You are cordially invited to attend the

75th Anniversary Trade Dinner
"Diamond Jubilee"

Friday, the eighteenth of January nineteen hundred and ninety one
Penna's of Sterling Heights

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See page 8 for details

Summary chart of excise tax changes

<table>
<thead>
<tr>
<th>Current Excise Tax Rate</th>
<th>New Excise Tax Rate</th>
<th>Floor Stocks Tax</th>
<th>Exemption (per controlled group)</th>
<th>Credit*</th>
<th>Inventory Implementation Date</th>
<th>Inventory Implementation Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beer</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>18¢ per six pack</td>
<td>32¢ per six pack</td>
<td>18¢ per six pack</td>
<td>Less than 222 cases if beer only</td>
<td>$87</td>
<td>Jan. 1, 1991</td>
<td>June 30, 1991</td>
</tr>
<tr>
<td>Wine</td>
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<tr>
<td>see below</td>
<td>see below</td>
<td>18¢ per 750 ml bottle</td>
<td>Less than 500 gallons +</td>
<td>$270</td>
<td>Jan. 1, 1991</td>
<td>June 30, 1991</td>
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<tr>
<td>Distilled Spirits</td>
<td>$10 per gallon of 80 proof</td>
<td>80¢ per gallon of 80 proof</td>
<td>Less than 500 gallons +</td>
<td>$240</td>
<td>Jan. 1, 1991</td>
<td>June 30, 1991</td>
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<tr>
<td>Gasoline</td>
<td>9¢ per gallon</td>
<td>14¢ per gallon</td>
<td>5¢ per gallon</td>
<td>Less than 4,000 gallons</td>
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<td>Dec. 1, 1990</td>
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<tr>
<td>Diesel Fuel</td>
<td>15¢ per gallon</td>
<td>20.1¢ per gallon</td>
<td>5¢ per gallon</td>
<td>Less than 2,000 gallons</td>
<td>0</td>
<td>Dec. 1, 1990</td>
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</tbody>
</table>

Wine Tax: Wines not more than 14% alcohol increases from 17¢ to $1.07 per gallon.
Wines between 14% and 21% alcohol increases from 67¢ to $1.57 per gallon.
Wines between 21% and 24% alcohol increases from $2.25 to $3.15 per gallon.

* Credit applies if inventory does not meet exemption criteria
* Ethanol-blended gasoline increases from 3¢ a gallon to 8.7¢ a gallon with floor stocks tax of 5¢ per gallon
* Applies towards aggregate alcohol inventory

Reflecting on the strong history of AFD

A small group of butchers who met in the back of each other's shops each month after closing time.

That is how former president Alex Bell describes the humble beginnings of AFD, today one of the most powerful and influential forces in the food industry in Michigan.

Celebrating the 75th anniversary of the trade dinner this year, AFD has an interesting history on which to reflect.

In 1910, the small group of local butcher shop owners began gathering to discuss ideas of concern and interest. They called themselves the Detroit Retail Meat Merchants Association.

In 1916 they became affiliated with the National Association of Retail Meat Dealers. It was at that time the group began collecting dues, and in the same year held its first convention.

The group moved into its first office in 1946. By that time they were called the Detroit Retail Meat Merchants Association. Alex Bell was president and Henry Provo was secretary. And members began pouring over their new monthly newsletter, "The Master Butcher."

Although the name Associated Food Dealers of Greater Detroit was suggested in 1948, it wasn't adopted until 1961. Instead, the members that year opted to call themselves Associated Food Merchants of Greater Detroit. See HISTORY, page 18

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CONGRATULATIONS
ASSOCIATED FOOD DEALERS
ON YOUR 75th ANNIVERSARY!

WISHING YOU A SUCCESSFUL 1991

FROZEN FOOD MONTH IS JUST AROUND
THE CORNER ...

Contact your paul inman representative
for information

March 1991

paul inman associates, inc.
AFD TO REMAIN IN THICK OF ACTION

Predictions, trends to watch for in ‘91
by Joseph D. Sarafa
Executive Director

Executive Director

Each year I try to look ahead and determine what the future holds for the food and beverage industry. It is difficult to predict trends in an industry as dynamic as ours, but the following list covers what I hope and believe will happen.

1. Local foods. It shouldn’t be a big surprise. Once the Middle East crisis is over and transportation costs come down with the decline in fuel prices, food prices will also come down. Increased fruit and vegetable variety. Kiwi, once a relatively obscure fruit, is now found in most supermarkets. So too will star fruit, persimmons, and broccoli (a cross between cauliflower and broccoli) become relatively commonplace in food stores in 1991.

2. Store sizes. 1991 will see some new supermarkets opening and some old ones closing. But the ones that do open will be down-sized about 20 percent from 50,000 square feet to an average of 40,000 square feet. Mergers, competition and downturns in economy are all factors that will lead to smaller stores and store closings.

3. Food safety. Food safety will not be the worry it was in 1989 and 1990. Government, wholesalers, retailers and consumers have all taken a strong interest in making sure Michigan’s food supply is safe. Consumer confidence is growing and will continue to be strong in the safety of Michigan’s food supply thanks in part to stepped up activity by the Michigan Department of Agriculture.

4. Teens and $$$.

5. Nutrition in facts. No more gimmicks, just plain common sense healthy foods. That means less red meat, more chicken and fish. It also means items with low fat content and low or no cholesterol. And of course, don’t forget more fruits and vegetables.

6. Service. The always busy consumer wants more service and the food industry is ready to comply. Next on the horizon is increased home delivery. There are several reasons for this conclusion:

a. Our population is getting older and many of those senior citizens may have disposable income but may not have their own transportation.

b. Pizza, ribs and chicken, etc. are already being delivered to the home. The food industry must compete.

c. Two income households and busy social lives indicate a willingness by the consumer to pay for this extra service.

7. Environmental concerns will not go away. The food industry wants to do its part in the solution, not part of the problem. You will see the food industry actively involved in this area. Less packaging and more recycling are inevitable.

8. More price-conscious shoppers. This means more coupon clippers ahead in your lines at the cash register. It also means less consumer loyalty to a particular supermarket and more store switchers. Bulk food sales will also benefit from this trend.

9. Marketing strategies. The supermarket industry already spends a great deal of its dollars on promotions. 1991 will see an increase in dollars spent as well as vehicles used. A move to the handbills, TV, radio, and newspapers, two new promotional methods.

10. More price-conscious shoppers. This means more coupon clippers ahead in your lines at the cash register. It also means less consumer loyalty to a particular supermarket and more store switchers. Bulk food sales will also benefit from this trend.

Statement of Ownership

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Associated Food Dealers

I would like to thank you for being so thoughtful for remembering the Needy Families on Tuesday, November 20, 1990. The Bible teaches us in Philippians 4:6a "Be careful for nothing: but in everything by prayer and supplication with thanksgiving..."

Thanks Once Again
Rev. Obie Mathews, Pastor
Christ Cornerstone Miss. Baptist Church

FOOD & BEVERAGE REPORT JANUARY 1991—3
New appointments from governor's office to affect food and beverage retailers

by John Dagenais

LANSING—How does the recent state elections affect food and beverage retailers throughout Michigan? Plenty, when you consider the upset victory of Governor-Elect John Engler over Gov. James Blanchard.

Key appointments are now squarely in the lap of Engler, who must make major selections of department heads as well as members to various state boards and commissions. The Michigan Senate, which usually confirms top governor picks, is controlled by Republicans and stands as an advantage for Engler.

Outgoing Blanchard allowed the terms of more than 80 appointees to boards and commissions to expire during the 1988-90 period and had expected to make the appointments when returning to office in January, 1991.

Some of the top appointments from Engler will affect the Michigan Liquor Control Commission, Bureau of State Lottery, Department of Commerce and Department of Agriculture. These agencies all have a very direct effect on Michigan retailers in all areas of food and beverage sales.

Of the five commissioners, on the Liquor Control Commission, three are Democrats and two are Republicans. But this will now swing in favor of the Republican Engler, who will name another Republican member to the LCC and probably designate who he wishes to serve as chairman of the Liquor Control Commission.

Patti Knox, chairwoman of the state's LCC, has already offered her resignation effective Dec. 31, 1990. Knox, a Democrat appointed by Blanchard, served with Democratic appointees Wallace "Butch" Warner and Betty Pulliam. The two Republican appointees now on the liquor board are Alex Laggis and Jacquelyn Stewart.

