nut Nutrition Corp. Del Monte USA, Duracell, Miles Laboratories, Chock full o' Nuts Corp

#### Marks & Goergens of Grand Rapids Inc.

352 Roger Chaffee Blvd S E Grand Rapids, MI 49508 616-452-8771

Monarch Store Labelers, and Supplies, Sonoco Plastic Sacks Frozen Grocery and Haba items

#### McMahon & McDonald, Inc.

5247 Secor Road Toledo, OH 43623

# Wholesalers - Suppliers - Services

## **Brokers**

Northland Marketing

24445 Northwestern Hwy P.O. Box 865 Southfield, MI 48037 (313)353-0222

Revnolds, Speas. Roman, Klondike, Knorr, Schaffer Clarke, New England Shrimp

J.B. Novak & Associates

69505 Saxon Dr Romeo, MI 48065 (313)752-6453

Private label Mfg. food products

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Farmington Hills, MI 48018 (313)626-8300

Pfeister Company

36300 Schoolcraft, Box 3304 Livonia, MI 48150 (313)591-1900

Grocery, Frozen, Dairy, Deli, Meat. Produce, HBA, Food Service

Sahakian Salm & Gordon

15160 W Eight Mile Suite 207 Oak Park, MI 48237 (313)968-4800 Seafoods, Nuts. Dates, Raisins

Stark & Company

3030l Northwestern Hwy Farmington Hills, MI 480l8 (313)851-5700

United Salvage Company

28349 Fountain Roseville, MI 48066 (313)772-8970

V.I.P. International

Enterprises 16937 Harper Ave. Detroit, MI 48224 (313)885-2335

Pre-Moistened Towellets, Paper Towels, Extracts, Flavorings, Sauces, Salad Dressings, Herbal & Medicinal Teas, Pasta's Salad Mixes

VanDusen, Hall Stevens, Inc.

P.O. Box 07086 Detroit, MI 48207

# Candy/Tobacco

Eastern Market Candy./Tobacco

Fontana Bros., Inc.

365 Victor Ave. Highland Pk., MI 48203 (313)868-8600

Wolverine Cigar Company

4603 W. Fort Detroit, MI 48209 (313)554-2033

## Consultants

Bellanca, Beattie, DeLisle

Kindred Corporation

6899 Langle Ct. Clarkston, MI 48016 (313)625-7212

National Exposition Services (313)865-1000

# Dairy

The Borden Company,

30550 Stephenson Hwy. Madison Heights, MI 48071 (313)583-9191

C.F. Burger Creamery

P.O. Box 28006 Detroit, MI 48228 (313)837-6000

Country Pride Dairy

2934 Fenkell Detroit, MI 49238 (313)864-0550

Fresh Dairy-Milk, Sour Cream, Cottage Cheese, Ice Cream

Tom Davis & Son Dairy

P.O. Box 318 Madison Hgts, MI 48071 (313)583-0540

Milk. Ice Cream. Butter. Eggs. Cheese, Salads

Golden Valley Dairy

12800 Northend Oak Park, MI 48237 (313)399-3120

Haagen-Daz Ice Cream, Brevers, Sealtest Milk Ice Cream

London Farm Dairy

P.O. Box 887 Port Huron, MI 48060 (313)984-5111 Milk. Ice Cream

Melody Farms Dairy

3111 Industrial Dr. Livonia, MI 48150 (313)525-4000

Milk, Ice Cream, Fruit Juices

Stroh's Ice Cream

100 River Place Detroit, MI 48207

Ice Cream, Novelties, Italian Ices, N-

Twin Pines Farm Dairy

8101 Greenfield Detroit, MI 48228 (313)837-6000 Milk & Dairy Products

Wesley's Ice Cream Co.

18940 Weaver Detroit, MI 48228 (313)270-3200

Ice Cream products

## **Delis**

Dudek Deli Foods, Inc.

