



ASSOCIATED FOOD DEALERS OF MICHIGAN

and its affiliate:
PACKAGE LIQUOR DEALERS ASSOCIATION

FOOD & BEVERAGE REPORT



BULK RATE
U.S. Postage
PAID
Permit No. 36
Detroit, MI

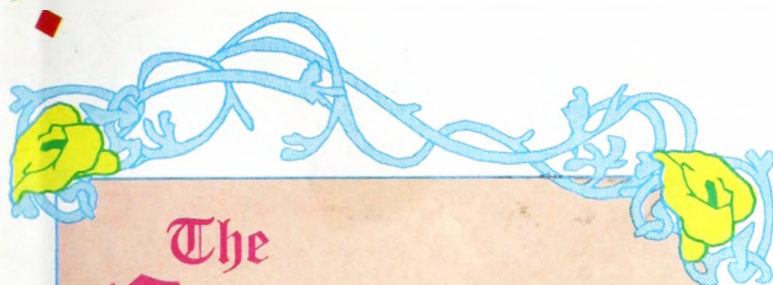
VOL. 5, NO. 1

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

JANUARY 1994

The board and staff of the AFD wish all of you ...

Happy New Year!



The Cinderella Ball

The Associated Food Dealers cordially invite you to attend our Annual Trade Dinner on January 21, 1994 at Penna's of Sterling Heights. Formal attire is preferred. Tickets are \$150 per couple and \$650 per table of ten. To reserve your tickets please call Danielle at (313) 557-9600.

This enchanted evening begins at 6 p.m. with sumptuous hors d'oeuvres coupled with the melodious sounds of an alluring harpist. A mouth watering, pallet pleasing gourmet meal will be served at 7:30 p.m. This culinary delight includes cream of broccoli soup and an iceberg lettuce salad topped with Penna's house dressing, followed by Fettuccine Alfredo with homemade pasta to tease your taste buds. The main course speaks for itself - Filet Mignon plus Chicken Brochette with a Picante Sauce. Dessert is a special surprise - AFD style!

Along with a gourmet feast, you will be entertained from 9 p.m. - 12:30 a.m. by, a 50's and 60's band, Steve King & the Dittilies, along with five caricaturists and a photographer who will be on hand to capture your likeness as a souvenir of this fairy tale evening.

The Cinderella Ball is sponsored by:

Gold Sponsors:

7-UP of Detroit
Anheuser-Busch
Coca-Cola
Pepsi-Cola

Silver Sponsors:

Bacardi Imports
Courvoisier
Faygo Beverages
Frito-Lay
General Wine
Midwest Wholesale
Monsieur Henri Wines, Ltd.
- Importers of Stolichnaya Vodka
Paul Inman Associates
The Pfeister Co.
Spartan Stores
Stark & Company



A look back...

the 1993 Legislative year

by Karoub Associates

Last January after Republicans and Democrats in the House determined that neither side had a Judas in their caucus, they decided to talk. Deadlocked at 55 members apiece, Democratic Speaker Curtis Hertel (D-Detroit) and Republican Speaker Paul Hillegonds (R-Holland) devised an operating agreement for the House.

The result has been one of the more productive legislative sessions in recent history.

With shared leadership and joint committee chairs, the

Michigan Legislature has seen dramatic movement on such issues as medical malpractice, auto insurance reform and property tax relief. Much of the credit for the new atmosphere of productivity has to be assigned to Representatives Paul Hillegonds and Curtis Hertel.

Education reform

After months and years of debate on the interlocking

See The 1993 legislative year. Page 36

The Bottle Bill – AFD fights on!

By James C. Zeman
Bellanca, Beattie &
DeLisle, P.C.

In 1979, the current Bottle Bill was passed into law. As a result of the failure of that law to address what was to be done with unclaimed deposits, manufacturers and distributors have been able to line their pockets with millions of dollars every year; while, at the same time, retailers have been required to handle the bottles and the deposits without any fee being paid them. Almost from the inception of the Bottle Bill and particularly over the last 10 years, AFD has fought for an amendment to the law so that retailers could get their fair share of any excess monies and/or a percentage "handling fee" as reimbursement for their expense.

In 1989, the Michigan legislature, with AFD leading

See Bottle Bill
Page 16

Inside

Aging Population Affects Food Spending–

Demographic shifts will change the foods we sell.
Page 4

Orchard Food Center Opens in Orchard Lake–

Brothers unite to create store that caters to diverse clientele.
Page 8

More Turkey Drive Photos

Page 18

The Road to Safety

Congress is now addressing the issue of high-risk driving.
Page 28

Plan Ahead for Your Company's Survival

Help in determining who will carry the torch when you're gone.
Page 30

Big Chief. Big Value.

Value — that's the big idea for consumers in the '90s. It's also a business concept that you deserve and your business needs. **Monitor Sugar Company's** staff of dedicated service specialists offers you outstanding value with every bag of **Big Chief brand sugar**.

Every time you stock **Big Chief brand products**, you'll work with service specialists who listen to your concerns and meet your needs. That's because **Monitor Sugar** is...

Big On Service — **Monitor's** service specialists are company-trained professionals who care about your business. They understand the industry and are able to help you develop effective and creative sales strategies.

Big On Success — **Monitor Sugar** service specialists have always been — and will continue to be — right there in your store when you need them. Our goal is to help you achieve increased sugar sales that will add to your success.

When value really counts, you can count on **Monitor Sugar's service specialists**.

So when you're thinking big, think **Big Chief sugars**.



Monitor Sugar Company
2600 S. Euclid Avenue
Bay City, Michigan 48706
517-686-0161



Big Chief Sugars. Think Big!