Knox is expected to take a position under Detroit Mayor Coleman Young as director of the Detroit Civic Center.

Some rumors persist that ex-LCC commissioner Maxine Perry, a Republican appointment of former governor William Milliken, may get back on the LCC board through Engler.

It has been circulated through political sources that Engler would prefer a three-person Board of Commissioners to administer the Liquor Control Commission. Such legislation was up for consideration this past year before the Senate Regulatory Affairs Committee, which considers most matters dealing with liquor and lottery.

Big plum amongst soon-to-be-made governor appointments is commissioner of the Bureau of State Lottery now occupied by commissioner Michael Carr.

Certainly, existing lottery agents and hundreds of anxious food and beverage retailers waiting for Daily Lottery terminals have a big concern over the future appointment of a replacement for Carr.

Far more on the minds of all lawmakers and the general public when looking at the Michigan lottery system is the concern of many citizens for more help towards schools and education.

However, although all Michigan lottery profits since 1982 have gone into the state school aid fund in accordance with state law, most money comes from taxes on liquor and cigarettes, the state sales tax, and local property taxes.

The Department of Commerce, which oversees several important state agencies including the Liquor Control Commission, is currently headed up by Larry E. Meyer, director, who has been closely associated with merchant and trade associations. He is expected to return to that area of expertise while Engler looks for another department chief—possibly from the ranks of defeated lawmakers in the November elections.

Engler will have the opportunity of naming four of the five members of the Commission of Agriculture. That commission will have the important job of selecting the Agriculture Department's director.

The Agriculture Department's director oversees the regulating of livestock, health, safe dairy products, and controlling pesticides and fertilizers, as well as other farm-related business to name a few.

Associated Food Dealers of Michigan and affiliate member Package Liquor Dealers Association have a vital interest in all of the mentioned state agencies and, therefore, demonstrate an on-going dialogue with leaders in state government on both policies and appointments of various departments.

Opposition rises to national bottle bill

Representative Paul Henry's (R-MI) plans to reintroduce a "National Bottle Bill" in the 102nd Congress have met with opposition from many retailers, beverage distributors and grocers' associations.

They believe that forced deposit laws are not the answer to responsible solid waste management. An integrated program based upon source reduction, recycling, incineration with energy recovery and sanitary landfilling, they say, is a more effective solution.

The Coalition Against Forced Deposits and the National Grocers Association say costs and burdens of forced deposit laws are borne overwhelmingly by retail grocers. Handling fees only cover a small percentage of expenses, they add, resulting in higher beverage costs, decreased consumption, and unsanitary handling risks for retail grocers.

But Henry, convinced of the merits of the bill, has circulated a letter to members of Congress seeking cosponsors for the legislation. He is using a recently-released General Accounting Office (GAO) report to fuel support.

"The GAO closely examined the nine states that already have deposit laws in place," wrote Henry. "They also conducted an extensive public opinion survey which revealed that more than 70 percent of the American public would support a national deposit law."

What Rep. Henry doesn't say, the opposition insists, is that the GAO report concludes: "Although nine states currently have forced deposit laws, the effects of deposit legislation have not been quantified to the extent that it can be determined whether a mandatory deposit system would be advantageous from a cost/benefit standpoint."

Other points to note are:

- Forty-one percent of American consumers already voluntarily recycle. Americans can and will recycle without government mandates. This demonstrates that the appropriate role for government is to promote a policy for a comprehensive solid waste program which reduces waste and encourages recycling, waste-to-energy programs, and sanitary landfilling.

- Although the majority of Americans polled in the GAO telephone survey agreed they would support a national bottle bill, the poll did not ask about alternatives or the impact alternatives would have on support for the bill. Figures show most would prefer an integrated solid waste management program. In fact, eight states during the 1980s rejected a "bottle bill" by over 60 percent of the vote.

- In the forced deposit states of Vermont and Michigan, 61 percent and 81 percent, respectively, of people polled said they would prefer curbside recycling.

- Beverage containers represent only 3.5 percent by volume of the municipal solid waste stream, yard waste accounts for 20 percent, and paper, 34 percent.

- Recycling advocates oppose forced deposit laws because they compete with curbside recycling programs, giving consumers a double burden—a waste of energy and resources. A curbside and forced deposit system in combination are more costly than either alone and removing beverage containers from curbside waste reduces recycling revenue by 15 to 40 percent. Additionally, in states with forced deposit laws, participation in curbside recycling is greatly reduced.

- No state which has passed a comprehensive recycling law has passed forced deposit legislation.

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Procter & Gamble is a fast-growing, global leader in the consumer packaged goods industry. Consumers around the world know it by its products, with such household names as Pampers, Crest, Ivory, Folgers, Jif, Tide and Oil of Olay.

With annual sales of $24 billion, Procter & Gamble is the 14th largest U.S. corporation (1990 Fortune 500). In the U.S., it competes in 38 different categories, and has the #1 brand in 21 of them. No other company has even half as many.

As a global competitor, Procter & Gamble has operations in 46 countries and more than 80,000 employees worldwide.

Since Procter & Gamble's beginning as a soap and candle maker in Cincinnati, Ohio in 1837, it has established a record of growth and expansion. This pace continues, with the company entering the cosmetics business with its acquisition of Noxell (with its Cover Girl line) in 1989. And in 1990, Procter & Gamble acquired the Hawaiian Punch juice beverage brands and Old Spice and Santa Fe men's toiletries and fragrances.

Procter & Gamble's growth and success are based on fundamental operating principles:

1. Provide consumers products of superior value and quality.
2. Employ the very best people.
3. Promote from within and provide equal opportunity for all based on performance and results.
4. Encourage new ideas and stimulate innovation.
5. Provide a work environment favorable to teamwork and collaboration.
6. Maintain and build its corporate tradition, which is rooted in personal integrity.

Above all, Procter & Gamble believes that the interests of the company and those of its people are inseparable.

Procter & Gamble's employee policies are recognized as among the best in the U.S. Working Mother Magazine rated Procter & Gamble in the top U.S. companies for working mothers; Black Enterprise Magazine selected Procter & Gamble as "One of the 50 Best Places for Blacks to Work." And Fortune magazine's 1990 Corporate Reputations Survey ranked it the fourth most admired U.S. corporation.

But Procter & Gamble is also facing new challenges, the largest of which is how to cope with the growing concern about ecology. It has met the challenge by extensive campaigns to clear myths about disposable diapers and develop recyclable packaging.

In addition, Procter & Gamble recently announced it had committed $20 million to fund projects that will advance municipal solid waste composting worldwide. The money will lay the groundwork for the development of composting as an important solid waste solution. Procter & Gamble plans to focus on projects that demonstrate how composting fits into integrated solid waste management plans, develop compost end uses, and further advance composting technology.

It's easy to see how Procter & Gamble is committed to quality of life for its employees and their communities, and each country where it does business around the world.

Procter & Gamble takes pride in its active role in addressing environmental, social and family concerns in all aspects of its business.
Traveling in excess of a million miles this year, Capistar trucks will make deliveries to over 200 stores in Michigan and Ohio. On board, they'll carry a wider variety of products than ever before, exemplifying Capistar's commitment to service.

Formerly Associated Grocers of Michigan
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“Diamond Jubilee” dinner to be a glamorous gala event

The Associated Food Dealers’ annual trade dinner will be the event of the year. Fabulous food, first rate entertainment and old friends will converge in the stylish Penna’s of Sterling Heights on Friday, January 18, 1991, at 6:00 p.m.

Diamond Jubilee is the theme of this year’s dinner, which celebrates the 75th anniversary of this event.

Hartfelder addresses board of directors

A bill passed in 1930 sent some AFD members into shock in 1990.

The Perishable Agricultural Commodities Act (PACA, 1930) is a federal law requiring brokers, dealers, and merchants of fresh and frozen fruits and vegetables to obtain a license if they sell more than $230,000 of such goods in a calendar year.

The license costs $300 a year. The $230,000 applies to the sum of the dealer, broker, or merchant’s operations.

Despite the law’s age, a recent action to enforce it took some AFD members by surprise. In an effort to clear up any confusion, George Hartfelder, marketing specialist for the U.S. Department of Agriculture Regulatory Branch, PACA, in Glen Ellyn, III., addressed the board of directors at the December meeting.

He said PACA was passed to ensure fair trading practices in the food and beverage industry. Hartfelder explained that many small retailers weren’t fully aware of the law, and that it hadn’t been strictly enforced by the department.

