/OL 4 NO 3

An official publication of the Associated Food Dealers of Michigan and its affiliate, Package Liquor Dealers Association

MARCH 1993

AFD Video Library Opens

Where can you go to get the latest information on food handling and sanitation practices, food stamps, curbing internal theft, shoplifting, receiving and storing produce, building effective displays, talking to the media and just about any other subject relevant to the food retailer? It's all available in the new AFD video library.

Important video titles include: How to Meet the Press; Handling Food Stamps; Space Management; Loss Prevention Training; Robbery: The Other Side of the Gun; Poultry at its Best; Produce Receiving and Storage; and Preventing Customer Slips and Falls. In total, AFD has over 20 different tapes to choose from.

Of special interest are the Spoilers and Spoilers II, a set of important tapes that deal with the safe handling of perishable foods. Viewing these videos should be a prerequisite for all your employees. The attention that the media has given to food sanitation and proper preparation methods lately underscores the importance of the information these tapes provide.

You can come to the AFD offices in Southfield and view the material on our equipment or check out the videos that interest you and take them back to your home or business

Use the library to train your employees. You can either schedule a time to occupy our conference room and show the tapes to everyone at once, or

See Video, page 17

Congratulations to our 1993 AFD Officers

Frank Areori. Chairman, Vegas Food Centers
Nabby Yono, Vice Chairman Government & Legislation
Office, Xtra Foods
Mark Karmo, Vice Chairman Membership,
Royal Food Center
Richard George, Secretary, Wine Barrel
Bill Viviano, Treasurer, Marks Sales & Marketing

LEGISLATIVE UPDATE

Immigration Verification Changes

As of August 2, 1993, Form I-151, the Alien Registration Receipt Card, will no longer be valid evidence of lawful permanent resident status and eligibility for permanent employment authorization in the United States. During the period July 31, 1992 through August 2, 1993, aliens in pos-

session of Form I-151, and all prior documentation such as Forms AR-3 and AR-103, must apply for replacement of such documentation with the more secure Form I-551. Replacement forms are available from a local Immigration and Naturalization Service office.

-HRDA

Food Labeling Rules Exempt Readyto-Eat Foods in Convenience Stores!

Convenience store operators secured an important victory recently under new food labeling regulations. In rules issued under the "Nutritional labeling and Education Act of 1990," our industry was spared from burdensome new labeling requirements for ready-to-eat foods.

Under the 1990 law, operators would have been required to put nutrient content labels on foods prepared "off-site" and sold in stores for immediate consumption. Foods like sandwiches, ice cream, donuts and hot dogs would have required these labels.

More Legislative Update, Puge 11

Food Handler's Guide on the way

If you are an AFD Retail Member, you will soon receive a booklet that is packed with valuable information. The "Food Handler's Pocket Guide for Food Safety" will be arriving soon. The perfect resource for food handlers, this concise, comprehensive guide covers personal hygiene, receiving and storing food supplies, housekeeping, pest control, inspection guidelines and much more.

Developed as a handy tool for on-the-job use, we are providing this 20-page guide free to all our retail members

Proper food handling has been a hot topic in the news media recently. Reading this guide will help you enforce safe and correct procedures in your store. We know you will find this guide useful and we are happy to provide it as a service to our retail members. — Joe Sarafa



And A Great Time Was Had By All at the AFD Crystal Ball! Trade Dinner Chairman Alan Stotsky and wife Joey (More photos to come in April issue)

AFD Offers Three Health Care Choices

The Associated Food Dealers of Michigan is pleased to announce the addition of two new health care options. Now you can choose the plan that is right for your company from three health care providers.

Health insurance is still available through Blue Cross and Blue Shield of Michigan. In addition Health Maintenance Organization coverage is now available through Health Alliance Plan (HAP) and SelectCare.

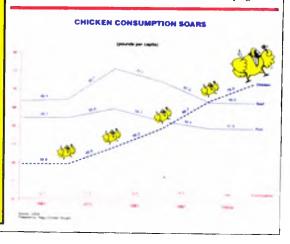
"The advantages of having three health care providers are numerous," says Judy Mansur, AFD services coordinator. "Now we can offer health care at group rates to companies with as few as one employee. Companies can enroll participants at any time of the year

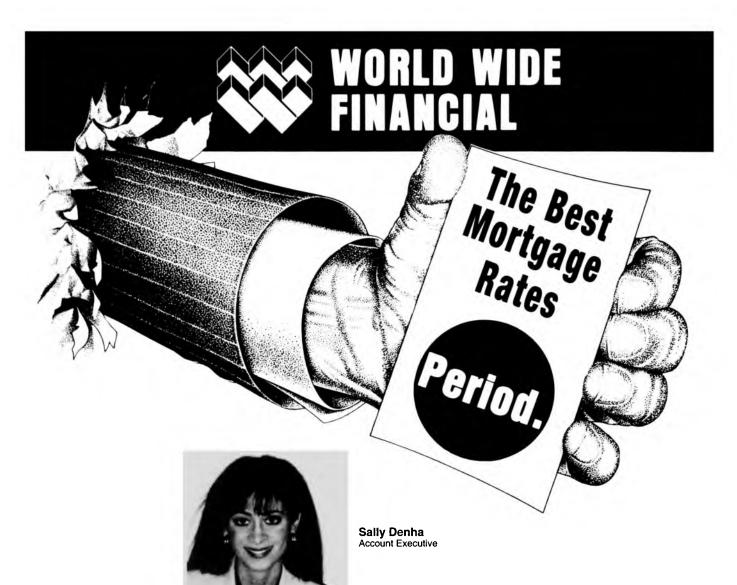
and you can tailor the program to suit your needs."

Health Alliance Plan is the largest HMO in the state, serving 400,000 members in Southeast Michigan. HAP recently added St. Joseph Mercy Hospital in Pontiac and Botsford Hospital in Farmington Hills to their network. HAP is owned by Henry Ford Health System. Participating hospitals include Bon Secors, Henry Ford, Providence, Children's Hospital, Sinai, and more, plus 50 medical centers.

SelectCare, Inc. is one of the fastest growing managed care companies in Michigan. Hospitals participating in SelectCare's coverage include Beaumont, Oakwood,

See Health Care, page 17





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Food & Beverage Report Editor

EXECUTIVE DIRECTOR'S REPORT

Read this if you have a Liquor License

By Joseph D. Sarafa, executive director Since 1990.

when the Associated Food
Dealers of
Michigan
(AFD) merged
with the Package Liquor
Dealers Asso-



ciation (PLDA), concerns over liquor sales have been one of our highest priorities. There are many legislative decisions, proposed new taxes and other important issues that we face on a daily basis regarding liquor sales in our state. It is important that you are aware of potential new laws and regulations that can affect your business. We also want you to know what we have been doing to protect your interests.

In Lansing, AFD has fought long and hard for you, the retailer. Here are a few examples:

- AFD campaigned for a bill that called for the suspension of driving privileges for minors who purchase or attempt to purchase alcoholic beverages. This bill is currently being drafted for re-introduction.
- Thanks to the AFD, Michigan's Senate did not act upon a bill that could have made it a felony

for a store owner to furnish alcoholic beverages to a minor.

- Through AFD's efforts you were not required to buy a new license in order to sell tobacco products.
 - AFD opposed legislation to privatize Michigan's liquor distribution system. AFD continues to work with the Department of Commerce, Liquor Control Commission and the Legislature to ensure that changes to the present distribution system do not adversely affect the retailer.
- AFD also strongly supports a proposal giving retailers the opportunity to sell liquor to taverns and restaurants.

In keeping with our commitment to keep liquor issues as a top priority, here is the AFD's action plan for 1993:

- The AFD will push for legislation to make minors who purchase alcohol accountable for their actions and punished accordingly.
- We will also lobby for legislation allowing SDD licensees to sell to restaurants, bars and hotels.
- The AFD will fight to increase the profit margins on liquor.
- Privatization of the liquor distribution system will likely become a reality. AFD will follow this issue carefully in order to look out for your business.