Hamtramck, MI 48212 (313)891-5226 Pierogi, Stuffed Cabbage, Crepes, Potato Pancakes, Meathalls, Deli Dills, Hot Deli Mustard, Horseradish

Pluss Marketing

Row-Bur Distributors

226L Star Court Auburn Heights, MI 48057

# **Dentist**

Richard E. Klein, DDS, PC (313)547-2910

# Eggs/Poultry

Capitol Poultry

1466 Fisher Fwy. Detroit, MI 48207 (313)567-8200

Linwood Egg Co., Inc.

1725 Larkwood Troy. Ml 48084 (313)524-9550 Fresh Shell Eggs, Frozen Egg

McCully Mendelson Company 13080 Capital Ave. Oak Park, MI 48237 (313)541-4060

Eggs. Butter. Cheese. Yogurt, Deli

McInerney-Miller Brothers

200l Brewster Detroit, MI 48207 (313)833-4800

Qualmann Quality Egg Com-

pany 2802l Shadowood Lane Mt. Clemens, MI 48045 (313)468-0351

# **Equipment**

Am Syn Cleaning Systems

800-448-2754
All equipment, chemicals and supplies for retail store cleaning

Ameri-Pro Systems Corp.

Chemicals/Machinery, Propane Buf-

Belmont Paper & bag Com-

pany (313)491-6550

**Black Jack Iron Works** 

**Brehm Broaster Sales** 

P.O. Box 545 Edmore, Mi 48829

517-427-5858 Equipment & Supplies

**Bunzl-Detroit** 

Central Alarm Signal, Inc.

DCI Food Equipment

5350 E. Davison Detroit, MI 48212 (313)369-1666

Digi Scales, Hollymatic, Juice Tree, Bizerha, Smith Equipment

**Gardell Company** 

Kasco Atlantic Service CO.

**Market Mechanical Services** 

Michigan Bakery Supply Co.

326L BELLEVUE Detroit, MI 48207 (313)571-3300

**MMI** Distributing

Jay Jonathon Dearborn, MI 48126 (313)582-4400 Alto-Shaam hot deli systems. Chester Fried Chicken systems, Ice- O-Matic Ice Machines, Nieco Automatic Broilers, Pizza Ovens, Amana Microwaves, sales, parts and service

Refrigeration Engineering 616-453-2441

Superb Vacuum Cleaners (313)491-3900

Steger-Stowel Corp. 421 Main St. Toldeo, OH 43605 419-693-0571

Foodservice Equipment, Design. Supply

# Fish/Seafood

Hamilton Fish Co.

1901 Brewster Detroit, MI 48207 (313)832-6100 Fish, Seafood

Michigan Food Sales

l690l Harper Detroit, MI 48224 (313)882-7779

Salasnek Fisheries, Inc.

Salasnek Fisheries, Inc. 2140 Wilkens Detroit, MI 48207 (313)567-2000 Large variety of fish and seafood

Standard Fish Dist.

1011 E. Ferry Detroit, MI 48211 (313)871-1115

Tallman Fisheries

Rt. 2 Box 2242 Manistique, MI 49854 906-341-5887

White Fish Cavier, Smoked Fish. Fresh Fish

# Wholsalers - Suppliers - Services

## **Florists**

Flower Menageri

Livernois-Davison Florist

### **Ice**

Midwest Ice Corporation

14450 Linwood Detroit, M1 48238 (313)868-8800

Packaged Ice Cubes, Ice Carvings, Rock Salt

New City Ice Co.

1781 Cadillac Ypsilanti, MI 48198 (313)485-0430

## **Insurance**

Blue Cross & Blue Shield

Creative Risk Management 34820 Harper Rd

34820 Harper Rd, Mt. Clemens, mt. 48043 (313)792-6355 **D.O.C. Optical Centers** (313)354-7100

Financial Guardian, Inc.

5435 Corporate Drive, Suite 300 Troy, MI 48098 (313)649-6500

Frank P. McBride, Jr., Inc. (313)445-2300

Gadaleto, Ramsby & Associates 517-351-7375

K.A. Tappan & Associates (313)354-0023

Mitzel Agency, Inc.