In addition to addressing the board about the license, Hartfelder went on to explain an amendment in PACA which requires that dealers have adequate money in a trust available to pay shippers.

Michigan congressman wants national bottle bill

GRAND RAPIDS—U.S. Representative Paul Henry (R-Grand Rapids) has announced plans to reintroduce a national bottle bill requiring a minimum 5 cent deposit on all beverage containers to encourage recycling.

Henry was unsuccessful with the national bottle bill during the last congressional session, but did succeed in obtaining a lengthy study of the problem by the U.S. General Accounting Office, Washington, D.C.

According to the year-long G.A.O. study released a month ago, 70 percent of Americans are willing to pay a small deposit for beverage containers that can be recycled.

Henry has been active with environmental groups. He represents the congressional district in the Grand Rapids area once served by President Gerald Ford.
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FOOD & BEVERAGE REPORT, JANUARY 1991—9
AFD legislative program: a portrait

by Mike Ranville

Over the past few years a frightening pattern has emerged in Washington and state capitols across the country. The philosophy is simple—solve the problem at the retail level. The impact is severe—shrinking the already small profit margin of the retailers.

Each year more time in the AFD legislative program must, of necessity, be devoted to simply preserving the autonomy of the independent business person.

What follows is a list of items that dominated the AFD legislative agenda for the past two years. It is not an exhaustive list, only the highlights of a program that has become the major retail voice in the State of Michigan.

Tobacco

The use of tobacco in general and its sale at the retail level remains firmly planted on the legislative agenda. Many legislators see the use of tobacco (as well as alcoholic beverages) as a prime revenue source—the so-called sin tax. Combining these and other similar proposals has resulted in an expenditure of a great many resources available to the AFD legislative program.

The sale of tobacco products to minors was the focus of legislative attention during the previous session. Legislation was introduced calling for penalties of up to $1,000 and/or 90 days in jail for the sale of tobacco products to minors. As might be expected, intense debate, on and off the floor, ensued. Both sides put forth meritorious arguments.

Supporters of the bill indicated their intent was to make it as difficult as possible for minors to secure tobacco products. They reasoned if the penalty sanctions against the retailer were dramatically increased then a great deal of care would be exercised to ensure the purchaser of tobacco products was of age.

AFD, on the other hand, said the responsibility should be shared between retailer and minor. If minors knew they could be fined, as well as required to perform community service, they might not be so cavalier in their attempts to purchase tobacco products.

Additionally, it was pointed out that the proposal put the retailer in a position of becoming a parent. That function, for a minor, should be shared between home and school. It is in an arena the retailer does not belong.

The retail arguments put forth prevailed. It should be mentioned that while the bill was being debated on the floor of the House, an amendment was offered to require a retailer convicted of selling tobacco products to a minor to also perform community service. The amendment, which could have been disastrous for AFD members, was defeated.

Under current law, which, up to now, had not been changed since 1915, a retailer could be fined $50 and jailed up to 30 days for selling tobacco products to a minor. In the final version of the bill, retailers will be asked to put up signs indicating the illegality of selling tobacco products to minors. The signs will be furnished by the Michigan Department of Public Health at no cost to the retailer. Also, the 30-day jail provision, which had been on the books since 1915, was deleted.

What began as a potential disaster for AFD members, was turned into an improvement on the current law. Karoub Associates was proud to have developed the legislation.

What else is new?

• Fines were increased to $1,000 and/or 90 days in jail.
• retailers are now required to post signs indicating the illegality of selling tobacco products.
• A provision was added allowing community service as an alternative to jail.

We are not suggesting that these changes were perfect, but they certainly were a step in the right direction. More steps are sure to follow.

Tobacco sales are a major revenue source for the AFD, and one of the most difficult to control. It is ironic that the sale of tobacco products to minors is considered a sin, yet the sale of alcoholic beverages is considered merely a right.

While the sale of tobacco products to minors is a major concern, it is not the only one. The sale of alcoholic beverages is also a major concern. The sale of alcoholic beverages is a major revenue source for the AFD, and one of the most difficult to control. It is ironic that the sale of alcoholic beverages is considered merely a right, yet the sale of tobacco products to minors is considered a sin.

Inheritance tax

Historically, inheritance tax legislation has been a major issue for the AFD. The AFD has long been in favor of a flat inheritance tax, as opposed to the current progressive tax system. The AFD has long been in favor of a flat inheritance tax, as opposed to the current progressive tax system.

Senate Bill 37 also has prompted concerns as a result of the price increase it would generate. Many legislators are unwilling to vote for a bill that will surely raise prices for the consumer.

While the bill was not taken up by the Legislature in December, it will be on the agenda in January. It is a top priority for the AFD legislative program in the upcoming session.

Liquor markup

Early in the previous legislative session, Senator Fred Dillingham (R-Fowler) introduced legislation (Senate Bill 37) calling for an increase in the liquor profit from 17 percent to 19 percent and an increase in the markup from 51 percent to 56 percent. Also included was a provision that allowed limited liquor displays.

AFD convened several meetings on the issue. When an agreement was finally reached that satisfied AFD concerns, the bill began its movement through the Legislature and was approved by the full Senate.

Senate Bill 37 also has prompted concerns as a result of the price increase it would generate. Many legislators are unwilling to vote for a bill that will surely raise prices for the consumer.

While the bill was not taken up by the Legislature in December, it will be on the agenda in January. It is a top priority for the AFD legislative program in the upcoming session.

See AFD PROGRAM, page 32
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Engler as governor of Michigan

by Catherine O'Brien McCuish
Vice President, government relations
Greater Detroit Chamber of Commerce
for Associated Food Dealers

What can business expect from Governor-elect Engler and his administration? Engler will be pro-business and pro-education. During the campaign, he stressed reform in several key areas including education, property tax relief, and the downsizing of state government. Just days after the election, the Senate Republican Office released discouraging figures on the state's $7.4 billion budget—close to a $1 billion shortfall. While many other states are also experiencing red ink, Engler is one of few governors who has pledged not to raise taxes. The recent announcement of 9.2 percent across-the-board budget cuts (excluding schools and college aid) represents his commitment to reverse the trend of increased state spending.

In the last several months, the business community has been monitoring a particularly significant deduction allowed under the Single Business Tax. The deduction, commonly referred to as the Capital Acquisition Deduction (CAD), is one that benefits both small and large employers. A recent Michigan Court of Appeals case may jeopardize this deduction, resulting in a potential $500 million windfall to state government. Many business organizations are supporting a legislative initiative to retain the deduction in the event the Michigan Court of Appeals issues an unfavorable ruling. However, this deduction looks more and more appealing to many legislators, especially in light of the across-the-board budget cuts.

The governor-elect's campaign promise to reduce property taxes may have to be delayed as a result of the state's economy. However, it should not discourage his efforts. Michigan's property taxes rank among the highest compared to the national average. According to the Citizen's Research Council, per capita property taxes in Michigan are 33 percent higher than the U.S. average. Of the 15 major industrial states, only New York and New Jersey have higher property taxes. Michigan relies more heavily on its property tax base than other states. In fact, property taxes accounted for 38 percent of total tax revenue in 1988 (the largest source of state and local revenue) compared to an average of 31 percent for the 15 major states. Other states rely more heavily on sales tax revenue than

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environmental legislation commonly referred to as "polluters pay." Engler should be more supportive of business on questions like DNR permit fee increases and community right to know.

As the senate majority leader, Engler was a strong proponent of providing parents with a "choice" as to which school within their local school district their child would attend. This concept along with the "quality measures" embodied in Public Act 25 will be embraced by the new administration including "core curriculum" and "empowerment"
**AFD “75th” Diamond Jubilee**

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<td>48 oz.</td>
<td>48 oz.</td>
<td>48 oz.</td>
</tr>
</tbody>
</table>

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**Campbell SALES CO.**

POLLUTER PAY LEGISLATION:

State agencies provided with new authority

Environmental enforcement legislation that provides state agencies with sweeping new authority will take effect July, 1991.

The legislature has worked for years to enact legislation to identify parties responsible for pollution and determine their legal liabilities and finally, ensure they pay for the cost of clean-up efforts. Accepting pollution and using taxpayers dollars to pay for extensive clean-ups are deemed unacceptable.

After years of debate, Michigan now has one of the most expansive environmental protection laws in the nation. The business community worked diligently to protect the rights and checkbooks of its membership.

Under the new bill, loans to undertake response activities to comply with the act will be available to businesses with a net worth of less than $10 million—the original bill made loans available only to businesses with fewer than 25 employees and a net worth of under $1 million.