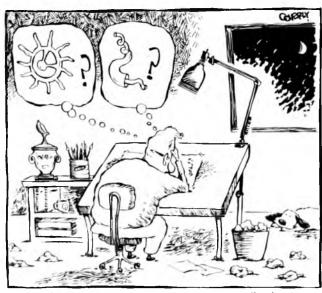
See Director's Report, page 15

Calendar

	0111111111		
March 21-23	FMI/GMA Environmental Affairs Conference, Stouffer		
	Mayflower Hotel, Washington, DC		
March 29-30	The 28th Annual Food Marketing Conference		
	Western Michigan University		
April 4-9	FMI Professional Management Course, Hillsdale, MI		
	(202) 452-8444		
April 12 & 13	AFD 1993 Trade Show, Hyatt Regency, Dearborn		
•	(313) 557-9600		
April 18 - 20	Executive Frozen Food Conference, sponsored by the National		
•	Frozen Food Association, Woodlands Conference Center and		
	Resort, Houston, Texas		
April 18-21	FMI Advertising/Marketing Conference		
	San Antonio, Texas		
April 25-29	NABR Convention		
	Las Vegas Hilton Hotel		
May 9-12	1993 U.S. Food Export Show, sponsored by the National		
	Association of State Departments of Agriculture FMI		
	Supermarket Industry Convention and Educational Exposition,		
	McCormick Place, Chicago, II.		

The Grocery Zone

By David Coverly



ever since rudy hit it big with "shells," Its Just Been one Failed Pasta Design After Another....

Statement of Ownership

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AFD works closely with the following associations...













FOOD HOUSEY ASSOCIATION EXECUTIVES

All Arrows Point To Success For Premier Supermarket

by Virginia Bennett

As soon as you enter Premier
Supermarket, inlaid floor tile arrows
direct you up, down and around the
aisles at the newly renovated store in
Westland. The pink, aqua and lavender arrows point you from front to
back where co-owner Amer Kuza has
designed eye-catching walls that reverberate with reflected light and
color. Slats of mirrored plastic reflect
bright rows of fluorescent lights and
neon signs in hot colors. The effect is
exciting, fresh, and clean. Not only is
the design unique but Amer acted as

his own contractor, directing the whole crew and doing a lot of the hard labor himself. Along with his partners, Milak Abdulnoor and Milad Knouna, Amer completely gutted the building and redesigned the storefront for Premier Supermarket and its neighbor and tenant, Arbor Drugs.

Premier Supermarket is located at 1647 Merriman. Formerly a Farmer Jack, the building was vacant for three years. Driving along Merriman the appearance of the newly renovated structure with its fresh, white paint and accents of turquoise blue

and hot pink makes it a standout in the neighborhood of modest suburbanranch homes.

The reception for the store has been phenomenal. According to Amer, "hardly a day goes by without a phone call from a new customer thanking us for bringing a beautiful new store to their neighborhood." He is still getting calls and the store has been open for two months. "I'm amazed at the response," he says.

There is a seemingly constant line of people waiting for his attention.

He patiently attends to all of them,

from a grandmotherly woman waiting for a passel of money orders to the corporation representatives who try to sell him on their product line over another one.



Since the store relies on repeat customers, providing essential services is of major concern. There is a meat market which specializes in cuts to order, a seafood counter, a deli and a special department for perfumes, over-the-counter drugs and health and beauty products. Neat magazine and card racks are adjacent to five check-out islands. SASI computerized equipment, including scanners and software, ensures that products are tracked so that re-ordering is easy and shelf space is prioritized.

The registers are manned by friendly, helpful cashiers. One of them, Lawana, was quick to volunteer how happy she is for the new job opportunity. Being able to work right in her neighborhood means that she can walk when the weather is good.

Amer has been in the grocery business for 21 years and has owned stores since 1976. He is in charge of the day-to-day operation of Premier Supermarket. Previously he and his brother together owned a store on the east side called Champion Food Center. One of his present partners, Milad, continues as co-owner of Hannon Liquor in Detroit. He also assists with day-to-day operations at Premier. Milak Abdulnoor, the third Premier co-owner, is a silent partner.

Just as the arrows on the floor guide customers through the store in the right direction, all arrows point to continued success for Premier Supermarket. It appears that the hardworking team of partners and employees have created the right combination of appealing decor, proper product mix and attention to detail to hit the mark of success.



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Detroit Representative Committed To Community

Representative Burton Leland's commitment to his community explains the reason why he has been reelected to the Michigan House of Representatives six times. Leland, a Democrat, represents the second district of Michigan, the northwest region of Detroit.

In 1978, Leland's interest in the "redlining" issue persuaded him to run for office. "Redlining was a fear of many residents of the Detroit area. If your home or business was located in a "redlined" area, insurance agencies and financial institutions considered you a high-risk customer. Redlined areas were determined by crime statistics and also racial mix. New mortgage grants could be refused and your home, commercial and auto insurance policies could be canceled. Leland felt the redlining issue was not being properly addressed by the representative of his area.



Although he had no political experience, Burton Leland finished a close second in his first political race. He ran for office again in 1980 and by targeting his constituency more effectively, was elected to the House of Representatives by a mere 100 votes.

Representative Leland now serves in the House as a tri-chairperson of the Joint Committee on Administrative Rules. The committee's main responsibility is to make sure that proposed government rules do not conflict with

the law. Because of the now even split in the House between the Democrats and Republicans, Leland will chair the committee for six months of the year, and a Republican will chair the committee for the other six months of the year. The third representative, a member of the senate, chairs the committee all year. Leland is also co-vice chairperson of the Business and Finance Committee and has been appointed to the Public Health and Transportation Committees.

On Leland's agenda for 1993 is resurrecting many of the bills from his previous term. Some of these bills include regulating the weightloss industry, preventing the Secretary of State from providing information about Michigan residents from their license plate number, and amending Michigan's lemon law to include all lease vehicles. He would also like to reintroduce a bill that would require nursing home facilities to provide more "hands-on" care for patients. To receive reimbursements from Medicaid, nursing homes in Michigan are required to have a certain number of employees working each shift. This bill would coerce these facilities to reduce the number of RNs and LPNs employed, who perform supervisory tasks, and increase the number of aids, who provide more personal care to the patients.

Born and raised in Detroit, Burton Leland graduated from Mumford High School and his concern for the city's educational community is natural. He would like to see more equitable funding of the public school system and supports the Olmstead-Kearney proposal. Introduced in the spring of 1990 this proposal is a plan to reduce the reliance on property taxes to pay for the school system and to increase the dependency on the state. "Detroit has an eroded property tax and the city needs a mechanism to generate more money," Leland states. "Education should be a birth right, not based on the area in which you live."

In 1971, Leland received his bachelor of science degree from Wayne State University, and his master of social work degree from the University of Michigan in 1976. Before politics, Leland was a Wayne County social worker for eight years. He is still a member of the National Association of Social Workers.

During his 13th term in office. Representative Leland is looking forward to bringing about some positive changes in the Detroit area and also in Michigan. To contact Representative Leland, call him at (517) 373-6990 or write to him at Room 510, Roosevelt Bldg, P.O. Box 30014, Lansing, MI 48909.



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Food Marketing Conference Slated for March 29 & 30

Mark your calendars now for the 1993 Food Marketing Conference. This year it will be held March 29 & 30 at the Fetzer Center of Western Michigan University in Kalamazoo.

"Adapting to Change. . . Confronting Today's Issues" is the theme of the conference. Guest speakers include Michael Wright, chairman, CEO and president of SUPERVALU Inc. of Minneapolis, the largest food wholesaler in the U.S.; Gary Costly, president of Kellogg's USA, Inc.; and Bill Bolten, president of Jewel Food Stores.

In addition Michael Sansolo, editor of Progressive Grocer Magazine, will present his magazine's 60th annual report on the grocery industry and Western Michigan University will unveil their Marsh Super Study, the most comprehensive study ever undertaken by the food industry.

There will also be panel presentations on national health care and events in Washington.