Monroe-George Agency (313)646-0311

North Pointe Insurance

Prime Underwriters, Inc. (313)837.8737

Rollins Burdick Hunter of Mich. (31,3) 962-6442

Ward S. Campbelll, Inc.

# **Inventory**

Abacus Inventory Specialists

Goh's Inventory Service (313)353-5033

Menczer & Urcheck P.C.

RGIS Inventory Specialists (313)978-1810

George R. Shamie Jr., P.C. (313)474-2000

# Manufacturers

**Absopure Water Company** 

Plymouth, MI 48170 (313)459-8000

Carnation Co.

31313 Northwestern Hwy. Farmington Hills, MI 48018 (313)851-8480

Coffee Mate, Carnation Instant Breakfast, Evaporated Milk, Ice Cream, Mighty Dog, Fancy Feast Don's Chuck Wagon Products Co.

27300 Gloede Warren, MI 48093 (313)771-9410

Onion Rings, Chicken Batter Mix. Fish-n-Chips Batter Mix. Mushroom Batter Mix

Del Monte USA

31600 W. 13 Mile #120 Farmington Hills, MI 48018 (313)737-4790

Del Monte, Hawaiian Punch

General Foods Corporation

(313)427-5500 Jell-O Frozen Novelties, Birds Eye Cool Whip, Birds Eye Vegetables

Great Lakes Mushroom CoOp

23950 Ryan Road Warren, MI 48091 (313)757-0888

Canned Mushrooms

Groeb Farms, Inc.

P.O. Box 269 Onsted, MI 49265 517-467-2065

Honey, Molasses, Peanut Butter

Hamilton Meat Pie Co.

5252 Oakman Dearborn, MI 48126 (313)582-2028

# **EVERFRESH**

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# Wholsalers - Suppliers - Services

#### Home Style Food, Inc.

5163 Edwin Hamtramck, MI 48212 (313)874-3250

Potato Salad, Cole Slaw, Macaroni

#### Kraft Foods

33530 Schoolcraft Livonia, MI 48150 (313)261-2800

#### Lancia Bravo Foods

58 A Hook Ave Toronto, ON CA 0 416-766-7631

#### Nabisco Brands, Biscuit Division

24100 Research Drnive Farmington, MI 48024 (313)478-1402

Oreo Cookies Premium Crackers. Ritz Crackers, Chips Ahoy, Fig Newtons, Triscuit, Wheat Thins, Honey Maid Graham Crackers

## Philip Morris U.S.A.

(313)855-6454 Virginia Slims, Merit, Benson & Hedges, Marlboro, Cambridge

#### The Prince Company

26155 Groesbeck Warren, MI 48089 (313)772-0900 Pasta, Egg Noodles

#### Proctor & Gamble

P.O. Box 5100 Southfield, MI 48086

#### Rafal Spice Co

pourris, Herbs

2521 Russell Detroit, MI 48207 (313)259-6373 Bulk Coffee Beans, Teas, Spices, Pot-

#### **Red Pelican Food Products**

5650 St. Jean Detroit, MI 48213 (313)921-2500 Mustard, Vinegar, Horseradish, Cat-

# Safie Bros. Farm Pickle Co.

52365 N. Gratiot Avenue New Baltimore, MI 48047 (313)949-2900

#### **Shedd's Food Products**

1440l Dexter Blvd. Detroit, MI 48238 (313)868-5810

#### **Stehouwer Frozen Foods**

2055 Bristol Road, N.W Grand Rapids, MI 49504 616-453-2471

Tony's Pizza Service 3045 Grange Hall Rd. Holly, MI 48442 517-224-9311 Red Baron Frozen Pizza, Frozen