At one point, the Department of Natural Resources (DNR) could bring a violation against business owners simply by notifying them that they were "potentially liable." The final bill places the burden of proof on the DNR to bring a responsible case based on substantial evidence.

Proponents of "polluter pay" legislation sought to give retroactive application to the whole bill. In the end, retroactivity for fines and penalties was struck from the bill.

Also, a business owner may ask a DNR representative for a court approved warrant to enter his property to conduct a search for contaminated materials. Previously, the DNR could inspect property at will and without notice.

OSHA, child labor penalties increase; PBGC premiums rise

While a great deal of attention has been paid to the tax increases in the budget reconciliation bill, a number of other provisions, which will increase costs for employers, have not received as much attention.

Among these is the maximum penalty for violations of federal child labor laws, which is raised to $10,000 from the current $1,000. A minimum penalty of $1,000 per violation was stripped from the final bill after opposition from FMI and others.

The maximum penalties for Occupational Safety and Health Administration (OSHA) violations have been increased considerably. Maximum fines for simple violations, including failure to post signs, are increased from the current $1,000 to $17,000 for willful and repeat violations.

Premiums to the Pension Benefit Guaranty Corporation are increased for single-employer pension plans. The flat rate premium employers will have to pay for well-funded plans goes from $16 to $19 and the maximum premium for underfunded plans rises to $53 from $34. The bill also increases excise taxes on asset reversions from overfunded pension plans.

In 1993, a seven-member citizens review board will be established. The panel will study the full operation of the new act and report back to the legislature.

Michigan beverages to Middle East

More than 50 tons of Michigan apple, apple-cherry and apple-grape beverage juices were shipped out last month, from Speas Farms in Fremont, Michigan to U.S. troops in the Middle East according to State Speaker Lew Dodak who helped set the program up. "Thanks Troops—Michigan Cares," a non-profit group raised over $40,000 from various businesses and trade groups to purchase the juice boxes and fly the gifts overseas.

Rep. Dodak said he recalled his days in Vietnam and how he looked forward to shipments of Carling Black Label beer brewed in Michigan. The juice packages are clearly marked as Michigan products.

CONGRATULATIONS!
AFD "75TH" DIAMOND JUBILEE
McMahon & McDonald has mapped out a strategy for success in the nineties. Spearheaded by four fully armed divisions of professional people, McMahon & McDonald is leading the way to greater growth and profit.

McMahon & McDonald is equipped to provide you with the best possible sales, merchandising, regional expertise in the State of Michigan and Northern Ohio. We look forward to working with you in the 90's.
Being #1 runs in the entire family of Prince products.
And we’re running harder than ever to sell more pasta.
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*Prince®*

*Made to be Number One!*

Don’t forget Prince pasta in your year round salads!
Ron Paradoski believes rewards are a result of how much you give

One of the best ways to be successful in business is to work for a mutual benefit. As Coca-Cola Center Manager and AFD board member, Ron Paradoski says it is that philosophy which has carried him far in both endeavors.

Paradoski started at Coca-Cola some 16 years ago. And although he has seen the company go through a number of ownerships and has held several positions, he insists the company’s commitment to its customers—and their commitment to the product—has never faltered.

“I’ve always felt that business has to be good for both parties,” he said, referring to the relationship between wholesalers and retailers. “You have to satisfy each other’s needs.”

Paradoski also finds that his 20-year involvement with AFD has allowed him to give something back to the industry and the community while addressing the needs of his business.

“The best part of being a member is to have an opportunity to contribute to the growth of AFD and, in particular our customers, which are the retailers,” he said, “and also to be able to input into the organization a wholesaler’s position for the mutual benefit. The organization has always been positive in developing a relationship between wholesalers, retailers, and consumers.”

A board member for two years, Paradoski says he was honored that his long-time friends in AFD nominated him for the position. He has served on the communications and public relations committees, and for the second year in a row is helping to organize the Annual Dinner. Coca-Cola was also a sponsor in last year’s scholarship program.

“...We’ve always supported Joe Sarafa in his many charitable activities,” Paradoski said. “Under Joe’s leadership there’s been a genuine effort to develop the industry so that all people benefit rather than just from a selfish position.”

Giving to the community and the food industry, as well as supporting his business, through AFD, has brought Paradoski much personal satisfaction, he says. “I’m very proud to be a member of the elite group.”

AFD adds to staff

Sarah Humphreys recently took over the communications department of Associated Food Dealers and will be editor of Food & Beverage Report. She worked in a similar capacity at Oakland Publishing. She also worked as a reporter for Tri-County News. Humphreys graduated from Eastern Michigan University. Her experience in journalism will assure the continued success of Food & Beverage Report and the development of AFD’s communications program.
THE
PROPER
WAY
TO TIE
A
TIE.

THE
PROPER
WAY
TO
LOOSE
IT.

Canadian Club®
A PREMIUM WHISKY, UNRIVALLED IN QUALITY AND SMOOTHNESS SINCE 1860.
PEPSI CONGRATULATES THE AFD ON THEIR 75TH ANNIVERSARY.

A GENERATION AHEAD
Two views on affects of milk hormone

Consumers union urges FDA to reconsider safety of milk from hormone-treated cows

MOUNT VERNON, N.Y., December 4—In an issue reported recently, the Consumer Policy Institute called on the Food and Drug Administration (FDA) to halt the sale of milk from cows being treated experimentally with synthetic bovine growth hormone (bGH) while the agency reevaluates its 1985 decision that the milk is safe.

The report, “Biotechnology and Milk: Benefit or Threat? An Analysis of Issues Related to bGH/ST use in the Dairy Industry,” concludes that synthetic bGH has not been studied sufficiently to determine its potential impact on human and animal health. It raises questions about the effects of bGH use, also known as bovine somatotrophin (bST), on the environment and the dairy industry.

At present, four U.S. companies are seeking approval from the FDA to commercially market synthetic bGH: American Cyanamid; Eli Lilly; Monsanto; and Upjohn. Synthetic bGH, produced by genetically engineered bacteria, increases a cow’s milk output.

The FDA is expected to decide next year whether to approve bGH for general commercial use. “We see virtually no benefits to the average consumer from the use of this drug,” said Michael K. Hansen, Ph.D., author of the report. “Its use is unlikely to result in lower milk prices to consumers. In fact, it may cost consumers tax dollars that the Federal government must spend to buy up dairy surpluses.”

In late 1985, the FDA decided that milk produced by cows injected with bGH was safe for human consumption. It has allowed milk from more than 10,000 test animals to be sold to consumers, while the companies gathered data about the drug’s efficacy, safety to animals, and environmental impact. The FDA and the companies have refused to reveal the location of the test herds to the public.

The CPI report calls the 1985 FDA decision to allow consumption of test-herd milk premature, on the grounds that the FDA had not then—and still has not—adequately addressed several major human health questions regarding bGH use. In addition, the complete data on which the FDA based its decision have not been made public.

“Until the important questions are answered, why should consumers—especially children who are such large consumers of milk—have to drink the test milk, particularly when it offers them so few benefits?” said Jean Halloran, the Director of CPI.

“The FDA should seriously reconsider the human health issue in light of recent discoveries, and while it is doing so, test milk should not be sold to the public.”

Some studies have predicted that bGH use will drive many small farmers out of business, severely affecting the economies of dairy regions like Minnesota, Wisconsin, Vermont, and upstate New York.

“No one in a decision-making role is looking at the overall costs and benefits to society of approval of this product,” said Hansen. “Some mechanism should be established to assess the overall societal impact of biotechnology and other new technologies before they are adopted.”

According to CPI, there is no easy way to tell whether a carton of milk contains any milk from bGH-treated cows. “Less than 1% of the nation’s dairy cows have been treated with this drug, however, so most consumers have probably not drunk any experimental milk,” said Halloran.

“Don’t think that the presence of test milk in a few markets is any reason to stop drinking milk, but we think people have a right to know if they are drinking it.”

Consumers who want to avoid milk from bGH-treated cows can ask their local dairy whether it has a policy. A number of supermarket chains, including Kroger, Safeway, Vons, and Stop ‘n Shop, have pledged not to market milk from bGH-treated cows. In the report, CPI makes the following recommendations regarding bGH:

• FDA should reopen its investigation of the human food safety of bGH use. While conducting this investigation, FDA should also consider its decision to permit the sale of experimental milk from bGH-treated herds. To avoid any possibility of inadvertent consumption of experimental milk, FDA should also immediately disclose the identity and location of the experimental herds.