This looks to be an exceptionally informative conference, and one that all AFD members can benefit from. For more information call the FMC Conference hot line at (616) 387-5705.

What's Happening At The Michigan Lottery?

By Michigan Lottery Commissioner, Jerry R. Crandall

Michigan Lottery to Launch New Game

It's Like Nothing You've Ever Seen Before

Michigan
Lottery retailers
are coming off a
fantastic year. In
1992, sales
soared to a
record \$1.22 bil-



lion! And this year promises to be filled with even more excitement. The Michigan Lottery will leap into spring with a major change. This month the Lottery launches a brand new game.

It's fun. It's new. It's exciting. It's like nothing you've ever seen before! The new on-line game brings even more fun and excitement to the Michigan Lottery game lineup, because it offers something for everyone—bigger jackpots, more cash prizes, better overall odds of winning a cash prize and more agent commissions.

Results of market research and player interviews concluded that regular players as well as occasional players catch "Lotto fever" when the jackpot is high. But players also indicated they wanted more chances to win more cash prizes in case they didn't hit the Lotto jackpot worth millions. Based on that research the new game-unlike any other game in the country-was developed. Now you have a terrific opportunity to boost sales and capture the attention of a whole new player base with the new game. Your Lottery representative is in the process of delivering point-of-sale material and details of the new game to you.

Our aim is to keep our regular players interested in the Lottery and generate a greater interest in the occasional player. This is an exciting change for the Michigan Lottery. Initially, it will require extra effort on the part of our Lottery retailers because everyone will need to take time to educate customers about the new game. But if you retailers take advantage of all the in-store promotional items, host in-store promotions and continue to ask for the sale, you will find new excitement among our players.

This new game should be a bonus to retailers' bottom lines and to K-12 education in Michigan if we work together and sell, sell, sell.

Michigan Lottery Introduces Two New Instant Games To Lineup

In March, the Michigan Lottery will also launch two new instant games, "Winning Suit" and "Tic Tac Toe," which will go on sale at nearly 9,000 Michigan Lottery retailers statewide this month. The overall odds of winning a prize in either game are 1-in-6.

"Winning Suit" goes on sale
March 8 and offers players a
chance at a \$1,500 top prize. A
player must match their suit(s)
with the game's "winning suit" to
win the cash prize for that
chance(s). Players get three
chances to win on this instant
ticket!

"Tic Tac Toe" goes on sale March 22 and offers players the chance at a \$1,000 top prize. If players get three "X" symbols or "O" symbols in any row, column or diagonal, they win the prize shown in the prize box.

Lottery Still Waiting to Hear From Winner on \$18 Million Lotto Jackpot

Still no word yet from the winner of an \$18 million Lotto jackpot from the July 1, 1992 drawing.

The Lottery is still waiting to hear from the lucky winner of the fifth largest single prize in Michigan Lottery history, and from the winners of four "Cash 5" top prizes worth \$100,000 each, as of the printing of this publication.

All of these prizes will go unclaimed and revert to the state School Aid Fund unless the winner steps forward before the one-year expiration date.

It's really surprising that we haven't heard from the \$18 million Lotto winner. We usually hear from the big winner right away. We're ready to give away the \$18 million as soon as we hear from the lucky winner.

If all of these prizes go un-

claimed, it would bring the total amount of unclaimed prizes since the inception of the Lottery to more than \$162 million.

In fiscal year 1991/92, a total of more than \$14 million in prizes went unclaimed.

The following is pertinent information on the unclaimed prizes:

Game: Lotto 47
Prize: \$18,000,000
Drawing Date: July 1, 1992
Winning Numbers: 9, 13, 17, 18, 30, 38

Game: Cash 5
Prize: \$100,000
Drawing Date: May 1, 1992
Winning Numbers; 7, 9, 20, 24, 35

Game: Cash 5
Prize: \$100,000
Drawing Date: June 19, 1992
Winning Numbers; 5, 8, 10, 22, 35

Game: Cash 5
Prize: \$100,000
Drawing Date: November 17, 1992
Winning Numbers; 1, 17, 21, 25, 29

Game: Cash 5
Prize: \$100,000
Drawing Date: January 5, 1993
Winning Numbers: 1, 9, 16, 29, 34

Competitive Awareness

Studies show that service and sales personnel who are aware of the competition, and who recognize their competitors' relative strengths, provide much better service to customers than those employees who think the company has no competitors.

Share with your employees the facts of your marketplace. Identify your key competitors and their strengths. Better yet keep your employees alert and motivated by making it an important part of their job to keep tabs on the competition's advertising, sales practices and new product and service offerings.



Fight back against today's high cost of dental care and insurance. For as low as \$7.00 per month the Advantage Plus plan will provide you with better dental coverage, including orthodontics, while drastically reducing cost.





CRIME ALERT Ways to Prevent Petty Theft

A thirsty employee slips exact change from her wallet and dashes for the soda machine. Later, when she reaches for her car keys, she discovers her wallet is missing. No one noticed anything suspicious.

"Gee, there's another delivery," a worker subconsciously observes as a uniformed person strides past. That afternoon, a colleague asks around to find who borrowed his handheld calculator.

Fitting right in on the job.
That's one of the latest-and most successful-ploys of criminals.
Thieves may act and dress like employees, clients or service personnel. They strike quickly during working hours and disappear. In busy work environments, their unassuming presence can go unnoticed even by security guards.

The bounty taken by these professional thieves usually ranges from a few dollars to expensive equipment or cases of merchandise. Their toll on staff morale, however, can be high. Victims report feeling personally violated, even though they never glimpsed the perpetrator's face.

Occasional violent crimes—committed in typically safe havens such as offices, schools, and restaurants—grab the headlines and may temporarily alert people to danger. Criminals, who erupt suddenly as a result of mental instability or drug usage, are fortunately rare.

Americans generally trust people so even after hearing about the most horrendous crimes, it's easy to fall back into complacency about routine commutes and daily working-hours security. Taking these sensible precautions can contribute to a safer, more secure working environment.

- Enlarge the circle of acquaintances. A stranger's face is more likely to stand out when managers, colleagues, vendors, service workers and sales reps know each other. Ask visitors questions such as, "Who can I help you find?" Report suspicious people to security.
- Protect valuables. Avoid calling attention to one's self by wearing flashy jewelry or carrying a large roll of bills. Wear a wallet, rather than keeping it in a suit jacket draped over a chair or in a briefcase or handbag. Record serial numbers. Store cameras, lap-top computers, sports gear and other high-tech equipment out of sight and locked up when not in use. Make sure your employees follow these rules too.
- Keep good company. Trust your instincts. Avoid stair wells, empty parking lots, dimly lit areas, and unlocked restrooms, especially during off hours. Petty thieves can often be stopped in their tracks when employees stay aware and alert to criminals' tricks!

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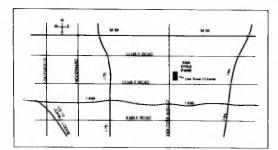


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alpine spring water

Mas (31)

Wholesale Company Values Old Friends and New Customers

by Cristina Cleveland

For John Loussia, growing up in the Detroit area meant making many close friends. Dealing with several of those same peers that are now associated with the food and beverage industry is what he enjoys most about the wholesale business.

Loussia, along with Terry Farida, an AFD board member, owns and operates Value

Wholesale on the northwest side of Detroit. Curious about the wholesale business, when the building on 14500 Livernois Avenue became available, the partners took the opportunity to establish the wholesale company in January of 1991.

Value Wholesale acts as two separate operations. From 7:30 a.m to 3:30 p.m., small independent retailers can purchase necessary products in whole or half cases on a "cash and carry" basis directly from the warehouse facility. The company also operates as a delivery service and once an order is placed by a retailer, the products are delivered in 24 hours

Value Wholesale sells strictly promotional products. Loussia searches for the best possible deals on high-ticket items that stores

commonly sell-such as candy bars, fruit and juice drinks, toilet paper, barbeque sauce, coffee, potato chips and many canned goods-and then purchases them by the truckloads. According to Loussia, this allows him to sell the products "as inexpensively or even less expensively than other wholesalers in the area." Because there is not as much overhead, he also believes operating as a small company makes it possible to sell the items at a lower price.