OFFICERS

Frank Arcori
Chairman
Vegas Food Centers, Region 5
Nabby Yono
Vice Chairman, Govern. & Legal Affairs
XTRA Foods, Region 1
Mark Karmo
Vice Chairman, Membership
Royal Food Center
Richard George
Secretary
Wine Barrel
Bill Viviano
Treasurer
Marks Sales & Marketing

EMERITUS DIRECTORS

Amir Al-Naimi
Metro Grocery, Inc.
Sam Yono
Palace Plaza
Tom Simaan
Lafayette Towers Supermarket
Jerry Yono
D & L Market
Tony Munaco
Mack-Bewick Super Market

DIRECTORS RETAIL MEMBERS

Road Ayar
Harvest Foods
Sam Dallo
In 'N' Out Foods
Fred Dally
Medicine Chest
Stephen Doud
Doud Mercantile Co., Region 6
Terry Farida
Value Center Market
Jamal Garmo
Galaxy Foods, Region 2
Ronnie Jamil
Mug & Jug Liquor Store
Road Kathawa
Ryan's Food
Thomas Welch
Hollywood Super Markets

DIRECTORS SUPPLIER MEMBERS

Jerry Inman
Paul Inman & Associates
Mel Larsen
Club Cars, Inc.
Ron Paradossi
Coca-Cola Bottlers of Michigan, Inc.
Joe Smoliga
Spartan Stores Inc., Region 3
Alan Stotsky
Concord Drugs
Barbara Weiss-Street
The Paddington Corporation
Chris Zebari
Pepsi Cola Company

AFD STAFF

Joseph D. Sarafa
Executive Director & Publisher
Judy Mansur
Services
Mary Cooper
Office Manager
Mona Youhana
Receptionist
Danielle MacDonald
Special Events

AFD CONSULTANTS

Sabah Brikho
Membership Sales
Harley Davis
Coupons
Ruel Williams
Community Relations
Karoub and Associates
Legislative Consultant
Gadaleto & Ramsby
Health Care
James Bellanca Jr.
Bellanca, Beattie & DeLisle
Legal Counsel
Jerry Urcheck
CPA
Ray Amyot
Advertising
Michelle MacWilliams
Metro Media Associates, Inc.
Public Relations, AFD
Food & Beverage Report Editor

EXECUTIVE DIRECTOR'S REPORT

January is a time to plan ahead

by Joe Sarafa, Executive Director

It's the beginning of a new year and a good time to reflect on what has been accomplished, and from that make plans for the future.



The past year was certainly one of change in Lansing and there is no doubt in my mind that we will experience even more in 1994. School reform, new regulations on labeling and privatization of the liquor distribution system are just a few of the areas where we will be seeing significant change.

The beginning of the new year is also the time for many of you to renew your membership. The AFD works to make certain your concerns are heard in Lansing. Without our representation, there would be no unified organization to express the concerns of the food and beverage industry.

In addition, your AFD membership allows you to save money each year on services you need. Our health care programs offer a variety of choices at very competitive prices. Our programs for

American Express Money Orders, Master Card, Visa, pay telephones and worker's compensation can save you thousands.

Your AFD membership not only makes you money, but it is also a very solid investment in your industry. When you are finished reading our magazine, please take the time to renew your membership now.

Selling to minors

Many cities in Michigan have ordinances that prohibit selling products of any kind to children under 16 years of age during school hours. Whether your city has an ordinance or not, we advise you against allowing these chil-

dren to make purchases. The ordinances are designed to help take away the temptation of skipping school. When kids come in your store during school hours, please do them a favor by sending them away. Young children should be in school, not in your store.

Video cameras in your store

A number of our members have expressed concern about "community food police" with camcorders and/or television crews that have been bringing video cameras into stores. These people are intent on

See Executive Director
Page 4.

Calendar

- | | |
|-------------|---|
| Jan. 21 | Annual Trade Dinner, The Cinderella Ball
Penna's of Sterling Heights |
| Jan. 23-25 | Seafood Splash Course for Supermarkets
Boston and Gloucester, Massachusetts.
A practical, hands-on seafood training program |
| Feb. 4-6 | NFDA Mid-Winter Table Top Show
Marriott Marina, Fort Lauderdale, FL |
| Feb. 13-16 | NGA Annual Convention
Atlanta, Georgia |
| April 13-14 | AFD Trade Show
Burton Manor, Livonia |
| July 23-25 | NFDA 67th Annual Convention & Trade Show
Denver, CO |

The Grocery Zone

By David Coverly



SEASON'S GREETINGS

Statement of Ownership

The Food & Beverage Report
(USPS 082-970; ISSN 0894-3567) is published monthly by the Associated Food Dealers at 18470 W. 10 Mile, Southfield, MI 48075. Subscription price for one year is \$3 for members, \$6 for non-members. Material contained within *The Food & Beverage Report* may not be reproduced without written permission from the AFD.

POSTMASTER: Send address changes to Food & Beverage Report, 18470 W. 10 Mile, Southfield, MI 48075.

ADVERTISERS: For information on advertising rates and data, call AFD, Ray Amyot, 18470 W. 10 Mile, Southfield, MI 48075, (313) 557-9600 or (517) 386-9666.

AFD works closely with the following associations:



Aging population to affect food spending

Slow population growth won't propel the food industry, but demographic change will, according to the Food Institute. A major factor will be the aging of the population, says the Fair Lawn, NJ-based nonprofit information and research association. A maturing populace will drive food spending, since middle-age households spend more for food at home and away from home. Additionally, an older population's requirements will likely help to alter the product mix.

"Households in the 35 to 54 age group spend 24% to 31% more for food at home than their counterparts in the 25 to 34 group," said Food Institute vice president Frank Panyko, in a recent presentation to the Delta Communications New Product Conference, held in Naples, FL. "Moreover, their away-from-home food expenditures are 17% to 19% higher than the younger household group, according to surveys by the Bureau of Labor Statistics. What's so important to food marketers is the fact that there will be more of



these middle-age households in the future than there are today."

"In the first half of this decade, the 35-44 group will grow by over 4.7 million persons. The growth will continue into the 1995-2000 period, as over two million more Americans will be added to this important age segment," Panyko stated, citing Census Bureau projections. "The 45-64 population segment will increase by almost six million between 1990 and 1995, and will grow by another almost nine million in the following five years."

As for other age groups, the 25-34 age group is currently in decline. The decade started out with 43.1 million people aged 25 to 34. By 1995, there will be 2.3 million fewer in this group. The decline in

the 1995-2000 period will be even steeper, with the numbers falling from 40.8 million in 1995, to only 37.4 million at the start of the next century. This descent is projected to continue through 2005, before beginning to rise again.