• FDA, which has not yet made a determination on the safety to animals of bGH use, should gather systematic information on disease rates in bGH-treated cows. FDA should also approve bGH use for treated cows. “Less than 1% of the animal safety grounds in fact data show that bGH test herds have higher disease rates than untreated herds (leading to more antibiotic use) or have other significant health problems.”

• In view of the possible economic and societal costs of approval of bGH and the absence of any health benefits, FDA should commission the Office of Technology Assessment to prepare studies of: 1) the possible costs to Federal programs, including the dairy price support and social welfare programs, of approval of bGH, as well as any possible benefits (such as to the tax base); 2) the impact on dairy farmers and rural economies in dairy states of approval of bGH, taking into account changes in 1990 in the dairy price support program, and 3) the impact of introduction of bGH on the consumer price of milk. CPI further recommends that Congress request FDA to defer any planned final approval of bGH until such studies are completed, and that Congress consider the conclusions of these studies to determine whether it should act to avoid or mitigate negative social and economic impacts.

• Before giving its final approval to bGH, FDA should prepare and seek public comment on a full-fledged environmental impact statement that thoroughly and impartially examines the potential environmental impact of approving bGH, including impacts related to possible increases in the number of confinement-type farms in the dairy industry, and possible environmental release of bGH-producing bacteria from manufacturing facilities, via waste water or worker exposure.

• To retain the public’s trust, FDA should make all the human and animal safety data on which it is basing its decisions on bGH available to the public.

• Some mechanisms should be established to assess the potential economic and social impacts of new technology and the overall costs and benefits to society before a new technology is introduced.

NIH panel says milk and meat from bST-treated cows is safe.

Milks derived from cows treated with a synthetic growth hormone to increase their milk production are safe for consumption, according to a panel of medical and veterinary experts convened by the National Institutes of Health (NIH).

Recombinant bovine somatotropin (rBST) is a synthetic version of a growth hormone naturally occurring in cows and their milk. When administered to dairy cows, rBST increases their average milk production by at least 10 percent and perhaps more. The use of rBST has generated

See HORMONE, page 22
In addition, the Internal Revenue Service (IRS) has advised NACS that the floor stocks tax return for motor fuels will not be completed until late January, 1991. IRS has indicated that they will not be sending the form to retailers.

**Alcohol taxes**

Taxes on distilled spirits will increase from $12.50 per proof gallon to $13.50 or approximately $.20 per gallon, from $1.6 to $3.22 on a six-pack of beer, from $.03 to $.21 a bottle on table wine. Alcohol taxes become effective on January 1, 1991, and floor stocks (inventoried as of that date) will be taxed at the increased rate, payable June 1, 1991.

The tax bill allows an exemption for small retailers whose aggregate annual amount; $240 against the tax on liquid volume does not exceed 500 gallons on wine and $87 against the tax on the tax liability. Alcohol taxes are expected to raise $8.8 billion over the next five years.

**Congress approves budget reconciliation “tax bill”**

Congress completed its seemingly never-ending struggle to reduce the budget deficit just before finally adjourning early Sunday morning, October 28. But voters may overlook the bill's accomplishments and remember instead the months of budget paralysis, the brief shutdown of the government in early October, and the various ethics scandals. Throughout all of the negotiations, parties were divided on the budget reconciliation bill. Provisions to add a surtax with less than $1 million in gross receipts for the preceding taxable year. To qualify, the retailer must incur expenses of at least $250 in accommodating workers or patrons with disabilities for compliance with the Americans with Disabilities Act. These expenses may include (1) removing architectural communication, physical, or transportation barriers which limit a business's accessibility by disabled individuals; (2) providing interpreters or acceptable other methods for individuals with hearing impairments; (3) providing readers, taped text, or other methods for the visually impaired; and (4) acquiring or modifying equipment for disabled individuals.

**Retailers spared from burdensome labeling requirements**

Amidst the intense debate surrounding passage of the “Nutrition Labeling and Education Act of 1990,” retailers escaped a particularly onerous provision regarding fast food labeling. Signed into law by President Bush on November 8, the legislation specifically preempts from labeling requirements fast food retailers and restaurants that process and prepare food on premise for immediate consumption or later consumption without further preparation.

**HORMONE**

**from page 20**

considerable controversy regarding its possible health implications not only for the humans who consume milk and meat from rBST-treated cows but also for the animals themselves. The panel said that rBST does not affect the quality of milk and meat derived from cows given rBST. The evidence clearly indicates that the over-all composition and nutritional quality of milk and meat from rBST-treated cows is equal to that from untreated cows,” said panel chairman Dr. Melvin Grumbach, chairman emeritus of pediatrics at the University of California at San Francisco.

The experts agreed that rBST “does not appear to affect appreciably the general health of dairy cows.” However, the panel could draw no conclusions based on the available data regarding the effect of rBST on the incidence of mastitis (udder infection). The panel is aware that the Food and Drug Administration is currently evaluating a large body of data. We presume that an evaluation and analysis of this data will be forthcoming,” said Grumbach. The bovine recombinant hormone has not been approved by the FDA for commercial use.

Most milk consumed in the United States is pasteurized (heat-treated), which inactivates most of the rBST found in milk. Any trace amounts of rBST ingested in milk or meat is broken down in digestion and rendered harmless. The panel concluded by saying, “The use of rBST can be a very important management tool for American dairy farmers.”

This three-day technology assessment conference was sponsored by the National Institute of Child Health and Human Development and the NIH Office of Medical Applications of Research.

**AFD board holds elections**

One new face will be added to the AFD board of directors.

Frank Capoccia defeated long-time board member Frank Tumbarello in the retailer category for a three-year term. Capoccia is a member of Packaged Liquor Dealer’s Association, AFD’s recent acquisition.

Others in the retailer category re-elected to three-year terms were Sam Dalio, Richard George, Mark Karmo and Thom Welch.

Jerry Innan and Bill Viviano were re-elected to three-year terms in the general manager category.
Few Things So Fulfilling Are So Unfilling.

No other diet soft drink delivers the real cola taste of one-calorie diet Coke® — The real one.

Just For The Taste Of It.
It’s time to clean house! How long should you retain records?

One of the most common questions concerns how long to retain records. The following are some general guidelines to help you answer these questions. While this article primarily addresses the record retention problems of a business, the principles are equally applicable for individuals.

All businesses should have a written policy concerning record retention. Lack of such a policy could result in several problems:
- Obviously, a business that maintains outdated, unneeded records must bear the expense of storing them. Even if space is otherwise available, there has to be more productive way of utilizing it.
- Inadequate record retention practices can result in lost employee productivity due to reorganization inability to find records when needed, lack of adequate working space, etc.
- A well-defined record retention schedule will prevent a management decision each time any records need to be destroyed and will prevent destruction of any records that are still important.

A record retention plan should be developed by first making an inventory of all types of records within the business. Management can use this information to establish policies concerning not only how long records should be kept, but where they should be kept.

For tax purposes, records should be maintained until the expiration of the statute of limitations. Generally, that period expires three years after the later of the due date of the return or the date filed. While there are few exceptions to this rule, the three-year period normally should be adhered to.

For non-tax purposes, records should be maintained only as long as they serve a business purpose or until all legal requirements are met. Unfortunately, there are no specific standards that will cover all situations. The following are some of the factors that should be considered:
- Federal, state, and local statutes and regulations.
- Industry requirements or standards.
- Contract requirements.

Below is a sample record retention schedule that might be developed for an average business. This schedule is only intended as a guideline to enable a business to develop its own schedule. The retention periods can vary from business to business depending on the factors noted above.