Friends for 13 years, Loussia and Farida have each been involved in the food and beverage industry for over 20 years and both know the retail and wholesale market very well. Before Value Wholesale, Loussia owned a supermarket in Detroit. Since 1971, Loussia and his two brothpride Food Center on Grand River on the city's west side. Also spends more time at Value Whole-

Because he is dealing with peers rather than the public, Loussia believes there is less pressure in the wholesale business than retail and enjoys it more because he feels it creates an "easier working relationship" with his clientele. The wholesale business is constantly changing and for Loussia, he finds this very interesting and challenging.

As a young company, the bulk of Value Wholesale's clientele is in the Detroit area, with a few stores in Flint. Because of the amount of small retailers in the city, Loussia enjoys the convenience of servicing the area but is also looking forward to expanding in the future.

ers, Sam and David, own Homeowned by Farida is Value Center in Warren. Even though Loussia sale than Farida, he stresses that they have a "very close working relationship."

Classified

Specialty high volume Meat Market. Downriver high traffic location. Very profitable for experienced meat merchandiser. Ideal for man and wife owner combo. Qualified buyers only (313) 676-4158.

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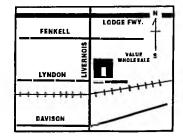
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14500 LIVERNOIS **DETROIT, MICHIGAN 48238**

OPEN DAILY:

7:30 - 3:30 SATURDAY:

7:30 - 2:00



For More Information Call: (313) 862-6900

Watch for MESC **Tax Rate Notices**

By Judy Miller Michigan Busines Ombudsman

The Michigan Employment Security Commission (MESC) will soon mail annual unemployment taxrate notices to about 180,000 employers in Michigan. The 1993 Rate Notice will look different than the form you received in past years. The new form was designed by a group of business people in association

with the MESC, so we hope that it will be more understandable and more useful to you.

For the first time, you will be able to see how your rate is actually calculated. A rate worksheet has been prepared by the office of the Michigan Business Ombudsman for your use. Give us a call at (517) 373-6255 and we will be happy to send you a copy.

If you disagree with any of the figures on the rate notice, you only have 30 days to notify the MESC. You must send your "protest" in writing, and it must be received by the MESC within 30 days of the mailing date on the rate notice.

Some employers will see a notice in red near the bottom of the form, and a red asterisk in the "total rate" box. This notice is to advise you that the MESC was unable to properly compute your rate because one or more of the four quarterly reports required for this period (the third and fourth quarters of 1991 and the first and second quarters of 1992) have not been received by the MESC. By law, the MESC must give you the maximum tax rate of 10%! However, all is not lost...you can still send the missing reports and MESC will re-calculate your rate, but only if the missing reports are received by the MESC within 30 days of the mailing date on the rate notice.

At about the same time, the MESC will mail a letter and application form for a state unemployment tax credit for up to half of the federal FUTA penalty taxes paid by Michigan employers in 1992. You will recall that the FUTA tax payable in 1992 on 1991 wages included the base FUTA tax rate of .8% PLUS a penalty tax of an additional .8%. If you paid this penalty tax in 1992, and if you meet the other conditions indicated on the application, you can qualify for a credit which can be used to offset your state unemployment taxes due.

Only positive balance employers are eligible for the state tax credit.

> Positive balance employers are those who have paid more in state unemployment taxes than their employees have received in jobless benefits.

> However, if your account has a negative balance, you may wish to make a "voluntary payment" to the MESC to bring your account to a positive balance in order to qualify for the credit. Your voluntary payment must be

received by the MESC within 30 days of the mailing date of the rate notice. A voluntary payment is non-refundable, and the voluntary payment cannot be applied against your future unemployment tax liability.

If you are a negative balance employer, here is a quick and easy guide to use in determining if you might benefit from a voluntary payment. Divide the amount of penalty tax you paid in 1992 by two. This is the amount of credit for which you might qualify if you had a positive balance. (Don't include the base FUTA tax you paid, just the penalty tax amount.) Compare this credit amount with the amount of your negative balance. If the possible credit is larger than your negative balance, call us and we will send you a workbook which contains more specific instructions on making a voluntary payment.

Whatever your situation, if you are an employer you can benefit from a more complete understanding of your rights and responsibilities under the Michigan Employment Security Act. If your state unemployment tax rate is incorrect, you have a right to request that it be recalculated, but you also have a responsibility to make this request in the time limit specified by law. If the MESC does not have record of a report that you filed, and has assigned you a maximum rate of 10% when your rate should be lower, you have a right to have the rate recalculated, but you also have a responsibility to provide the MESC with a copy of the missing report, again, within the time limit provided

If you have questions about your rate notice, your rights and responsibilities under the law or if you just feel that you need assistance in dealing with the MESC, we're here to help you. Give Peggy McNichol a call at (517) 373-6255.

Legislative Update

(Continued From Page 1)

Social Security Changes for 1993

Social Security and Medicare Taxes

1993 7.65%* Employee/Employer (each) 7.65%

up to a maximum up to a maximum

of \$57,600 of \$55,500

*Includes 6.2% for Social Security retirement, survivors and disability benefits and 1.45% for Medicare.

Additional Taxes for Medicare

If you earn more than the maximum amounts for Social Security taxes indicated above, you continue to pay the Medicare portion of those taxes-or 1.45%-as indicated below.

1992 Employee/Employer (each) 1 45%

on earnings between on earnings between

1993

1.45%

\$55,501 and \$130,200 \$57,601 and \$135,000

Privatization Report Could Affect Michigan's Food industry

The Michigan Public-Private Partnership Commission recently submitted its final report to Governor John Engler (R), recommending that, over time, all state programs be analyzed through a process called PERM (Privatize, Eliminate, Retain or Modify). The commission suggested that one or two programs in each state agency be used as pilot projects, including fruit and vegetable inspection under the Department of Agriculture, liquor distribution in the Department of Commerce, license system management under the Department of Natural Resources, the WIC program and lottery management. If successful, the Michigan PERM program could become a model for other states looking to privatize their services.



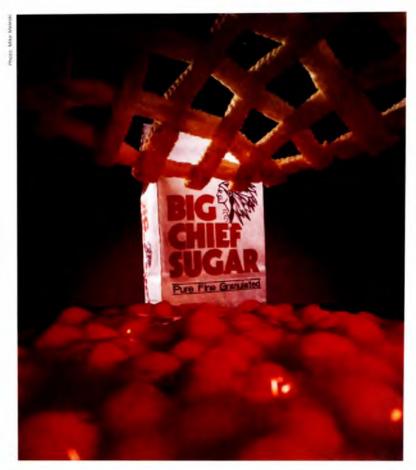
STARK & COMPANY FOOD SALES AND MARKETING

MARCH IS FROZEN FOOD MONTH



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the upper crust

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 High Quality Sugars produced with care under stringent quality control measures. Customers know and appreciate the quality of Big Chief sugars, which can help increase your share of the industry pie.



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who visit your store regularly and listen to your concerns. With your input, service specialists can shape our service to meet your specific needs. Monitor Sugar Company offers your business high-quality Big Chief sugars with outstanding service baked right in.



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National Frozen Food Month



The National Frozen Food Association announces tenth anniversary of March National Frozen Food Month promotion: 1993's promotion themed "Quality On Parade."

March is National Frozen Food Month (NFFM), and 1993 marks the tenth anniversary of this annual tradition. This year's promotion is themed "Quality on Parade" and spotlights the quality, value, variety, nutrition and convenience of frozen foods.

"This, our tenth promotion, is sure to be our best," said Nevin B. Montgomery, president, National Frozen Food Association (NFFA). "Each year, we produce more promotional materials and reach out to more frozen food industry members to promote NFFM to all consumers. With more working women than ever before, an increasing number of singles, an aging population, more varied tastes, an increasing interest in healthytype foods, and more children preparing their own meals, today's frozen food products are right on the mark," he added.