#### Tony Packo Food CO.

1902 Front Street Toledo, OH 43605 419-691-1953

# Meats

#### **Bob Evans Farms**

6270 Plymouth Ann Arbor, MI 48105 (313)422-8000

#### Butcher Boy Meats, Inc.

20643 Stephens St. Clair Shores, MI 48080 (313)771-9880 Hams, Lunch Meats, Hot Dogs, Pep-

## Flint Sausage Works

1517 St. John Street Flint, M1 48501 (313)239-3179

peroni, Hard Salami

### Guzzardo Wholesale Meat,

2888 Riopelle Ave. Detroit, MI 48207 (313)833-3555 Meats

#### **Hartig Meats**

1525 Division Detroit, MI 48207 (313)832-2080

#### Herrud & Company

#### **Hygrade Food Products**

38200 Plymouth Livonia, MI 48151 (313)464-2400

#### Kowalski Sausage Co.

2270 Holbrook Hamtramck, MI 48212 (313)873-8200 Smoked Meats, Kielbasa, Hot Dogs, Bologna, Ham

#### Maxwell Foods, Inc.

1951 E. Ferry Detroit, MI 48211 (313)923-9000 Meats. Seafoods

Oscar Mayer Foods Corp. 17177 N. Laurel Pk. Dr. Livonia, MI 48152 (313)464-9400 Processed Beef, Pork, Turkey

#### Osten Meat Co.

3340 Trumbull
Detroit, MI 48208
(313)963-9660
Excel and IBP Beef & Pork, Veal, Lumb, Chicken, Cheese

#### LKL Packing, Inc.

2920 Riopelle Detroit, MI 482087 (313)464-2400

# Midwest Butcher & Deli

Supply P.O. Box 3117 Pontiac, MI 48059 (313)332-5650

#### Naser Internaitonal Wholesale

37455 Lancaster Livonia, MI 48154 (313)464-7053

#### National Chile Company

6700 E. Davison Detroit, MI 48212 (313)365-5611

#### **Potok Packing Company**

2415 E. McNichols Detoit, MI 482212 (313)893-4228

#### R.E. Smith, Inc.

4510 Livemois Detroit, MI 48210 (313)894-4369

#### Ray Weeks & Sons Co., Inc.

36901 32 Mile Rd. Richmond, MI 48062 (313)727-3535 Carcuss & Boxed Beef. Pork **Products** 

#### Sheldon's Packing House

657 W. Front Ovid, MI 48866

#### Smith Meat Packing, Inc.

1420 Thomas Street Port Huron, MI 48060 (313)985-5900

#### Swift-Eckrich, Inc.

26135 Plymouth Redford, MI 48239 (313)937-2266 Swift-Premium, Butterball, Eckrich

#### Thorn Apple Valley, Inc.

1487 Farnsworth Detroit, MI 48211

#### Winter Sausage Mfg., Inc.

220ll Gratiot East Detroit, M1 48021 (313)777-9080

#### **Wolverine Packing Company**

1340 Winder Detroit, MI 48207 (313)568-1900

# Media

## Arab & Chaldean TV-62

**Show** (313)352-1343

# The Beverage Journal 8750 Telegraph Rd. Suite 104 Taylor, MI 48180 (313)287-9140

Daily Tribune (313)541-3000

#### **Detroit Free Press**

321 W. Lafayette Detroit, MI 48231 (313)222-6400

## Macomb Daily

Michigan Chronicle

# WDIV-TV 4 (313)222-0643

WJBK-TV 2 (313)557-9000

WWJ-AM/WJOI-FM

## Non-Food

#### Gibralter National Corp.

895l Schaefer - Bldg. 4 Detroit, MI 48228 (313)491-5610

# Items Galore (313)774-4800

Ludington News Co., Inc. 1600 E. Grand Blvd. Detroit, MI 48211 (313)925-7600

## Magazines & Books

Sandler-Stone Company 2260 Scott Lake Rd. Pontiac, MI 48054 (313)333-4300

Warrior Martial Arts Supplies

# **Office Supplies**

City Office Supplies

# Produce

# Faro Vitale & Sons, Inc.

2820 Rivard Detroit, MI 48207 (313)393-2200

#### Harry Becker Produce

2820 Rivard Detroit, MI 48207 (313)841-2500

# M.B.C. Foods (313)963-0746

#### Michigan Repacking & Produce

720l W. Fort Street Detroit, MI 48207 (313)841-0303

# Tony Serra & Sons Produce 15241 East 10 Mile Rd.

East Detroit, MI 48021 (313)758-0791

#### Vitale Terminal Sales 393-2200

# Wholesalers - Suppliers - Services

# **Promotions**

Action Advertising Dist.