<table>
<thead>
<tr>
<th>Type of Record</th>
<th>Retention Period (Years)</th>
<th>Type of Record</th>
<th>Retention Period (Years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident reports &amp; claims</td>
<td>7*</td>
<td>Invoices: Fixed assets</td>
<td>7*</td>
</tr>
<tr>
<td>Appraisals</td>
<td>P</td>
<td>Sales &amp; general expenses</td>
<td>3</td>
</tr>
<tr>
<td>Articles of incorporation, bylaws</td>
<td>P</td>
<td>Leaves</td>
<td>7*</td>
</tr>
<tr>
<td>Asset records</td>
<td>7*</td>
<td>Ledgers &amp; journals: Cash receipts &amp; disbursements</td>
<td>P</td>
</tr>
<tr>
<td>Bank statements, reconciliations</td>
<td>3</td>
<td>General ledger, journal entries</td>
<td>P</td>
</tr>
<tr>
<td>Bills of sale - assets</td>
<td>2</td>
<td>Payroll journal</td>
<td>4</td>
</tr>
<tr>
<td>Budgets &amp; projections</td>
<td>2</td>
<td>Purchases &amp; sales</td>
<td>7</td>
</tr>
<tr>
<td>Cancelled checks, general</td>
<td>3**</td>
<td>Subsidary ledgers (receivables, payables, etc.)</td>
<td>7</td>
</tr>
<tr>
<td>Capital stock &amp; bond records</td>
<td>P</td>
<td>Licenses</td>
<td>3*</td>
</tr>
<tr>
<td>Charts of accounts</td>
<td>P</td>
<td>Minute books</td>
<td>P</td>
</tr>
<tr>
<td>Check vouchers, stubs</td>
<td>3</td>
<td>Mortgages</td>
<td>7*</td>
</tr>
<tr>
<td>Contracts &amp; agreements</td>
<td>7*</td>
<td>Notes</td>
<td>7*</td>
</tr>
<tr>
<td>Correspondence: Credit &amp; collection</td>
<td>P</td>
<td>Pension &amp; profit sharing records</td>
<td>P</td>
</tr>
<tr>
<td>Routine with customers or vendors</td>
<td>1</td>
<td>Petty cash records</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>3**</td>
<td>Purchase orders, invoices</td>
<td>3</td>
</tr>
<tr>
<td>Credit memos</td>
<td>3</td>
<td>Receiving reports</td>
<td>3</td>
</tr>
<tr>
<td>Damage &amp; theft reports</td>
<td>7</td>
<td>Repair &amp; maintenance records</td>
<td>3</td>
</tr>
<tr>
<td>Deeds</td>
<td>P</td>
<td>Sales records &amp; cash register tapes</td>
<td>3</td>
</tr>
<tr>
<td>Deposit slips</td>
<td>3</td>
<td>Shipping reports</td>
<td>3</td>
</tr>
<tr>
<td>Depreciation schedules</td>
<td>7</td>
<td>Tax returns &amp; related records: Estate &amp; gift</td>
<td>P</td>
</tr>
<tr>
<td>Employee records: Contracts</td>
<td>7*</td>
<td>Income</td>
<td>P</td>
</tr>
<tr>
<td>Disability, unemployment claims</td>
<td>7*</td>
<td>Payroll</td>
<td>4</td>
</tr>
<tr>
<td>Employment applications</td>
<td>3</td>
<td>Sales &amp; use</td>
<td>3</td>
</tr>
<tr>
<td>Expense reports</td>
<td>3</td>
<td>Union contracts</td>
<td>P</td>
</tr>
<tr>
<td>Personnel files</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time records, earning records</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withholding &amp; exemption certificates (W-2, W-4, etc.)</td>
<td>4*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial reports: Annual, audited</td>
<td>P</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interim</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freight bills, bills of lading</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance policies &amp; records</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance reports, memos, work orders, etc.</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inventory records</td>
<td>3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

P means records should be kept permanently.
* Retention period begins with settlement of claim, disposal of asset, termination of contract, etc.
** Some should be kept longer, e.g. checks for tax payments should be kept with the tax returns, checks for asset acquisitions should be kept with bill of sale, etc.
*** Legal and other important correspondence should be kept as long as the documents to which it relates.

AFD is offering the 1990 Driver License and I.D. Guide booklets at $9.00 per book plus $1.00 shipping.

This comprehensive booklet shows a picture of a valid driver's license from each state. Having this booklet near your cash register will help you in making a positive identification. You can accept out-of-state licenses for the purchase of alcohol.

AFD advocates responsibility in selling alcohol. Using this book will help determine a legitimate sale.

Don't serve a minor with a tampered license—check it out with this Driver License and I.D. Guide.
HAPPY HOLIDAYS
“Food and Beverage Report” introduces State Page

In AFD’s ongoing effort to reach members throughout the state, “Food and Beverage Report” will now feature the "State Page."

The State Page will highlight wholesalers, retailers and distributors serving all of Michigan—not just the Detroit metropolitan area, and will deliver enlightening information out-state members can use.

AFD has received tremendous response from members who are excited about the coverage the State Page will bring them.

"It will give the companies outside the Detroit area the exposure they wouldn’t have otherwise," said Tom Beckett, president of Capistar.

"It’s probably a good idea..." said Jerry Inman, president and CEO of Paul Inman Associates. "It will certainly help open communications between members here and throughout the state."

Pat Quinn, president of Spartan Foods, was equally enthusiastic.

"I think it’s a wonderful idea," he said. "Being a resident outside of the area, I think it’s an excellent way to reach people outstate."

Be sure to watch the State Page each month for news pertinent to where you do business.

Eberhard serves Western Michigan

Eberhard Foods, Inc., has been serving the western side of Michigan since it opened its first store in 1915. Founded by L.B. Eberhard in 1908 by peddling produce in Grand Rapids, the company now operates up to 41 stores.

It runs its own 217,000 square foot distribution center and has a fleet of trucks. Merchandise is purchased directly from the manufacturers and the distribution center serves as a central point.

"Our success is due because over the years we have had great employees," said Richard Beishuizen, president, adding the company employs about 550. "They are dedicated to Mr. Eberhard and his vast knowledge and well rounded experience."

Beishuizen has been with the company for 22 years and started as a bagger. He has worked in all aspects of the business. "My philosophy is that you don’t get anywhere unless you are good to the customer," he said. "You have to be good to the employees and be fair and honest with them, too."

Eberhard has been on the cutting edge of the industry. It created the speedy check out lanes concept and was one of the first to install the magic door.

"Today it’s a very competitive market," said Beishuizen. "It’s important to find a niche. We accept the challenge and we’ll be right in the middle of it."

AFD member benefits

As a member of the oldest and largest food and beverage association in the state you are entitled to the following:

• health and medical benefits through Blue Cross/Blue Shield, at our group rates;
• liquor liability insurance at minimal rates, through an admitted and accepted insurance company;
• worker’s comp insurance with dividends and a loss prevention program;
• coupon redemption program that saves both time and money;
• political action that supports your interests;
• Visa/MasterCard charge service, for customer service;
• legislative representation in Lansing — full-time — to protect your industry;
• checking services — TeleCheck and verification directories to reduce bad debt accounts;
• legal consultation;
• industry exposition for product display, promotion and discount buying;
• Magic Touch Debit Program to eliminate the handling of checks;
• monthly publication;
• educational seminars and a number of special events.

Take advantage of the services available to you! Call AFD for more information at (313) 557-9600 or 1-800-66-66-AFD.

AFD TRADE SHOW 1991

Tuesday, April 16, 1991
Noon - 8 p.m.
Fairlane Manor, Dearborn

If you want to:
• Increase your bottom line
• Make new business contacts
• Sell, sell, sell
• Talk with over 1,500 retailers in one afternoon

Exhibit at AFD’s trade show on April 16, 1991

The trade expo is an industry-wide show displaying products and services relating to the food and beverage industry. If you service this industry, in any way, you need to have a booth in the 1991 show. Reserve a booth today.

FOR MORE INFORMATION or to obtain a contract and exhibitor's manual call:
(313) 557-9600 or 1-800-66-66-AFD
R.M. Gilligan, Inc.

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Great Retailers make Great Brands

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Spartan announces organizational changes and promotions in financial area

GRAND RAPIDS, MICHIGAN—Spartan Stores, Inc., recently announced several promotions pertaining to the financial organization of the company. James B. Meyer, now senior vice president and chief financial officer. Dick Lampen has assumed the position of director of finance and Robert VanderZand has moved into the position of corporate accounting manager.

Meyer has been with Spartan Stores since 1973 and was most recently senior vice president. In his new capacity, he will be responsible for all financial aspects of Spartan’s business. In addition, he’ll remain accountable for Shield Insurance Services, a Spartan Stores subsidiary. Meyer will report to Patrick M. Quinn, president and chief executive officer of Spartan Stores, who comments, “As Spartan continues to grow, so do the financial implications of every decision made at Spartan. The dynamic nature of the grocery industry demands that we more fully involve the financial end of the business in strategic planning. This change allows Jim to focus on that effort.”

Lampen started with Spartan in July, 1981. He has served as controller and, most recently, corporate accounting manager. Now as director of finance, he reports directly to Meyer and is responsible for providing accounting and financial analysis to assist in meeting sales and profit objectives; the development, planning and implementation of general accounting practices and systems; and evaluation of financial activities to assure accurate and timely business decisions.