In 1993, as in years past, retailers will be working especially hard to educate consumers to the outstanding quality of frozen foodswhich are as good as, and in many ways better than, fresh. Time and money savings are an added bo-

As a result, millions of consumers across the country will be anxious to take advantage of tremendous frozen food specials being advertised by retailers. There will be displays and demonstrations in the frozen food aisles, and signs announcing NFFM. Television ads featuring the promotion's official mascot-the penguin-and radio commercials, are being developed as part of the NFFA's local frozen food organizations' promotions.

The NFFM promotion is held each March to encourage consumers to try new frozen products and to educate them on the proper handling, storing and use of frozen foods to ensure the manufacturers' original quality. It is a coordinated effort among all segments of the frozen food industry, including manufacturers, brokers, retailers, distributors and food service operators who

turn to frozens as the best way to offer consumers the best possible menu, quality and price.

For further information, contact the NFFA at 4755 Linglestown Road, Suite 300, Harrisburg, PA 17112; (717) 657-8601.

Two Inducted Into Frozen **Food Hall of Fame**

The frozen food industry recently announced the induction of two new members into the Frozen Food Hall of Fame. The new honorees are Vernon Stouffer and Ed Watson. The induction ceremony was held during the National Frozen Food Convention and Exposition's Grand Awards Luncheon, October 28, 1992 at Bally's Hotel in Las Vegas.

The first inductee, Vernon Stouffer, is a man whose name is not only familiar to everyone in the food industry, but to every consumer in the U.S., because of the company that bears his name.



Stouffer

Stouffer began his career in 1924 by joining his father in launching the first Stouffer restaurant. By the time the family's fourteenth restaurant had opened, the demand for take-home food from the restaurant was so great that Vernon pioneered another kind of business-frozen prepared entrees.

Stouffer Foods Corporation was launched in 1954. By the early 1970s, Nestle SA, noting Stouffer Foods' success, acquired Stouffer Companies. A year later Vernon Stouffer died at the age of 72.

Accepting the honor on behalf of Mr. Stouffer at the ceremony was his daughter and sonin-law, Marge and Jim Biggar.

The second inductee, Ed Watson, boasts a career

in the food industry that has spanned 40 years. Watson began in the frozen food industry when the company he worked for converted a plant to frozen food production. Pictsweet Frozen Food Company was born in 1949 and Ed Watson was named president. As the Pictsweet label took on greater performance, Watson built a formidable management team and sales organization, introducing a variety of new items and strategies to compete head on with the competition.

In the late 40s and early 50s Watson helped the new and small frozen food industry grow and develop. After a buy-out of Pictsweet in 1954, Watson retired, only to return to the industry nine years later as chief operating officer of Lamb-Weston. He retired from Lamb-Weston in 1968, but remains active in the frozen food industry to this day.

The Frozen Food Hall of Fame recognizes those individuals in the frozen food industry whose contributions have been well beyond the norm and deserving of recognition and honor by their peers. Voting is done by members of the Distinguished Order of Zerocrats. A permanent exhibition recognizing Hall of Fame members is on display annually during the Convention.

Last year's inductees were Murray Lender, Theodore Mc-Caffray and John Rotelle. In 1990, the first year of the honor, four men were inducted into the Hall of Fame: Clarence Birdseye, John Baugh, James McNutt and Bob Rich, Sr.

Providing the Very Dest to AFD Members

Health Denefits:

MD offers group to rerage underwritten by Dlue Cross and Dlue Shield of Michigan (BCBSM) providing moximum coverage for your individual group needs

ATD has three (3) options for you to select from:

- 1 Blue Traditional
- Blue Preferred Plan (PPO)
- 3. Nue Care Network (HMÓ)

Each of these programs offer several different chalces of plans.

In addition to these programs you can add additional benefits (depending on your group size) such as:

- dental coverage
- vislon
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- claims that are handled locally
- the privilege of group rates
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- the best combination—AFD and Blue Cross and Blue Shield of Michigan



The Group Life:

Coverage is under written by Fort Deorborn Life of Chicogo, o Best "A" rated company Fort Degiborn offers varied levels of benefits at very competitive rates Guaranteed Issue of up to \$35,000 is available to employees with two or more employee

Several plans are available and the excellent rates are based on benefits chosen.

In addition, Sole Proprietors are eligible for Group Life. This is on exclusive benefit availoble only through AFD. Certain restrictions may apply.

Group Short Term Disability

This income plans provides for a percentage of salary to be paid to insured Individuals who are disabled as a result of sustaining accidental bodily injury or sick-



GADALETO, RAMSBY & associates

Watson

Golden Penguin Awards

NFFA announces availability of 1993 Golden Penguin Awards competition rules and regulations.

March is national Frozen Food Month (NFFM)-a month which finds all sectors of the frozen food industry hard at work, educating consumers and promoting the use of frozen foods. However, what some may consider to be the culmination of NFFM, the Golden Penguin Awards competition, comes after all the hard work of the promotion. The NFFM golden Penguin Awards Competition gives companies and individuals the chance to be recognized for their work, promotions and activities during March.

Entry forms are now available for the 1993 golden Penguin Awards competition. Following in the tradition of years past, the 1993 contest promises to be full of fun and excitement, especially since this is the tenth anniversary of the NFFM promotion. Entrants should submit documentation of their NFFM activities for judging in the contest, which recognizes all of the hard work that goes into a successful March promotion.

Golden Penguin Awards are given to those participants who, in the eyes of the judges, have best met the contest criteria (a list of which is available from the National Frozen Food Association (NFFA). Silver Penguin Awards are given to the runners-up in each category.

The Golden Penguin Award is an 18-inch high, hand-blown, sculptured glass penguin statue which is presented at the national Frozen Food Convention and Exposition. The Silver Penguin is a 12-inch statue which is usually presented at appropriate local frozen food organization meetings or mailed to the winners.

Entries are accepted from both members and non-members of the NFFA, but to be eligible for the competition, it is imperative that the entry form and portfolio be received by Friday, May 14, 1993.

For more information and a copy of the complete rules, including an entry form, contact the NFFA, 4755 Linglestown Road, Suite 300, Harrisburg, PA 17112; (717) 657-8601. And remember, all entries must be received at NFFA headquarters by May 14, 1993 in order to qualify.

Director's Report

From page 3

We are here to help you, and will do everything in our power to fight for the interests of all liquor license holders and to increase your profit margins on liquor.

However, we can't do any of this without your support. Protect your interests and help us fight for these important issues in Lansing. If you are not a member, call us now and become one. We guarantee that the \$150 membership fee will pay for itself over and over. If we don't band together to make our voices heard, we will be at the mercy of other special interest groups that lobby our government for their causes. Don't delay! We're looking out for your interests but can't do it without your support. If you are not a member, call the AFD offices today and become one (313) 557-9600. If you are a member, become more involved by encouraging other retailers to join. There is strength in numbers. You can be part of the solution.

Employers Beware! **INS Fining** for Incomplete I-9's.

The latest data from the Immigration and Naturalization Service (INS) indicates that employer violations for failing to complete the I-9's Employment Eligibility Verification Form are up 19% for 1991 over 1990. Additionally, INS reports that overall compliance with the Immigration Reform and Control Act has slipped. Nearly 1,500 employers were issued "notices of intent to fine" for the year. Fines range from \$100 to \$1,000 for each I-9 not properly completed. Fines for hiring unauthorized workers range from \$250 to \$2,000 for first offense and from \$2,000 to \$5,000 for second offenses. Third offenses can carry a fine up to \$10,000.

With the uproar created when President Clinton's two nominees for Attorney General both disqualified themselves because of controversy surrounding their hiring practices, you can be sure that the government will step up efforts to insure compliance with the laws.



A Trade Show For The Food and Beverage Industry.