American Mailers

Gateway Outdoor Advertising

Haan Display Sign Service 616-243-3223

Orient Printing & Advertising

Stanley's Advertising & Investments
(313)961-7177

Stephen's Nu-Ad, Inc. 17630 East 10 Mile Rd. East Detroit, MI 48021 (313)777-6823

# RealEstate

Butts & Company/Earl Keim

Coldwell Banker (313)559-1300

## Kryszak Enterprises

O'Rilley Realty & Investments

Sarafa Realty (313)851-5704

## Services

A.J. Shaheen Electric Co.

Checkpoint Systems

D/A Central, Inc. (313)399-0600

F.D. Stella Products 7000 Fenkell Detroit. MI 48238 (313)341-6400

Guardian Armored Security (313)697-7060

Hobart Corporation

Intro Marketing

# J.R. Marketing & Promotions

Letter Perfect Mailers 2530 Woodcreek Lane Davisburg, MI 48019 (313) 634-5006

M & H Supply Co. 11351 E. Seven Mile Rd Detroit, MI 48234 (313)521-5150

Marketplace Services (313)557-4500

Motor City Electronics

**PJM Graphics** 20600 Schoolcraft Detroit, MI 48223 (313) 535-6400

Professional Floor Maintenance (31,3)839-5840

Retail Demonstrators (313)846-7090

Sales Control Systems (313)356-0700

Vend-A-Matic

# **Snack Foods**

Better Made Potato Chips

Cain's Potato Chips 2229 John R Warren, MI 48(09) (313)756-0150

**Detroit Popcorn Co.** 12065 Telegraph Rd. Redford. MI 48239 (313)531-9200

Popped Corn, Caramel Corn, Cheese Corn, Popcorn Machines, Slush Machines, Slush Puppies

Express Distributors (313)853-7733

Kar Nut Products Company 525 Wanda Femdale, MI 48220 (313)541-7870 Edible Nuts, Meat Products, other related snack food items

Jays Potato Chip Co. 25300 Northline Taylor, MI 48180 (313)946-4024

Jays Potato Chips, Pop Corn Pret-

# SCOT LAD OHIO . DIVISION

# is now serving more and more independent retailers in "AFD Country"

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Lake End Sales Company for your HBA
Fort Wayne, Indiana ● Phone (219) 749-8561





Subsidiary of Roundy's Inc. 1100 Prosperity Road Lima, Ohio 45802 419-228-3141

# Wholesalers - Suppliers - Services

# **Snack Foods**

Continued

Frito-Lay, Inc.

1200 Reeck Rd. Southgate: MI 48195 (313)287-4550

Metro Snacks (313)525-4000

Nichlas Distributors

Variety Nut & Date Company

700l Chicago Warren, MI 48092 (313)268-4900

# **Spices**

**Rafal Spice Company** 

2521 Russell Street Detroit, MI 48207

# Warehouse

**Boag Cold Storage Warehouse** 

Detroit, MI 48216 (313)964-3069

# Wholesalers

Abner Wolf Distributors 8601 Meadowdale

Detroit, MI 48226 (313)943-3300 Grocery, Meat, Produce, Frozen Food, Dairy

Bernea Food Services, Inc.

**Boag Cold Storage** Warehouse Co.

1448 Wabash Ave. Detroit, MI 48216 (313)964-3069

Cold storage and by products packer

D.M.F. Bait Company

1711 Cass Lake Rd. Keego Harbor, MI 48320 (313)681-0049

Packaged Canadian nighterawlers

D.S.M. Food Products, Inc.

(313)491-3333
Ingredients and packaging products for the bakery industry

Detroit Food Service Company (313)842-2760

**Empire Wholesale Company** 

Epco Foods, Inc.