The number of elderly Americans gained by almost six million in each of the past two decades. There are over 30 million senior citizens today, and there will be almost 40 million by the year 2010. With the aging of the Baby Boom generation, however, there will be an extraordinary change in the second decade of the next century, as the rolls of the elderly expand in dramatic fashion rising from about 40 million in 2010, to almost 54 million by 2020.

"The 'greying of the Baby Boom' is upon us," Panyko observed, adding: "Predictions based on viewing tomorrow as an extension of today won't hold up in this period of extraordinary change. The targets continue to shift, and so must the approach to consumer marketing."

Executive Director

From page 3.

trying to find and record outdated meat and spoiled food.

You are under no obligation to allow cameras in your store. If a video crew enters your store and you do not wish to allow them to tape, kindly send them away. (See story on page 24 for suggestions on dealing with the media.) Then call the AFD.

We currently have an inspector that will come out to your place of business, provide you with a free, confidential inspection, and tips on how to comply with the Department of Agriculture's regulations.

Happy New Year!

On behalf of the AFD's board of directors and our staff, I would like to wish you all a very happy, safe and prosperous new year.



Congratulations on your 78th Annual Trade Dinner!



...from your friends at Paul Inman and our many fine Principals



AMERICAN HOME FOOD PRODUCTS, INC.



paul inman associates, inc.

...Your State Wide Broker



HEADQUARTERS
30095 Northwestern Highway
Farmington Hills, MI 48334
(313) 626-8300

BRANCH OFFICES
Grand Rapids, Saginaw, Toledo,
Fort Wayne, Indianapolis

Premium Brands from The House of Seagram Mean Premium Profits!



The House of Seagram

For Sales and Information, Call (810) 553-9933

BRINKMAN SAFE INC.

QUALITY EQUIPMENT * COMPETITIVE PRICES

OVER 25 YEARS EXPERIENCE

**"STATE OF THE ART DELIVERY EXPERTS"
ALL MAKES & MODELS**

**BUY • SELL • LEASE
NEW & USED**

* MONEY SAFES
* JEWELERS
* DATA SAFES
* TRUCK SAFES
* GUN & PISTOL

* IN-FLOOR
* BANK EQUIP.
* VAULT DOORS
* INSULATED
* SAFES & FILES

**COMPLETE 24 HOUR
QUALITY SERVICE**

* OPENED
* REPAIRED
* INSTALLED
* CUSTOM
* MODIFICATIONS

* SAFE DEPOSIT
* BOXES
* COMBINATION
* CHANGES
* INSURANCE
* ESTIMATES



**CANADIANS WELCOME
BONDED & INSURED**

**HOURS:
MON - FRI 8:00AM - 5:00PM
SAT 9:00AM - 3:00**

739-1880

**6031 18 MILE ROAD
1/2 BLOCK EAST OF MOUND, NORTH SIDE * STERLING HEIGHTS**

**78 Years Young:
Way To Go, AFD!**



BACARDI® BLACK RUM

Best Wishes from
BACARDI IMPORTS, INC.

34705 West 12 Mile Road
Farmington Hills, Michigan 48331
For Sales Information, call Bacardi Imports,
New Area Code (810) 489-1300
BRAD KEYS

People

CoreSource names Duff chief operating officer

CoreSource, Inc., the AFD's third-party administrator for the self-insured worker's compensation fund, announced the promotion of James W. Duff to chief operating officer.

Duff had been serving as CEO of the Michigan offices and executive vice president of the Worker's Compensation Division. CoreSource has local offices in Detroit and Grand Rapids that manage all types of self-insurance programs, including employee benefits, worker's compensation and property/casualty for more than 200 clients.

A pioneer in the field of worker's compensation and employee benefits, Duff was among the first to jointly manage employee benefits and worker's compensation programs for the same client, a practice now referred to as "24-hour coverage." He is also responsible for innovations in occupational health and safety-claims resolution, litigation management, association worker's compensation and property/casualty programs.

CoreSource also recently announced the promotion of Orlo "Spike" Dietrich. Dietrich is now executive vice president in charge of all consulting and development activity. In his new position, he will oversee sales and marketing for employee benefits, worker's compensation and property/casualty programs.

In 1985, Dietrich founded Burgett & Dietrich, a managed-care company that became part of CoreSource in 1992. He is the originator of the PCN Primary Care Network™, a network model that brings employers, providers and health-care consumers in rural and non-metropolitan areas together to manage their own health care.

CoreSource specializes in the design, implementation and management of comprehensive, community-based health care and worker's compensation programs for employers and providers in communities nationwide. The company provides access to affordable, quality health care in rural areas and currently manages almost \$2 billion in client programs covering more than 1.5 million lives. Headquartered in Northbrook, IL, CoreSource has more than 20 local offices across the country and employs 1,500 people.

Roche named president of Michigan Sugar Company

The Michigan Sugar Company board of directors, at their Dec. 2 meeting, elected David H. Roche to



the position of president and chief operating officer effective Jan. 1, 1994. He was also elected vice president of Savannah Foods & Industries, Inc., Michigan Sugar's parent company. Roche succeeds Ernest Flegenheimer who retired at the end of 1993.

Roche joined MSC in 1976 as a controller. He became vice president of administration in 1980, executive vice president in 1990 and chief operating officer in 1991.

Roche earned his Masters in Business Administration from Michigan State University in 1971 and Bachelor of Arts from Saginaw Valley College in 1970. He has been a certified public accountant since 1974. Roche is a trustee of the United States Beet Sugar Association, Washington, D.C.

Active in the community, Roche is the current chairman of Saginaw Future, Inc. and vice chairman of the United Way of Saginaw County. He also serves as treasurer of the Saginaw Symphony and as a trustee with Saginaw General Hospital.

He and his wife Rae Ann reside in Saginaw Township with their three children; Melissa, Sarah and David.

In 1994, Michigan Sugar Company embarks on its 88th year of business. The company operates four sugar-processing facilities in the state: Caro, Carrollton, Crosswell and Sebewaing. The company's subsidiary, Great Lakes Sugar Company, operates two Ohio facilities: Fremont and Findlay. The sugar is marketed under the Pioneer Sugar, Peninsular and Great Lakes brand labels. Michigan Sugar Company is based in Saginaw, MI and is a subsidiary of Savannah Foods and Industries, Inc., Savannah, GA.