TEN REASONS TO ATTEND **AFD'S 1993 TRADE SHOW**

- 1. See What's New in the Industry
- 2. Visit more than 120 Booths
- 3. Buy Products at Show Discounts
- 4. Taste New Food and Beverage Products
- 5. Watch Product Demonstrations
- 6. Meet Your Sales Representatives
- 7. Learn About New Products and Services That Can Increase Your Bottom Line
- 8. Attend Question-And-Answer Sessions
- 9. Win Prizes and Play Games Galore!
- 10. Enjoy the "Western" Theme at the Round-Up

April 12, 1993 • 6-9 p.m. April 13, 1993 • Noon-8 p.m. **Hyatt Regency Dearborn**



PRODUCTS

3M Introduces Scotch-Brite Never Rust Pads

Scotch-Brite Never Rust Wool Soap Pads are the result of more than four years of research and development by 3M. The result is a pad that looks, feels and performs like steel wool, but doesn't rust or leave splinters. The latter are the two most common consumer complaints about steel wool soap pads.

The technology also allows 3M to produce the new soap pads out of recycled plastic beverage bottles, reflecting 3M's continuing commitment to the preservation of the environment.

3M laboratory tests indicate that, pad for pad, the new Scotch-Brite Never Rust Wool Soap Pad outcleans steel wool pads three to one, based on surface area cleaned.

Home use tests show that consumers prefer the new Scotch-Brite pads over steel wool brands, saying the new product outcleans, scours better, has longer lasting soap and cuts grease better. Seventy-five percent of consumers trying the pads said they intended to repurchase the product.

"We're excited about our latest addition to the Scotch-Brite family," said Darrell Gacom, Home Care Business Manager in 3M's Home and Commercial Care Division.

In seven major metropolitan areas where the product has been tested, it has generated a strong market share (20% to 30% range), while growing the entire soap-filled pad category 25 percent. Category sales for the same period nationwide dropped one percent.

Gacom said the national launch of Never Rust Pads will be the largest new product introduction the category has ever seen. "Our support program includes national television advertising at four times the level of the entire category in 1991," he said. Ninety percent of the target audience will see a Never Rust commercial an average of 15 times over the intro period.

More than 300 million trial generating coupons, a sampling to more than five million households, impactful on-pack offers and a variety of instore merchandising vehicles will support the advertising campaign.

For more information call Steve Meyer at McMahon & McDonald Food Brokers (313) 477-7182.

Nabisco Introduces Garden Herb Triscuit Wafers

Nabisco Biscuit Company recently introduced Garden Herb Triscuit, the fifth member of the Triscuit Wafers family.

Baked, whole wheat, seasoned with a blend of garlic, onion, carrot and parsley, Garden Herb Triscuit is now available nationally. Packaged in a 9.5-ounce box made of recyclable paperboard, the new crackers have a suggested retail price of \$2.29.

Triscuit originated in 1899 in Niagara Falls, N.Y. where the product is still baked today. But it wasn't until the 1980s that the first flavor variations, in the form of Low Salt and Wheat 'N Bran, were added. In 1991 Nabisco leveraged the versatility of

the cracker by introducing Deli-Style Rye Triscuit.

"Garden Herb and Deli-Style Rye

Triscuit broaden the crackers' usage and appeal," says Nabisco Product Manager Bob Masone. "Traditionally, Triscuit is enjoyed with toppings and dips. By offering flavored varieties, the wafers become just as snackable right out of the box."

Nabisco Biscuit

Company, an operating unit of the Nabisco Food Group, makes and markets a wide variety of cookies, crackers and snacks. Among its brands are Oreo, Chips Ahoy! and Fig Newtons cookies, Stella D'Oro baked goods and Ritz, Premium, Triscuit and Wheat Thins crackers.

Pizza ParlorTM Sandwiches

Four New Pizza Parlor sandwiches from Pierre Frozen Foods offer authentic Italian taste right out of the microwave oven.

Pierre Frozen Foods introduces

Fierre Frozen Foo four new Pizza Parlor™ wrapped sandwiches, offering convenience stores, vending, mobile catering and other take-out food service operators a convenient, great-tasting way to serve authentic Italian-style hoagies. The new sandwiches are

Veal Italiano, Chicken Italiano and Meatball Sub each covered with real mozzarella cheese and tangy pizza sauce. The fourth new product is an Italian Supreme Sub™, featuring a combination of deli meats, cheese and pizza sauce.

Every Pierre Pizza Parlor sandwich is served on a microwaveable hoagie

bun that the company says stays soft and fresh even out of the microwave.

All sandwiches are delivered frozen and offer a 14-day refrigerated shelf life.

For more information, contact Pierre Frozen Foods, 9990 Princeton

Road, Cincinnati, OH 45246. Telephone: 1-800-543-1604. In Ohio, 1-800-582-7116.



Ragu® Chicken Tonight™ Goes Light

New Product Satisfies American's

Passion for Chicken and Hunger for Flavorful Light Menus

Van den Bergh Foods Company recently introduced a new light line to its Chicken Tonight sauces. Called Ragú Chicken To-

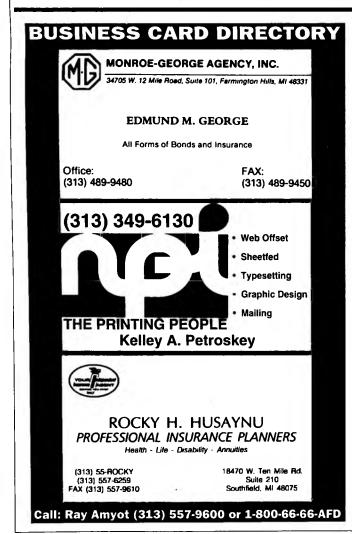
night Light Simmer Sauces™, they are available in three flavors that are high in taste but low in fat, contain no

cholesterol, and have one-third fewer

calories than regular Chicken Tonight. The flavors are: Primavera, Honey Mustard, and Sweet and Spicy.

Information Resources identified Ragú Chicken Tonight as the hottest-

selling meat sauce and marinade, the fastest-growing category in the supermarket.



Follmer Rudzewicz Guides Independent Markets to Greater Efficiency

In a world of developing spe-

cialty markets, growing wholesale clubs and giant onestop grocery chains, how can a small, independent grocery store compete? By carefully monitoring each department's



Pat Gregory

profitability and product distribution to eliminate shrinkage and waste, say Pat Gregory and Pete Meagher, C.P.A.s at Follmer Rudzewicz & Co. (FRC) in Southfield.

The accounting firm specializes in serving small to medium size businesses and regularly advises numerous independent grocery store owners in southeast Michigan on how to streamline operations and stay competitive.

"Independents can improve their profitability by five percent when they departmentalize their financial statements and make a detailed analysis of each store's distribution," said Gregory.

Frank Arcori, an FRC client, operates the area Vegas Markets and is chairman of the Associated Food Dealers of Michigan. "By categorizing my financial statement, I'm able to pinpoint the problems and successes in my business and decide whether to change or maintain current operating procedures," he said.

For example, recently Arcori's financial statement flagged one of his meat departments where the profits did not correspond to the dramatic increase in sales volume. Together FRC and Arcori thoroughly reviewed the department operations until they traced the problem to an inefficiency in meat cutting procedures and mark downs. The situation was remedied and the meat department should soon be back up to its previous profit level, said Arcori.

Tom George, co-owner of Harbortown and Eastbridge Markets, also uses FRC in his business, and has seen the stores grow and double in profit in the past few years. "I've been with other accounting firms but FRC has a special expertise in this area," he said. "They give me a projected profit target for each department based on the successes of other markets," he said.

"Not only must independents

know where their profit and volume numbers should be," said Meagher, "but they must also monitor controllable departmental expenditures such as employee salaries and wages, utilities, advertising and promotion, store services

and supplies and coupon expense in order to keep their business profitable."

Video

From Page 1

play the selections you need to smaller groups at your place of busi-

We encourage you to take advantage of this membership privilege by viewing these videos. The AFD's video library is intended to help you operate more knowledgeably and efficiently. We know you will find them interesting and informative.

For more information on the AFD video library, call our offices at (313) 557-9600. We'll be happy to send you a description of each tape.

Health Care

From Page 1

Providence, Children's Hospital, Pontiac General, Macomb Hospital Center, St. John Hospital and others, plus 27 medical centers.