As a 22-year veteran of Spartan Stores, VanderZand’s career has included the positions of accountant, senior accountant, accounts receivable and payable supervisor, and, prior to this promotion, financial reporting supervisor. He’s taken over the position of corporate accounting manager, vacated by Lampen, and also reports to him. VanderZand is accountable for all corporate accounting activities and for the coupon redemption department at Spartan.

Spartan Stores, Inc., is a retail-owned food wholesaler providing products and services to 503 independently-owned stores in Michigan, Indiana and Ohio. Subsidiaries of Spartan Stores include Shield Insurance Services, Spartan Insurance Company, United Wholesale, L. & L/Jiroch Distributing Company and Capistar, Inc.

Nabisco Brands announces Morgan appointment

EAST HANOVER, N. J.—Dr. Karen J. Morgan has been named senior director of nutrition and consumer affairs for Nabisco Brands, Inc. Morgan joined the company in 1987 as director of consumer affairs. A graduate of Purdue University in 1987 with a master’s degree from Michigan State University and a doctorate from the University of Missouri. Subsequently, Morgan was a professor of human nutrition and food science at Michigan State and later the University of Missouri.

Morgan is a member of the American Institute of Nutrition, the American Dietetics Association, the Institute of Food Technologists and the Society of Consumer Affairs Professionals. She received the Outstanding Alumni Award in Food Science and Human Nutrition from Michigan State and a Citation of Merit from the University of Missouri’s College of Human Environmental Sciences in 1990.

Based in East Hanover, N.J., Nabisco Brands, Inc., a subsidiary of RJR Nabisco, Inc., is one of the world's leading food companies. Nabisco Brands' products include Oreo and Chips Ahoy! cookies, Ritz and Premium crackers, Nabisco Shredded Wheat cereals, Fleischmann’s margarines, A.1. Steak Sauce and Grey Poupon mustards.

Campbell sells Freshbake United Kingdom seafood and vegetable operations

CAMDEN, N.J., December 10, 1990—Campbell Soup Company announced recently that it sold its “Freshbake” vegetable operations in the United Kingdom, as well as its seafood businesses in the U.K. and Belgium, to Albert Fischler Group P.L.C., a leading European food processing company. Annual net sales for these divested businesses approximate $150 million. This sale is a major step in the restructuring and divestiture program announced by Campbell last May.

The Campbell Seafoods Division is a processor of specialty seafoods with a particularly strong position in frozen “warm water” prawns. The U.K. Vegetable Division is a supplier of frozen vegetables in the U.K. It was acquired by Campbell in 1988 when it purchased Freshbake Foods Group P.L.C.

In announcing the sale, Campbell Chief Executive Officer David W. Johnson said, “This sale results from our strategic decision to focus our European efforts on branded value-added prepared foods.”

During the last fiscal year Campbell had net sales from all of its European businesses of $1.1 billion. Total sales for Campbell were $5.2 billion.

Debbie Cooper leaves AFD

Communications Manager and "Food and Beverage Report" Editor Debbie Cooper left AFD in December for fun, adventure, and a fabulous job in New York City.

Debbie now lives and works in Manhattan. She is managing editor of "Hotel and Resort Industry," a monthly trade magazine.

Debbie joined AFD in July, 1989, and will be sorely missed by the staff and those she touched with her sensitive and enlightening feature stories.

AFD FOOD AND BEVERAGE SCHOLARSHIPS

The Associated Food Dealers of Michigan is proud to offer college scholarships to outstanding students. This program is designed to assist deserving young people who wish continue with higher education through financial grants. AFD is committed to excellence, education, and the leaders of tomorrow.

APPLICATION PROCEDURE

Applications are accepted each year from January 15 through March 31. Posters are hung in AFD member stores and applications and descriptive brochures are sent to students upon request. This information can be obtained by calling the AFD office at 1-800-66-66-AFD or (313) 557-9600.

Please fill out and return the form below. Please check two boxes:

☐ I am a high school senior
☐ I am a college student
☐ I am an employee of an AFD member company
☐ One of my parents is an employee of an AFD member company.

Name:

Address:

Home Phone ( )

Name of Employee __________________________________________________________

Name of AFD Member Company ______________________________________________

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Name:

Home Address

Home Phone ( )

Name of Employee __________________________________________________________
WE ARE THE ONE

One qualified agency to serve all your insurance needs.

We are the largest network of independent insurance agencies in Michigan, representing America's leading insurance companies. We provide business, health and personal insurance to cover all member needs.

Sponsored by Associated Food Dealers
1-800-922-5772
Filmo introduces CRUSTpak™ perforated, wicketed bakery bags for croissants

Filmo’s new CRUSTpak™ perforated, wicketed bakery bags for croissants provide a convenient and sanitary way to keep the product fresh while providing 100 percent product visibility. The bags are ideal for creating pre-packaged self-serve merchandising displays for croissants, and can also be used for packaging items which are purchased from self-serve bulk displays. CRUSTpak™ bags are made of durable polypropylene which contains 30 micro-perforations per square inch. These tiny holes allow oxygen to enter the package and moisture to escape at a slower rate, helping croissants keep their fresh, crispy texture longer. The holes also allow croissants to be packaged fresh from the oven. The bags are attached to a two pronged wicket which can be easily mounted to walls or attached to the sides of counter displays for easy accessibility.

For more information, please contact Pressware International, a division of Packaging Corporation of America—Pierre Co., Inc., 1210 Westbelt Drive, P.O. Box 28147, Columbus, OH 43228-0147. Phone: 614-771-5400, FAX: 614-876-1060.

Pressware International, a division of Packaging Corporation of America—Pierre Co., Inc., is one of the world’s largest producers of frozen entree packaging and is currently introducing a full line of paperboard products for foodservice, vending, supermarket deli and convenience stores.

New advanced formula Cycle is going to help bring sales back to you!

Last year grocery stores lost $2.4 billion in pet food sales to non-grocery outlets. This translates to approximately $136,000 per supermarket. Why? Because pet food consumers are demanding products with greater nutritional value and are being told the only place to find these products is outside the grocery store. Until now this was true. However, New Advanced Formula Cycle is the solution to help you fight back. We have put together a comprehensive plan that will convince your consumers that they no longer have to shop outside of the grocery store to find superior nutrition products. We did a lot of research to determine who these consumers are and what they want for their dogs. We took this learning and tailored our entire program around it.

First, we employed a team of veterinary nutritionists, bio-chemists, and food scientists to produce a product that would match or exceed all of the nutritional qualities of Science Diet and taste better. We developed programs that will educate consumers with nutritional brochures, Pet Line sponsorship and sampling programs. We developed a veterinarian detailing, sampling and direct mail program, breeder advertising and shelter programs that will gain recommendations from these key opinion leaders. And finally, we are going to provide you with recommendations and materials to develop the right in-store environment for these consumers. They want a section that is easy to find, has large sizes and nutritional information about their pets.

New Advanced Formula Cycle will be backed with $37,000,000 in support. We will outspend all of the grocery and professional brands. This includes new packaging, television support, couponing support, and trade programs that will help you profitably merchandise New Cycle.

This entire program was designed for the grocery trade to help get back these lost sales to non-grocery outlets. Now that we know what these consumers want and have a program to address their needs, you need to take action in your stores with New Cycle.

Pierre Frozen Foods introduces “Lite” Microwaveable Cheeseburger with 25% less fat and cholesterol

Now there is a delicious, lower fat alternative for people who want the convenience of a microwaveable burger. Pierre Frozen Foods introduces their Lite Cheeseburger with 25 percent less fat and cholesterol.

The Pierre Lite Cheeseburger tastes so good, you won’t believe that it’s actually lower in fat and cholesterol. It features reduced fat cheddar cheese and a flame-broiled burger that has all the locked in flavor of the best burger available.

The Pierre Lite Burger is not only delicious, but it’s nutritious, too. One Lite Cheeseburger offers 90 percent of the U.S. recommended daily protein allowance (U.S. RDA) with only 25 mg of cholesterol.

We at Pierre Lite Cheeseburger offer the market’s best microwaveable bun that tastes great out of the microwave—not soggy or hard.

It has a full 14-day refrigerated shelf life and eye-catching packaging that makes a quality presentation to customers.

For more information, please contact Pierre Frozen Foods, 9990 Princeton Road, Cincinnati, OH 45246 Telephone: 513 874-8741.