Pioneer Sugar wins supplier of the year award

Heublein Inc. of Allen Park recently named Michigan Sugar Company's Caro facility "The 1993 Non-alcoholic Ingredient Supplier of the Year."

According to Michigan Sugar, the company annually contracts more than 137,000 acres of sugar beets in Michigan and Ohio. This acreage produces more than 2.2 million tons of sugar beets, generating more than 600 million pounds of sugar.

Michigan Sugar Company

operates four sugar-processing facilities in Michigan. They are located in Carrollton, Croswell, Sebawaing and Caro. Caro is the only plant designed to produce liquid sucrose.

Heublein uses liquid sucrose to produce cordials, liqueurs and pre-mixed cocktails. These products are made in Michigan and distributed nationwide. Michigan Sugar Company is a wholly owned subsidiary of Savannah Foods & Industries of Savannah, GA.



Workers at Michigan Sugar's Caro facility were responsible for earning the 1993 Heublein Supplier of the Year Award. Above are (l.-r.) Nelson Carpenter, Gerald Sochocki, Elden Hutchinson, Randy Damm, James Stephens, Jerome Cottrell, Dennis Long, Rick Hobson, Art Schneider, Duane Johnson, John Wright, Jack Putnam, Ralph Fisher and Dave Bauman.

Impression 5 Science Museum honored Monitor Sugar CEO as Manufacturer of the Year

Impression 5 Science Museum honored Robert Hetzler for his extensive contributions to the community and business world by presenting him with the 1993 Manufacturer of the Year award. Robert Hetzler is president and CEO of Monitor Sugar Company, Bay City and president and CEO of Gala Food Processing, Inc., Battle Creek.

Mr. Hetzler received the award at the twelfth annual Impression 5 Science Museum Tribute to Science and Technology held in Lansing on November 4, 1993. This award honors an outstanding scientist, science educator and manufacturer in Michigan who have made distinct contributions to science and technology.

According to Impression 5, Monitor Sugar Company is one of the fastest growing and most modern factories of its kind anywhere. It accepts sugar beets from fourteen different Michigan counties, which are processed into refined sugar. The company has a peak employment level exceeding 700 people and contracts with 850 area growers.

Impression 5 Science Museum is considered one of the 10 best science museums in the nation, and is located near the state capitol in Lansing.



INCREASE YOUR SALES BY ACCEPTING CHARGES SALES...

AFD's BANK CARD DATA CAPTURE PROGRAM	2.27% + \$0.24 transaction fee Average ticket \$0 - \$49.99	2.15% + \$0.24 transaction fee Average ticket \$50.00 - 99.99	1.94% + \$0.24 transaction fee Average ticket Over \$100.00
	VISA/MASTERCARD PROCESSING RATE! \$ 5.00 monthly membership		

Associated Food Dealers of Michigan in conjunction with Michigan Bankard Services (MBS) has developed an electronic data capture (EDC) program specifically designed for businesses like yours. Electronic data capture (EDC) is the most popular processing system. Credit card transactions are authorized and captured using a small point-of sale terminal, which is easily connected to your standard telephone line.

You get speedy settlement and access to your funds within 24 hour along with benefits which include:

- * 24 hour, seven days, toll-free Customer Service;
- * a detailed monthly statement;
- * an optional electronic printer that prints receipts and daily management options;
- * customer convenience;
- * larger sales.

Rated #1 by Visa and MasterCard for the lowest percentage of chargebacks in the U.S.!



Michigan Bankard Services

Yes! I want to take advantage of this outstanding opportunity.

Mail to: Associated Food Dealers
18470 W. 10 Mile Road
Southfield, MI 48075

or call
Judy Mansur
at:
(313) 557-9600 or 1-800-66-66-AFD

CONTACT NAME _____
STORE NAME _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____
TELEPHONE _____
NUMBER OF LOCATIONS _____

Orchard Food Center, the fruit of brothers' labor

by Cristina Cleveland

Last spring, the Yono brothers saw an opportunity they knew they couldn't pass up. An abandoned



Al Slonim, general manager, and Nabby Yono, co-owner and operator of Orchard Food Center

building became available in Orchard Lake, so Nabby and Nizar Yono seized the chance and opened a new store this fall, the Orchard Food Center.

Located at 3232 Orchard Lake Road, Nabby Yono believes they have a key location for operating their store. Being close to West Bloomfield, Orchard Lake and Keego Harbor allows them to accommodate a wide range of custom-

ers. Million dollar homes on Cass and Orchard Lakes, as well as a trailer park, are all located less than a mile from the store. "We have the best of

both worlds in this area because we can cater to consumers at all income levels," he says. "Having a product mix that different types of customers demand makes it exciting."

At 22,000 square feet, Yono describes the Orchard Food Center as a full-service, conventional store. He feels the store's atmosphere is the main thing

that sets it apart from large chains. "We offer a personal touch in what we call the 'old-fashioned way,'" he says. Yono stresses it's the little things that make the biggest impact such as recognizing customers by their first name and offering service that is second to none.

Orchard Food Center is a full-line grocery store which houses special international and Kosher sections. This allows for the store to cater to

several different ethnic groups. Prepared foods are also available at the store's deli where one will find home-made dishes such as chicken, ribs, casseroles, pastas and salads.

A strong emphasis is placed on the perishable department at Orchard Food Center. The Yono brothers feel it's necessary to provide a large variety of fresh fruits, vegetables and other specialty products to ensure that each customer can find everything they need. The store also supplies unusual items that may not be available at other stores such as star fruit and persimmons.

Formerly an A & P, Orchard Food Center faced extensive remodeling before its September opening. The

Yono brothers carefully planned out a teal, orange and burgundy color scheme and incorporated it throughout the store.

Orchard Food Center's meat department is fully computerized which allows an in-house butcher to place safe-handling instruc-

tions on each product. All frozen and cold food coolers in the store were also replaced with a new, efficient refrigeration system.