In addition to the HAP and SelectCare programs, Mansur says that HMO coverage is also available to AFD members outside of Southeast Michigan through the Blue Care Network.

To discuss the AFD's new health care options in more detail, call Judy Mansur at (313) 557-9600.



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People

Maxine Perry reelected chairwoman of MLCC

On Wednesday, January 13,

1993 Maxine L. Perry was unanimously reelected chairwoman of the Michigan Liquor Control Commission for the year 1993.

Perry, a Michigan liquor control commissioner for more than nine

years until she was replaced in 1989, was reappointed to the five-member board and elected as its chairwoman in 1991. She was originally appointed to the MLCC in September 1979 by former Michigan Governor William Milliken and was reappointed by former Governor James Blanchard in 1984, but not named again in 1988 when that term expired.

On January 1, 1991 current Governor John Engler made her one of the first appointments of his new administration. A native of Sterling, Colorado, Perry attended the University of Michigan in 1956 and 1957, and earned a bachelor's degree in English from

Wayne State University in 1960. For the next 14 years, she taught English and journalism in the Detroit school system before returning to school herself in 1977 to begin studies for a law degree. In 1980, she received a juris doctorate from the Detroit College of Law. A member of the Michigan

State Republican Party and a life member of the National Association for the Advancement of Colored People (NAACP), Perry is also a member and a director of the National Alcoholic Beverage Control Association (NABCA), a presidential appointee to the National Advisory Council for the Small Business Administration, and a member of the board of directors of the Girls' and Boys' Clubs of Southeastern Michigan.

Perry, 58, is married to Lowell

W. Perry, recently named by Governor Engler as the new director of the Michigan Department of Labor. The Perrys have three children – Lowell, Jr., Scott and Merrideth – and live in Southfield.

Michigan Liquor Commission Announces New Business Manager

The Michigan Liquor Control Commission recently announced the appointment of Ms. Asha Shah as its new business manager. Shah replaces Walter Keck who retired from the Commission in July 1992 after 30 years of service.

The business manager acts as the chief operating officer and is responsible for directing the Commission staff and ensuring the implementation of the policies and directives of the five-member Commission.

Ms. Shah joined the Commission's staff in 1989 as the director of financial management.

Prior to joining the Commission in 1989, Shah had 12 years with the Michigan Education Association group of companies, where she held various positions in accounting, budgeting and finance.

Shah has a master's of business administration degree from Eastern Kentucky University and a master's of commerce degree from the University of Calcutta, India. She lives in East Lansing with her husband, Dhiraj. They have two sons, Anish and Shreyas, who are attending the University of Michigan.

Michigan Sugar Company Announces Sales Awards



From left to right: William Nesseth of Conrad, Patterson & Associates; Barry Brown and John Curry of Michigan Sugar Company; and Brian Patterson of Conrad, Patterson & Associates

Brian Patterson, executive vice president of Conrad, Patterson and Associates, Inc. of Grand Rapids and Southfield recently received Michigan Sugar Company's "Broker of the Year" award for the third consecutive year. The firm has represented Michigan Sugar Company for more than 25 years in both consumer and industrial sales.

William Nesseth of Conrad, Patterson's Southfield office received the "Broker Salesperson of the Year" award for a third time. Nesseth has been with Conrad, Patterson for 14 years.

Michigan Sugar Company operates four sugar processing facilities in the state: Caro, Carrollton, Croswell and Sebewaing. The company's subsidiary, Great Lakes Sugar Company, operates two Ohio facilities; Fremont and Findlay. The sugar is marketed under the Pioneer, Peninsular, and Great Lakes brand labels, as well as numerous private labels. In its 87th year, Michigan Sugar Company is based in Saginaw, MI and is a subsidiary of Savannah Foods and Industries, Inc., Savannah, Georgia.



CoreSource...putting the pieces of Self-Insured and Large Retention Programs together with strong Leadership, quality Claims Administration, and unmatched Managed Care expertise.

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 - Property
- Health & Accident Liabil

Administrator of AFD's Workers' Compensation Plan
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34820 Harper Avenue P.O. Box 2305 Mt. Clemens, MI 48046-2305 (313) 792-6355 Fax # (313) 792-9429

Foodland Distributors Announces Promotion

Janette Burkheiser has been promoted to the director of deli/bakery procurement for Foodland Distributors. As director, Burkheiser oversees buying of deli and bakery products. Burkheiser had been senior deli/bakery buyer.

Burkheiser joined Foodland Distributors in 1984 as a deli/ bakery buyer.



Currently she is completing an associate's degree in business at Schoolcraft College. Burkheiser resides with her family in Livonia.

Foodland Distributors, Michigan's largest independent grocery distributor, supplies more than 160 chain and

independent supermarkets in Michigan.

Liquor Commission Approves 14% Tax Increase

On Thursday, February 11, Michigan's Liquor Control Commission approved Governor Engler's request to boost the state liquor tax from 51 percent to 65 percent — the maximum allowed by state law. The increase applies to distilled spirits and not beer and wine. It will take effect May 2.

The Associated Food Dealers of Michigan (AFD), its affiliate, the Package Liquor Dealers Association (PLDA), and the over 3,000 members it represents, strongly oppose this liquor tax hike.

The impact it will have on small retail business is tremendous. As a result of this increase, it is clear that sales will decrease substantially. Eventually, stores will close

and certainly many jobs will be

The tax revenue received by the state from the increase will be minimal, since liquor sales will decrease dramatically. The federal government increased the federal excise tax on liquor eight percent on January 1, 1991. The tax drove liquor prices up and sales declined. Because of the decrease, the government now receives less tax revenue than it did before the tax increase. Michigan lost \$3 million in state revenue and 1,200 jobs due to this federal increase.

Some people have suggested to the Detroit News that "it's the right thing to do in terms of cutting down on drunken driving." This statement is a fallacy, completely unsubstantiated by facts. Increasing the tax on liquor and decreasing drunk driving do not have a cause-and-effect relationship. Furthermore, since beer and wine are not subject to this tax increase, the effect on drunk driving is non-existent.

Unquestionably, Michigan liquor stores near the border will suffer the most. The tax increase will raise liquor prices above those in our neighboring states. This will surely send customers across the border and definitely force some stores to close.

This action will be devastating to our industry. A 14 percent increase is unreasonable. No

matter what they call this proposal, it is still a tax. And increased taxes are not in the best interest of the citizens of Michigan.

In opposition to this liquor tax increase, the AFD sent letters to all our members, asking you to phone and write your legislator. In addition, AFD Executive Director Joe Sarafa testified in writing to the Liquor Control Commission. The AFD and its lobbyists also called and wrote to key elected officials to voice the retail food and beverage industry's position on this increase.

The AFD will continue to oppose this tax, and will lobby for change.

LETTERS

Dear AFD

The Detroit Area Agency on Aging is currently registering adults 55 years of age and older who are low-income residents of Detroit for our Winter/Spring FY 93 classes which will begin March 24, 1993.

We offer a twelve-week computer training class and a four-week job search class.

We are also available for organizational meetings and presentations, upon request. Please contact Dolores J. Haywood at (313) 222-5330 if you are interested.

Thank you for your cooperation.

Sincerely,

Dolores J. Haywood, Outreach Coordinator Mature Workers Department Training and Employment Services Agency on Aging at (313) 222-5330.

Dear AFD

Thank you once again for the scholarship money. It is businesses like yours that keep America going. Continuous increases in tuition make it harder and harder for young adults to go on into higher education, especially at private schools. I extremely appreciate your generosity and hope that you continue with your scholarship offerings. Thanks again and may God bless you.

Thankfully yours,

Bradley Flint

Dear AFD

I am pleased to send you my best wishes as we begin a new year filled with new opportunities and challenges. I hope that the year ahead will be memorable and prosperous and that you will be successful in all your endeavors.

I recently attended my first Presidential Inaugural ceremony and am excited about the strong message of inclusion this new administration brings to our national government. President Clinton has demonstrated great symbolism and an appreciation for history with his visits to President Thomas Jefferson's home at Monticello and President John Kennedy's grave in Arlington Cemetery. This reverence for the past and commitment for a brighter future provides the foundation to address the challenges that lie ahead.