4 Russell Detroit, MI 48211 (313)875-4040

Poultry, Beef. Pork, Smoked Meats, Processed Meats, Lunch Meats, Fish,

Food Marketing Corporation

Voluntary Wholesaler, Retail Support

Foodland Distributors

12701 Middlebelt Livonia, MI 48150 (313)523-2177

Grocery, Tobacco, Non Foods, Haba, Dairy, Frozen-Produce, Meat

Jerusulem Falafil Mfg.

35695 Ford Westland, MI 48185

Kap's Wholesale Food Ser-

2630 Riopelle Detroit, MI 48207 (313)961-6561

Kramer Food Company

Troy, MI 48084 (313)585-8141

Lipari Foods

40585 Production Drive Mt. Clemens, MI 48045 (313)469-0131

M & B Distributing Co.

925 South Dort Hwy Flint, MI 48503 (313)767-5460

Grocery, Frozen Food, Dairy, Meat

Mel Larson Distributors, Inc.

9450 Buffalo Hamtramck, MI 48212 (313)873-1014

Reno's Pizza, LaYogurt, Hillshire -Kahn Meats, Jello Pudding snacks, Con-

Metro Grocery, Inc.

1331 Holden Detroit, MI 48202 (313)871-4000 Grocery, Health & Beauty Aids.

National Wholesale Food

6425 W. Vernor Detroit, MI 48209 (313)841-7730 Grocery products

Norquick Distributing Co. P.O. Box 3308 Livoma, MI 48151 (313)522-1000

Complete line grocery, frozen, dairy

Northwest Food Co of Mich.

1230l Conant Detroit, MI 48212 (313)368-2500

Party Maker Inc.

Wyandotte MI 48197 (313)281-1751

Keg Cooler, Adult video distribution

Pellerito Foods

Detroit, MI 48207 (313)831-3344

Philip Olender & Company

Plus Marketing

Livonia, MI 48154 (313)895-7587 Full line deli & bakery

Rainbow Ethnic & Specialty Foods

947 Madison Birmingham, MI 48008 (313)646-0611

Raskin Foods

24660 Dequindre Warren, MI 48091 (313)759-3113

Row-Bur Distributors, Inc.

2261 Star Ct. Auburn Hgts, MI 48057

(313)852-2616 All delicatessen foods, Salads, Ready-to-eat Roast Beef. Chicken Breast, Turkey Breast. Kosher Corned Beef. Hams, all Cheeses

Scot Lad Foods, Inc.

1100 Prosperity Lima, OH 45802 419-228-3141

Grocery, Dairy, Frozen Foods, Meat

Serv-U-Matic Corp.

P.O. Box 166 LaSalle, MI 48145 (313)243-1822

Maxwell House Coffee, JFG Coffee, Folgers Coffee, Cadillac Coffee, Cream,

**Sherwood Food Dist.** 

18615 Sherwood Detroit, MI 48060 (313)366-3100

State Wholesale Grocers

2739 Russell St. Detroit, MI 48207 (313)567-7654

Spartan Stores, Inc.

Full line retailer owned Food Distribution CTR Providing products & sup-portive retail services to their customers.

The Wholesale House 10450 W. Warren Dearborn, MI 48126 (313)846-6209

Grocery, Candy, Non-foods, Cigaret-

# **Association News**

# **Another Successful Golf Outing**

Hundreds of golfers came out on August 15th to enjoy, mix, mingle, hit 'em long and straight, eat and drink and celebrate AFD's 14th Annual Scholarship Golf Outing.

To all of the companies who supported our Scholarship Golf Outing, by sponsoring a golf hole, by serving on the Golf Committee, by donating prizes, gifts, and/or food, we THANK YOU! Be sure to show your appreciation by supporting the following companies:

Paul Inman & Assoc. – Gadaleto & Ramsby – Coca- Cola/Detroit – Sargento Cheese – 7-Up/Detroit – Stroh's Ice Cream – Oak Distributing – City Marketing – Blue Cross/Blue Shield – Mel Larsen Dist. – Hiram Walker – Adolph Coors – Check/Point Systems – Jay's Foods – Detroit Free Press – AIN Plastics – Faygo Beverages – Miller, Mason & Dickenson – La Yogurt – J.