Yono lives just four miles from Orchard Food Center with his wife and two children. He realized his interest in the grocery business 25 years ago. At 17 he worked at a store, became attached to it, and knew he someday would want a store of his own. A short time later in 1972, he opened his first store and currently owns and operates Xtra Foods in Detroit.

With the opening of Orchard Food Center, the Yono brothers and their staff look forward to a successful year of servicing new customers.



CATCH SUPER SAVINGS

Starts January 10th through January 30th, 1994



PIZZA BOWL

19 **III** 94









All stores will be participating. Look for all Tony's Pizza Products in your local supermarkets.

Since 1984 we've introduced over 26 new products . . . all backed by the most powerful merchandising machine in frozen foods today!

TONY'S PIZZA SERVICE
The Driving Force In Frozen Profits



FOR SALES & SERVICE CALL 1-800-247-1533

HAPPY ANNIVERSARY, AFD!

from
Kramer Food Company



FROM MAINE
Poland Spring
NATURAL SPRING WATER

CELESTIAL SEASONINGS
Iced Tea

perrier
Sparkling Mineral Water



For more information about these great beverages,
call Keith Keefer, Kramer Food Company,
1-800-227-1493 or (313) 585-8141

Kramer Food Company

1735 E. Fourteen Mile Rd. • P.O. Box 7033 • Troy, MI 48007-7033

Reese.
FINER FOODS OF
MICHIGAN, INC.



**WORLD WIDE
FINANCIAL**



Sally Denha
Associate Vice President

**CALL MICHIGAN'S LEADER
IN MORTGAGE LENDING**

- Loan sizes to 1.5 million.
 - Excellent Jumbo Rates.
 - No documentation loans available.
 - No point, no closing cost loans available.
 - Convenient applications via lap top computer in your home or office.
 - Special programs available for "bruised credit" applicants!
 - We close loans FAST!
- Call now and ask for Sally Denha
NEW PURCHASES • REFINANCES • FAST APPROVAL • LOW RATES



WORLD WIDE FINANCIAL SERVICES

THE MORTGAGE LENDER

CALL 647-1199

555 South Woodward Ave.
5th Floor
Birmingham, Michigan 48009

HIRAM WALKER
& SONS, INC.

IMPORTERS OF
COURVOISIER COGNAC



Sends Best Wishes To

-A-F-D-

**Associated Food Dealers
of Michigan**

Represented by:
R.M. GILLIGAN, INC.
28423 Orchard Lake Road—Suite 201
Farmington Hills, MI 48334
(810) 553-9440

Products

NutraSweet adds Equal@Measure™ to sweetener lineup

The NutraSweet Company has introduced Equal@Measure™ sweetener, a bulk form of Equal@ sweetener packaged in large pouches. Equal Measure is the same sugar substitute as Equal in packets, but with added price value and measuring convenience for making recipes and drinks by the pitcher. Equal Measure is now available nationally.

A six-ounce package of Equal Measure contains three large pouches of sweetener. Each pouch contains the equivalent of 57 packets of Equal, and the equivalent sweetness of one



pound of sugar. Each packet of Equal contains the equivalent sweetness of two teaspoons of sugar.

"We introduced the packets in 1981, and today 19 million packets are used every day, primarily in single servings of coffee, tea and cereal," said Debbie Lalla, brand manager. Equal Measure makes it easier for people to use Equal sweetener

whenever they want to replace large amounts of sugar, such as in recipes or to sweeten beverages by the pitcher."

Retailers should be pleased with the sweetening power of Equal

Measure, too. The bulk segment represents more than 20% of sugar substitute sales volume, and is the fastest growing part of the category. Equal Measure is projected to be three times more profitable per unit for retailers than other bulk sweeteners, according to Lalla.

Stroh's Ice Cream Company named Michigan exclusive distributor of Stucchi's frozen super premium dessert products

Stroh's Ice Cream Company has recently begun master distribution of Stucchi's line of super premium ice cream and all natural frozen yogurt across the state. While Stucchi's frozen dessert products had previously been available at grocer locations in Oakland, Washtenaw and Livingston counties, the company's new distribution program with Stroh's will expand their product placement from several hundred to several thousand stores statewide.

Packaged in 16-ounce pints featuring Stucchi's bold, eye-catching red, green, black and white confetti logo, customers can choose among six of Stucchi's favorite super premium ice cream flavors: French Silk, Grasshopper Pie, Chocolate Chip Cookie Dough, Vanilla Supreme, Mocha Almond Fudge and Raspberry Cheesecake as well as seven selections of Stucchi's all natural frozen yogurt: Mocha Chip, Raspberry Chocolate, Toffee Crunch, Swiss Chocolate Almond, French Vanilla, Chocolate Chocolate Chip and Vanilla Choco-

late Chip. The suggested price is \$2.69 per pint.

Stucchi's (pronounced Stoo-cheese) was founded by two brothers, Chris Fichera, 33, and Dave Fichera, 30. In August, 1986, the Fichera brothers opened a small ice cream

parlor in the heart of Ann Arbor near the University of Michigan campus and began creating their own rich ice cream and frozen yogurt flavors. Over the next seven years, Chris and Dave opened three Stucchi's Ann Arbor retail outlets (with a fourth store

under construction) and a 1,200 square foot Stucchi's Frozen Dessert Shop at Twelve Oaks Mall in Novi.

Stucchi's Ann Arbor has been named "The Best Ice Cream & Frozen Yogurt" every year since 1987 in the annual "Best of Ann Arbor" Michigan Daily readership poll and was named one of the top five ice cream parlors in Michigan in the annual "Best of Michigan" readers' poll in 1991 and 1992 in AAA's Michigan Living magazine.



*l. to r.: Dave Fichera, Ed Forest,
Chris Fichera*



Attention wholesalers and manufacturers:

Do you have a new product, new package for an old product, a new variety of your existing product or any other product-related news? We want to feature your items in this section! The Food & Beverage Report will print new product releases as space permits. The service is free to AFD members. There is a \$50 fee for non-member. For more information, call Ray Amyot at (810) 557-9600.