Pierre Frozen Foods produces a full line of wrapped sandwiches for convenience stores, vending, mobile catering, supermarkets and foodservice.

Domino® sugar—America’s number one brand of sugar for over ninety years

Actually, the company’s roots go back to 1807 to a small sugar refinery in lower New York City. This makes it one of the oldest continuing businesses in the United States.

The familiar yellow Domino® 5-pound bag and our family of sugar products have been around for a long time, offering consumers the most complete and trusted line of sugar products available anywhere today. Our Hostess Tablets and Dots® add a touch of elegance to attractive dining tables. Domiino® brown and confectioners sugars are the main ingredients in many of those great home-made goodies we all remember, particularly in the Holiday Season.

Tradition, taste, quality and the smile of satisfaction are the elements of the “Domino Effect.” Our current advertising campaign was developed to promote these thoughts, the same thoughts our consumers have shared with us. You will be seeing our new ads in familiar magazines, including special baking editions, and in newspapers, as well as hearing them on the radio. The “Domino Effect”—every time you bake with Domino® 100% Pure Cane Sugar.

We at Domino® Sugar are proud to carry forward our tradition of quality and service. We thank you for your support and for keeping Domino® America’s Number One Brand of Sugar.
AFD “75th”
Diamond Jubilee

WHY ASSOCIATED FOOD DEALERS
AND
NORTH POINTE INSURANCE?
AFD benefits + North Pointe Insurance
high costs = peace of mind

As a member you get:
• Access to outstanding liquor
  liability coverage from the
  largest underwriter of this
  type of insurance in the
  state.
• Access to North Pointe
  Insurance which charges no
  deductibles, assessments, policy
  fees or surplus lines tax.

The Formula of AFD plus
North Pointe Insurance Equals
Savings, Service, and Coverage

Call 313-557-9600 or 1-800-66-66-AFD

2819 Franklin Rd.
Southfield, MI 48039
1-800-229-NPIC
AFD legislative program: a portrait

continued from page 10

Local ordinances prohibiting issuance of retail liquor licenses

In response to a tremendous amount of constituent pressure, Rep.

UPDATE

from page 22

Immigration reform bill passes house

Legislation easing restrictions on immigration visas, the "Family Unity and Employment Opportunity Immigration Act," was approved by the U.S. House of Representatives.

Similar legislation was approved by the U.S. Senate. However, the Senate version has taken a different approach to immigration reform than the House version, and a conference committee was expected to resolve some issues critical to the convenience store industry.

The House version has eliminated a proposed $1,000 fee that companies wishing to recruit U.S. workers would need to pay for each foreign worker they petition into the country. In its place, an amendment was adopted that allows employers wishing to obtain foreign workers two options for gaining authorization to import the workers: pursue the current labor certification process by which the Department of Labor determines whether a shortage of U.S. workers exists in the specified field or use a new "attestation" procedure. "Attestation" calls for employers to attest to the Department of Labor that workers are not available. Moreover, if control were turned over to municipalities, local politics would surely play an unwarrented role in determining eligibility criteria for the awarding and revoking of licenses. For those reasons, and others, Karoub Associates has approached any legislation with municipalities and liquor licenses with the utmost caution.

After determining that the bill would apply to the City of Zeeland (actually two others in the same area of the state as well), AFD agreed not to oppose the bill. To ensure that well-intentioned city fathers were not just taking things into their own hands and passing ordinances that did not reflect the desires of their respective communities, AFD proposed an amendment to place the issue on the ballot before any municipality could enact an ordinance. The bill sponsor agreed.

Revocation of lottery terminals and liquor licenses

Two bills (House Bills 5093-5094) were introduced by Representative Burton Leland (D-Detroit) calling for revocation of the liquor license and lottery terminal of any retailer who is found guilty of dispensing or redeeming food stamps or WIC coupons in a manner inconsistent with federal guidelines. The intent of the legislation is to put those retailers out of business. In its place, a new county ordinance restricting the location of cigarette vending machines.

Mike Nardo of State Vending Company in Lansing said only 3.5 percent of tobacco sales come from vending machines, and that 80 percent of the machines are in on-premise establishments that serve alcoholic beverages and don't permit minors.

Kelley's ruling carries the weight of law unless overturned in court.

William Van Regenmorter (R-Jenison) introduced legislation (House Bill 4317) that would enable a city, village, or township, by ordinance, to prohibit the sale of alcoholic beverages within its borders when there are currently no liquor licenses in that municipality.

The bill was designed solely to address a concern in the City of Zeeland, where no liquor licenses currently exist and the city council wants to keep it that way. AFD was concerned, not with the city or citizens of Zeeland, but for the precedent it would set.

For the years Karoub Associates & AFD have maintained a constant vigilance over legislation that would take authority from the Liquor Control Commission and give it to local municipalities. The liquor control system is a vital component of the state's economy; it employs thousands of people either directly or indirectly. It makes little sense to have the rules governing distribution and supervision of alcoholic beverages be subject to the inevitable chaos that would result from different laws and ordinances. The liquor control system literally demands consistency.

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Welcome, new AFD members!

America One, Inc., Okemos
Aven Country Market, Rochester
Bagley-Brumfield Market, Detroit
Berger's Country Store Inc., Bay City
Border's Food Center, Flint
Cells, Detroit
Checker Drugs, Detroit
Dan's Market #181, Bronson
Diamond Dot Market, Detroit
Dockside Market Ltd., Muskegon
Euros Drugs of Southfield, Southfield
First Grocer, Wyandotte
Great Lakes Home Food Service, Midland
Green Hill Grocery, Traverse City
Homestead Enterprises, Pullman
Independent Dairy Inc., Lambertville
House of Beer, Dearborn Heights
Hungarian Village, Detroit
Independent Dairy Inc., Milan
Independent Dairy Inc., Monroe
Independent Dairy Inc., Maybee
Independent Dairy Inc., Dundee
Jack's Foods, Marquette
Janos's Inc., Alton
Jim's Foodtown Market, Warren
K & L Liquor, Detroit
Kelly's Butcher Shoppe, Allen Park
Kleinn's Party Store Inc., Mt. Clemens
Lake Center Drugs, Pontiac
Leer and Bigour Party Store, West Branch
Madison Food Center, Grand Rapids
Meijer's Thrifty Acre, Monroe
Merchant of Vino, Troy
Miller Bovatt Livery & Grocery, Monroe
Monitor Sugar Co., Bay City
Movie Warehouse, Utica
Mr. E's - Blacks & Evans Supply, Jackson
O'Brien's Party Shoppe Inc., Detroit
Peking House, Saginaw
Plaza Pharmacy, Grand Rapids
Sales Service Inc., St. Clair Shores
Shop's Market, Utica
Sherri's Candies, Whitmore
Shop 'N Save, Dearborn Heights
Southfield Liquor, Allen Park
Supersave Line, Detroit
TCBY Yogurt, East Lansing
Tenuta's Foodland, Waterford
Westside Market, Mt. Morris
Wright Pharmacy, Hemlock
Here's to the WINNERS

Your Meat Supplier Has Details on Programs and Items Available or Call (313) 464-2400 for Information
When it’s you
or someone close to you
in here,

all that matters
is getting the very best care.
Whatever it takes.
Wherever it is.

And the last thing
you want to have to think about
is whether they accept your
healthcare card.

That’s why more people carry
Blue Cross and Blue Shield.

The most accepted,
unquestioned coverage
there is.
COMING ATTRACTIONS
FROM PFEISTER

COMING SOON TO YOUR WHOLESALER

- RAGU
- CHICKEN TONIGHT
- HEALTHY CHOICE
- CHOL FREE EGG PROD
- ULTRA SLIM FAST (REFRIGERATED)

*REWARD PREM DOG FOOD

ALL NEW IN JANUARY

CHICKEN TONIGHT
SIMMER SAUCES

HEALTHY CHOICE
Egg Product

ULTRA Slim-Fast.
The Delicious, Nutritious Way To Lose Weight

REWARD
The Pure Vermont Cheese In The World

THE PFEISTER COMPANY
YOUR STATE-WIDE FOOD BROKER

DETROIT
36300 SCHOOLCRAFT
LIVONIA MI 48150
(313) 591-1900

SAGINAW
3159 CHRISTY WAY
SAGINAW MI 48603
(517) 793-8100

GRAND RAPIDS
3663 BROADMOOR SE
GRAND RAPIDS MI 49512
(616) 949-7210