Lewis Cooper - Kowalski Sausage -Ludington News - Brown-Forman Beverage - Hillshire Farms - Pepsi Cola - Miceli Cheese - Wayne Distributing - Stark & Co. - Don Lee Distributors - General Wine - Cooper-Wieferman - Frito Lay - House of Seagram - Archway Cookies - Wisdom Importing - Gorman Golf Inc. - Dial Corp. - Campbell Soup - Procter/Gamble Soap Div. - North Pointe Ins. - Stacy's Golf Center - Lever Brothers - Maxwell Coffee - McMahon & McDonald - Acme Food Brokerage -PJM Printing – Stotz Publications – My 3 Sons Party Store - Norquick Dist. -Metro Grocery - Tony's Pizza -Koepplinger's Bakery - Kraft Foods -Northland Marketing - Hills Bros. Coffee - Carnation - Pfeister - Delta Airlines - Nippon Travel Agency - AAA -AmeriCon - KarNut - Creative Risk -Philip Morris - Royal Food Center.

# Reserve this Date: January 27, 1989

The Associated Food Dealers has selected January 27, 1989 as the date for the next annual AFD Trade Dinner, one of the highlights of the year for the AFD membership.

The 1989 Trade Dinner will be held at the same location as last time — luxurious Penna's of Sterling Heights.

You won't want to miss the exciting evening of fun, food, fellowship and entertainment that has been planned. Following a Mardi Gras theme, entertainment will feature fortune tellers, caricaturists and the "Great Impersonators," a hillarious comedy act featuring impersonations of well-known stars.

So be sure to mark January 27, 1989 on your calendar. Watch your mail and your Food Dealer magazine for ticket information or call the AFD office at (313) 557-9600.



# Health Care

# Confused by all the Health Care Coverages?

Become "unconfused" by checking out AFD's exclusive "Triple Option" Blue Cross Blue Shield plans. These "cost containment" options can save you and your employees premium dollars without reducing benefits. Depending on the size of your group, your employees can choose from three basic types of coverage and only Blue Cross and Blue Shield of Michigan offer these choices across the state:

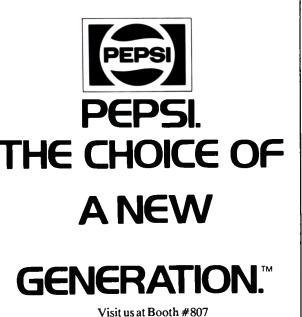
• Blue Traditional the time tested coverage which allows you to choose your own doctor, hospital and other health care providers.

- Blue Care Network statewide network of seven HMOs focuses on preventive medicine by covering most health care services with no co-payments and deductibles.
- Blue Preferred Plan PPO/Prudent Purchaser Organization which combines the advantages of traditional and HMO coverage. You choose from a large list of statewide doctors, hospitals and other providers.

Following are additional elections designed to reduce premiums and still provide comprehensive coverage. For instance:

- 1. If your current plan pays 100% of hospital and surgical expenses, consider an annual deductible with co-payments. Choose from deductibles of \$100, \$250 and \$500. The premium savings can range from 5% to 20%.
- 2. Select a \$275 annual hospital charge deductible-full 100% payment thereafter for a savings of approximately 20%.
- 3. If your plan includes full payment of X-Rays and lab tests, add a modest deductible for a savings of about 5%.
- 4. If your plan includes a co-pay drug card, consider having prescriptions paid under the master medical, if available. You will save approximately 5%.

To learn more about these costsavings health coverages, contact AFD's Insurance Specialist, Judy Mansur at 313-557-9600.







# HOTLINE



(313) 557-9600

THESE ARE SOME OF THE REASONS WHY OVER 1000 RETAILERS HAVE JOINED AFD IN 1988



# 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.