News Notes

Spartan Stores acquires J.F. Walker Company

Spartan Stores, Inc., announced the acquisition of J.F. Walker Company, Inc., of Jackson, Michigan, the nation's 8th largest convenience store wholesaler. J.F. Walker Company has a 16-year history of successful service to its customers, serving 7,100 locations with annual sales of approximately \$326 million. J.F. Walker Company employs 620 people and its service territories include Michigan, Indiana, Ohio, Pennsylvania, Kentucky, Tennessee, West Virginia and Illinois.

The company will be structured as a wholly owned subsidiary under the name of J.F. Walker Company and will continue to be operated as it has in the past, with James F. Walker as the chief executive officer and Joseph R. White as the chief operating officer. In addition, James F. Walker will become one of Spartan Stores, Inc.'s largest stockholders. This acquisition, when combined with Spartan's present convenience store customer base, will posture the company as a major force in this segment of the food industry. The acquisition further provides a greatly expanded market for the parent company.

Greater Pacific Food holdings completes purchase of Honey Hill Farms

After months of negotiation, Honey Hill Farms, a leading manufacturer and marketer of premium frozen yogurt in the western United States, has been purchased by Greater Pacific Foods. Greater Pacific Foods completed the purchase of Honey Hill Farms' assets and is wasting no time in reorganizing the company.

According to Tom Modisette, chairman of Greater Pacific Foods, the first series of changes will be a total revamp of Honey Hill Farms' manufacturing and distribution system.

Bruce Leeson, an Australian-born food industry veteran, has been appointed president and chief executive officer of Honey Hill Farms. Leeson says the new Honey Hill Farms organization will have more flexibility in its manufacturing of frozen yogurt products and the focus will be on distribution centers to provide better customer service.

This week Greater Pacific Foods signed a new co-packing arrangement with TCS Ventura in City of Commerce in southern California and established a distribution center in Los Angeles.

For further details, contact Tom Modisette or Bruce Leeson at Greater Pacific Foods (510) 855-1050.

Parkway Foods moved to expanded supermarket

Parkway Foods moved to an expanded supermarket facility located near its previous building, and opened for business with a grand opening celebration on December 6. The new Parkway Foods supermarket, located at 13210 Jefferson Avenue in Detroit, features 21,500 square feet of products, nearly twice the size of their old store.

The expanded store provides customers with traditional supermarket products, as well as specialty foods, a delicatessen, fresh flowers and plants,

specialty meat cuts, a seafood counter, fresh produce, gourmet and imported foods, and an ATM bank machine.

Approximately 48 people are employed at the store.

According to Isam Yaldo of Parkway Foods, the expansion at the new site will allow them to better serve their customers.

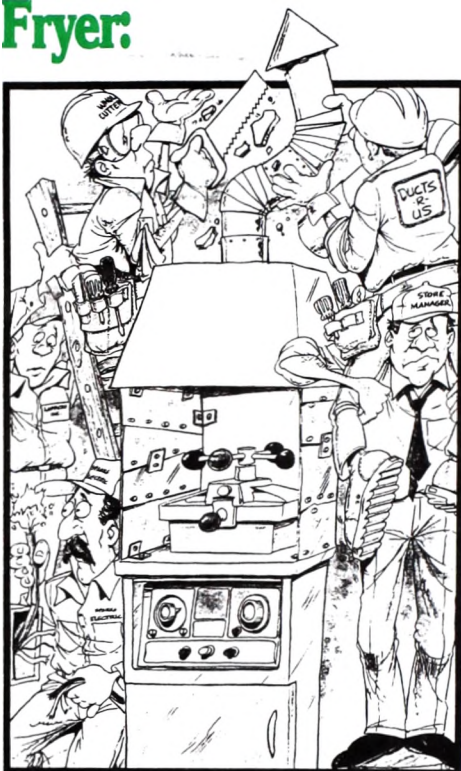
"By expanding our store in a new location near our old store, we offer our customers a bigger and better place to find everything they need," Yaldo said.

"We feel there is a real need for a complete service supermarket to give

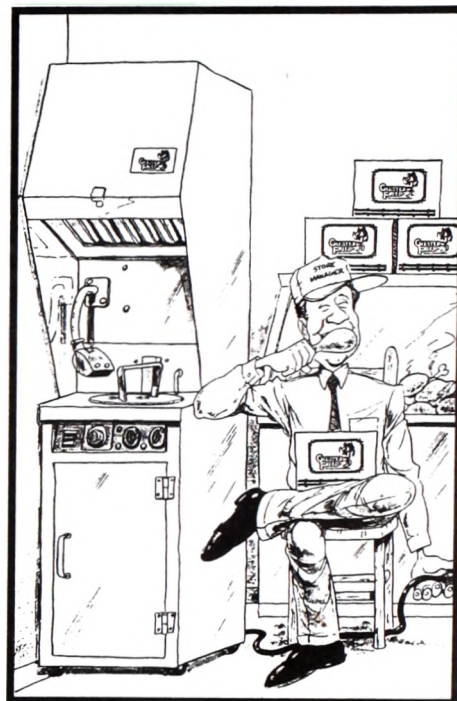
the people in Detroit the same kind of service and quality products as in the suburbs," Yaldo said. "We made a very conscious decision to expand near our old store so we could continue to serve the people who have done so much to support us. We've given back to the community in the past through food donations, the United Way, and other activities; and our expansion just reinforces our commitment to our friends in the area."

Parkway Foods has been in business since 1969. The store is a member of Spartan Stores, Inc.

Personnel Needed to Install **THEIR** Fryer:



Personnel Needed to Install **OUR** Ventless Fryer:



The Chester Fried Ventless Fryer won't send you through the roof.

Your profits are the only thing that will go through the roof when you purchase the Chester Fried Total System Program for your food service operation. You'll have no installation costs, no costly roof modifications, no multiple vendors. And the ventless fryer's revolutionary air filtration system eliminates irritating smoke and grease laden vapors.

- Stainless Steel Construction - Removable Hood Parts - UL Listed and NSF Approved

Team up with Chester Fried and the only thing that will be going through the roof are profits. Call DCI Food Equipment or Kenworth Food Equipment today for more information:

(313) 369-1666 or (800) 899-9324

DCI FOOD EQUIPMENT INCORPORATED

5350 E. Davison - Detroit, MI 48212

KENWORTH
food equipment co.