On the home front, the Department of State has an ambitious agenda for this next year. Last year, we concluded a very successful program entitled "Project Democracy" to ensure that all citizens become actively involved in their government through educational initiatives, voter registration efforts and public awareness campaigns.

Again, I wanted to let you know that you are in my thoughts and to thank you for your continued support.

Best wishes.

Sincerely,

Richard H. Austin Secretary of State



A Cigarette Tax Hike Will Affect Sales

by Toby J. Spangler

If cigarettes are an important part of your business, watch out. Dramatic increases in cigarette taxes are being discussed in Lansing. Should these new taxes pass, cigarette sales will fall.

Some tax proponents see cigarettes as a logical place to turn to finance new health-care spending. Others simply consider the cigarette excise a painless way to raise revenue.

In both cases, tax proponents are wrong. Here's why:

First, smokers shouldn't be singled out to pay the costs of programs that benefit everyone. It's a noble goal to extend health-care coverage to the millions of people who don't have it, but one group of taxpayers shouldn't shoulder the cost. Even worse, the tax is disproportionately paid by low- and middle-income families. An extra quarter a pack may not seem like much to a millionaire, but it does mean a lot to the budget

of a working person in Michigan.

The other reason state legislators often target cigarettes for new taxes should most concern members of the Associated Food Dealers. Cigarette taxes are viewed as painless; but they are not. And we're the people who get hit the hardest.

Two things happen when a state sharply raises cigarette taxes. Some people pay the tax, and some people leave the state to buy cigarettes elsewhere. And because many people buy cigarettes when they buy groceries or gasoline, those sales suffer too.

The effect of big tax hikes is unmistakable. Consider these examples from elsewhere in America:

In 1988, California voters
 passed a 25-cent increase in the
 cigarette tax. The tax rose from
 10 cents a pack to 35 cents a
 pack. In the last full year before
 the new tax took effect, per
 capita cigarette sales stood at

97.5 packs. In the first full year after the hike per capita sales had dropped to 77.8 packs. That's a drop of more than 20 percent.

 In Texas, the state legislature in 1990 raised the cigarette tax from 26 cents to 41 cents.
 Again, sales dropped; from 85.6 packs per person to 79.6. This seven percent decline wasn't as bad as California's, but look at what happened in the bordering states.

In Louisiana and Arkansas, sales actually rose, five percent and three percent, respectively. In Oklahoma and New Mexico, sales fell slightly, but not nearly as much as in the nation as a whole.

It's very likely that in all four states, sales were pushed up by cross-border traffic from Texas, where cigarettes were more expensive by as much as \$2.50 a carton.

Back to Michigan. The cigarette-tax figure being tossed around in Lansing is an additional 25 cents a pack. That would bring

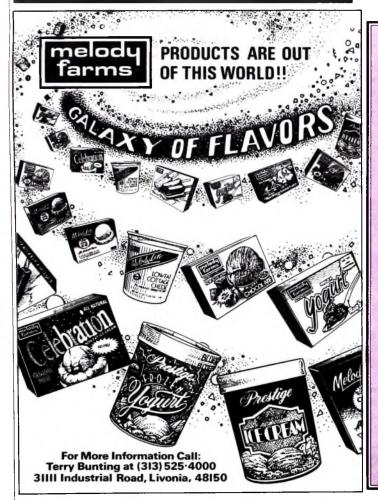
the state tax to 50 cents.

Our population is concentrated in the southern part of the state, with ready access to Ohio and Indiana. At 50 cents a pack, cigarettes would be \$3.45 a carton cheaper in Indiana, \$2.60 a carton cheaper in Ohio.

Clearly, many Michigan smokers would take their business elsewhere. And in a state that's struggled through hard economic times for the past decade, the last thing we need is to send even more business across the border.

For all these reasons, the cigarette tax increase is a bad idea. It will be bad for the state, and it will be bad for us.

If you're concerned at all about this issue, take time to write or call your state legislators. Let them know that the tax is unfair and will be another blow to Michigan's fragile economy. Michigan's reputation as a "high-tax" state is already bad enough. Let's not make it any worse!



Something To Consider

There was a man who lived by the side of the road and sold hot dogs.

He was hard of hearing, so he had no radio.

He had trouble with his eyes, so he read no newspaper.

But he sold good hot dogs.

He put up a sign on the highway telling how good they were.

He stood on the side of the road and cried, "Buy a hot dog, mister?"

And people bought.

He increased his meat and bun orders.

He bought a bigger stove to take care of his trade.

He finally got his son home from college to help him out.

But then something happened.

His son said, "Father, haven't you been listening to the radio?

Haven't you been reading the newspapers?

There's a big depression.

The European situation is terrible.

The domestic situation is worse."

Whereupon the father thought, "Well, my son's been to college, he reads the papers and he listens to the radio, he ought to know."

So the father cut down on his meat and bun orders, took down his advertising signs, and no longer bothered to stand out on the highway and sell his hot dogs.

And his hot dog sales fell almost overnight.

"You're right, son," the father said to the boy.

"We certainly are in the middle of a great depression."

Are you letting negative influences adversely affect you life?

Make a resolution to remain "Positive" throughout all of 1993!

AFD On The Scene

AFD/Wayne County Business & Community Coalition held a dinner on February 10 for members of Detroit's Ravendale community and the area's food retailers. The dinner served as an opportunity to meet in a social atmosphere. The coalition was formed about a year ago to address the problems between inner-city grocers

and their customers.
The first efforts have been made in the Ravendale area, with plans to expand the program to other communities.
Top right: Reverend Eddie Edwards.







A group from
Michigan, including
Executive Director
Joe Sarafa, listen to
presentations by
Monetary Management Corporation on
Electronic Benefit
Transfers. Sarafa

also visited Price Chopper, a retail chain in New York, to watch the system in operation. Electronic Benefit Transfers for general assistance programs, such as WIC and food stamps, will be introduced in Michigan on a limited basis in Jackson County in the near future.



Black and Chaldean seventh-grade students from Nolan Middle School visit Pepsi-Cola's Detroit bottling plant: The trip was organized by the Chaldean Federation of America in cooperation with Emmanuel Community Center and the Detroit Neighborhood Youth Empowerment Program.



Michigan Senator Mike Bouchard (center) and Jim Rodgers of the New York State Food Merchants Association (right) met in New York with AFD Executive Director Joe Sarafa to discuss common issues.



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For more information



313-557-9600 Ask for Joe

Attention Students, it's time to apply for an AFD College Scholarship.

The Associated Food Dealers of Michigan is proud to offer college scholarships to qualifying Michigan students. Twenty-four students will receive \$500 non-renewable awards for the 1993/94 academic year. Applications are accepted from January 15 to March 31 and all applicants are notified by May 1, 1993.

Scholarship Award Specifications

The AFD awards scholarships in two categories: merit and minority. Those eligible to apply for a merit scholarship must be high school seniors or college freshmen, sophomores or juniors. They must also be an AFD-employed member or their parents must be employed by an AFD member.

Minority Scholarship eligibility is open to high school seniors, college freshmen, sophomores, or juniors. Preferential consideration is given to those applicants with an AFD membership affiliation, though membership is not required. The objective of this program is to assist minority students in pursuing a college education. Eligibility for this financial grant is based on ethnic background as well as academic merit.

To receive an application from AFD, fill out the following form. Good Luck!

AFD FOOD AND BEVERAGE SCHOLARSHIPS

Please send me an application form. I am (please check 2 boxes):				
	A high school senior			
	A college student			
	An employee of an AFD member company			
	One of my parents is an employee of an AFD member company			
	Neither I or my parents are an employee of an AFD member company			
NAME:HOME ADDRESS:				
CITY:				
STATE, ZIP:				
AFD Member Company:				
AFD Employee:				

Please clip this form and mail it to: AFD Scholar-ship Program, 18470 West 10 Mile Road, Southfield, MI 48075.

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