1200 Godfrey S.W. - Grand Rapids, MI 49503



Daane's Food Markets to build new supermarket and retail development in Cascade Township

Daane's Development, Inc. and Daane's Food Markets, Inc. have announced plans to construct a new supermarket and retail development at the intersection of 28th Street and Cascade Road in Cascade Township.

The new Thornapple Centre development will feature a 45,000 square-foot Daane's Food Market, along with over 30,000 square feet of additional retail space.

Thornapple Centre will be a unique town center format devel-

oped in conjunction with Cascade Township. Buildings will be constructed apart from each other to create a "home-town" atmosphere.

Over 300 new jobs are expected to be created by the Thornapple Centre development.

Construction is expected to be completed in the spring.

The new Daane's Food Market will offer shoppers a wide range of departments including fresh made-from-scratch deli and bakery, fresh meat and produce,

fresh floral, as well as frozen, dairy and grocery departments.

The store will also offer many special services such as grocery carryout, electronic checking and electronic cash discounts for Daane's Preferred Customer card holders, custom on-the-spot cake decorating, credit card acceptance, and many other specialized services.

The additional retail space in the Thornapple Centre development will offer a variety of retail services such as a drug store and a

cosmetology salon. The majority of the available space has already been leased.

Construction will be handled by Visser Construction Company.

When the new Thornapple Centre supermarket is completed, Daane's will serve its customers from five locations in the Grand Rapids area.

Daane's Food Markets, Inc., a member of Spartan Stores, Inc., is a local, family-owned company founded in 1957.



afB acme
SALES & MARKETING

*Proudly Announces
State Representation for*

AMERICAN
*HOMESTEAD COLLECTION*TM
by Fanny Farmer



afB acme
SALES & MARKETING

**"Our staff. We feel this is the greatest resource of any corporation."
For sales & Marketing Information call CURT NICHOLAS (810) 968-0300**

21850 Greenfield Road, Oak Park, Michigan 48126
GRAND RAPIDS, MICH TOLEDO, OHIO
(616) 538-4040 (419) 891-1034



Select the flexible
health care plan.





CRIME ALERT



WANTED

***Post inside courtesy booth,
out of customers' view.***



Description

Race/Sex: White Male
Age: Mid-40s to 50 years old
Height/Weight: 6 feet to 6 feet, 3 inches; 190 to 210 pounds
Hair: Sandy brown with some graying
Eyes: Hazel blue
Facial Hair: Possible mustache; seen once with a light beard
Other: Described as having dirty clothes & hands, possibly a trucker; long protruding nose, rounded at the end.

UNKNOWN SUBJECT, Also Known As
William Allen, William Ashe, William Bane, Allan Behl,
Allen Behl, Robert Behl, William Behl, William A. Behl,
Calvin Bell, William Bowen, Robert Case, William Case,
Bill Crest, William Crest, William Rice, Willard Seth,
Allan Wade, Allan Webb, Allen Webb, Robert Webb,
William Wells, Allan Wood, Dale Wood, Robert Wood,
Allan West, Robert West, Clint Wise;
**FINANCIAL INSTITUTIONAL FRAUD;
COUNTERFEITING OF STATE AND CORPORATE
SECURITIES**

This individual is a master counterfeit check passer wanted by the FBI. If you see him or if he attempts to cash a payroll check with these numbers:

1957/1250

on the upper right hand corner of the check, call your local police department immediately.

All negotiated counterfeit corporate payroll checks are in amounts less than \$500 and have the numbers 1957/1250 in the upper right hand corner. Subject utilizes food and drug chain stores on local paydays as a means to cash the counterfeit payroll checks. He offers a falsified driver's license from the state where the check is cashed, as well as an employee photograph identity card from the corporation whose account the check is allegedly from as endorsing information. Both falsified identity cards will have a matching Social Security Account Number not his own. On occasion, some form of a falsified Federal Identification Card has been used.

**Federal Bureau of Investigation, U.S. Secret Service, & Numerous State and Local Law Enforcement
FMI Loss Prevention Services Department, 202-429-8254**

Urgent Media Advisory

“Prime Time Live” segment on Seafood

ABC “Prime Time Live” has been working on a story about seafood for several months. It is likely to focus on economic fraud, harvesting from uncertified waters, handling through the distribution system, and merchandising at the retail level.

We do know that “Prime Time Live” representatives have presented themselves as people interested in jobs in supermarket seafood departments. We also know that in some cases they have actually been hired. We assume that during the brief time that they worked in supermarket seafood departments, they engaged in filming with hidden cameras.

We understand that this is a nationwide story on seafood distribution beginning at the point of entry at the port. Even though we have been led to believe that the retail component is not a major focus of the story, this is a good time to reinforce with in-store personnel the importance of the proper handling of seafood products.

We do not know when the show will be aired. As we receive additional information, we will keep you informed.

If you have questions, contact the AFD at (810) 557-9600 or call the FMI's Karen Brown at (202) 429-8235 or Edie Meleski at (202) 429-8226 in the FMI Communications Department. Or, if you have questions about seafood quality and handling, contact John Farquhar at (202) 429-8270.

Take advantage of Michigan's liquid assets.



Stock the unique Faygo flavors your customers are sold on.

What a great state to be in...carrying the one-of-a-kind Faygo flavors your customers keep coming back for. With liquid assets like these, you can smile all the way to the bank: Moon Mist, Cherry Festival, Rock & Rye, Raspberry Creme,

Cherry Berry, Orange, Peach and the original Red Pop. Plus an entire sparkling water line with a touch of Orange, Raspberry, Grapefruit, Lemon Lime or Regular. (coming soon, Cherry.)

FAYGO

Bottle Bill

From page 1

the fight, amended the Bottle Bill. Basically, the amendments required the manufacturers and distributors to account for, and pay to the State of Michigan, the total amount of unclaimed deposits that they received on any container which is subject to the law. The amendment required that the State Treasurer allocate and pay 75 percent of these unclaimed deposits to those statutorily created funds existent to clean up the environment. The other 25 percent was to be returned to retailers in proportion

tion to the number of units retailers sold.

Naturally, the soft drink manufacturers and distributors were more than a little unhappy with the amendment, since it eliminated a multimillion dollar windfall for them. In response to the law, they sent a trade association, The Michigan Soft Drink Association (MSDA), to court to block the amendments to the Bottle Law.

The MSDA filed suit in the Ingham County Circuit Court against the State of Michigan on July 22, 1990, claiming, among other things,

that the amendment amounted to confiscation of the property of the bottlers (the unclaimed deposits) and violated the so-called takings clause of the Fifth and Fourteenth Amendment to the United States Constitution. In general, the constitution prevents governments from taking the property of private citizens without compensation.

The AFD intervened in the lawsuit in order to assist the Attorney General in defending the constitutionality of the amendments. Additionally, the AFD, represented by Bellanca, Beatrice and DeLisle, P.C., argued vigorously

in the circuit court that the MSDA should not be allowed to challenge the statute because it was not a real party in interest. Instead, the AFD suggested that the major bottling companies should come up front in the litigation. Plainly, the bottlers did not want to be associated with what might be portrayed as an anti-environment, anti-customer legal initiative.

The amendment required that the State Treasurer allocate and pay 75 percent of these unclaimed deposits to those statutorily created funds existent to clean up the environment. The other 25 percent was to be returned to retailers in proportion to the number of units retailers sold.

In any event, Judge Thomas Brown of the Ingham County Circuit Court ultimately agreed with the bottlers, and on May 9, 1991, entered an order declaring operative sections of the amendments to be unconstitutional under the Fifth and Fourteenth Amendments to the United States Constitution. Subsequently, the State of Michigan and the AFD sought review of the lower court decision in the Court of Appeals. After the appeal was sought, the Michigan United Conservation Clubs (MUCC) entered the litigation as amicus curiae to convince the Court of Appeals to reverse the lower court decision.

The parties filed their briefs in the Court of Appeals in 1991 and they now await a date for oral argument. Recently, the AFD filed a supplemental brief citing a new decision by the Massachusetts Supreme Court upholding the constitutionality of provisions very similar to the ones struck down by Judge Brown. The Court of Appeals docket has moved quite slowly. Nevertheless, we expect that the case will be docketed for oral argument within the next six months. After that, the Court of Appeals should issue a decision within another six months.

It is difficult to estimate with any precision the value of annual unclaimed deposits. One of the provisions of the Bottle Law struck down required the bottlers to file an annual report containing a computation of unclaimed deposits. Needless to say, after Judge Brown's decision, there was no way to compel the bottlers to comply with this provision. Nevertheless, suffice to say that there is an enormous amount of money at stake — millions.

The AFD will continue to pursue its members' interest in this litigation. AFD FIGHTS ON!

Ready to serve you in 1994!

Midwest Wholesale Foods, Inc.

Midwest Wholesale is a member of the Melody Farms family of food distribution.

- Convenient Mid-Michigan Distribution Center
- A full-line supplier
- Experienced Buying, Merchandising and Support Staff

Services

- Cost-Plus Program
- One Simple Basic Fee
- Electronic Ordering
- Expert Sales Consultation
- Special Promotional Bulletin
- Financing Available
- Data Services
- Reclamation Center

Product Line

- **Dry Grocery**
Extensive variety of national & regional brands
- **Frozen**
One of the most extensive varieties in the mid-west
- **Dairy**
Complete line including juice, cheese, margarine, baking and pasta mixes
- **Candy & Spices**
- **Store Supplies**
Complete variety
- **Private Label**
Retail sensitive, private/packer label program
- **Cigarettes & Tobacco**
- **Health & Beauty and**
- **General Merchandise**
- **Speciality Food Program**



Midwest

MIDWEST WHOLESALE FOODS, INC.

3301 South Dort Highway
P.O. Box 1810
Flint, Michigan 48501-1810

Business (810) 744-2200
Toll Free (800) 552-6967

Affiliate ... Midwest Foods

Back-to-back record sales years

by Michigan Lottery Commissioner
Jerry R. Crandall

Congratulations to all the nearly 9,000 Michigan Lottery retailers—on helping the Lottery achieve back-to-back record sales years! Lottery sales soared to more than \$1.24 billion in 1993—the best ever in the Lottery's 21-year history. Last year's impressive sales record broke the Lottery's top sales record, set the previous year, and it returned a record \$83 million in commissions to our retailers, which set another new record.

Preliminary unaudited figures for fiscal year 1992-93 which ended September 30, show total Lottery sales at \$1,241,359,358—the highest ever in the Lottery's 21-year history. The previous record was set in fiscal year 1991-92 with Lottery sales of \$1,218,496,241.

It was also a record-winning year for Lottery players! In fiscal year 1992-93, nearly 50 million prizes were won by players, totaling more than \$681 million. Among these prizes was a \$36.5 million Lotto jackpot—the largest single prize winner in the Lottery's 21-year history.

In the Lotto game alone, there were

20 jackpot winners who shared more than \$210 million, while more than 1.3 million players won over \$54 million in second- and third-tier prizes. Players won over \$324 million in the daily games, \$153 million in the instant games, \$25 million in "Cash 5," and \$13 million in the KENO! game.

Video Poker: A threat to many Lottery agents

There is currently legislation pending in the Michigan Senate (Senate Bills 612, 613, 614) that would legalize and permit the installation of video poker machines in establishments where liquor is served and at racetracks.

The Lottery is strongly opposed to this legislation.

Should video poker be allowed in Michigan, it would result in the creation of over 9,000 mini casinos statewide with up to 50,000 video poker gambling machines within easy access throughout the entire state.

How would this impact the Lottery and your business? Video poker would have a negative impact on Lottery sales. This means that the Lottery's nearly 9,000 retail agents

would be affected. Because of the reduced Lottery sales, there would be less commissions earned by you—our agents. To some, especially the small businesses, it could mean the difference between staying in business or closing.

The Lottery also opposes this legislation because video poker machines are frightfully addictive. A leading clinical director of one of the largest treatment centers for compulsive gamblers has called video gambling machines "the 'crack' of gambling."

Please be aware that video poker machines could hurt your business.

January Instant games

This month the Michigan Lottery will introduce two exciting new instant games, "Gold Mine" and "Cash Combo."

Players will strike it rich with the Lottery's newest scratch-off ticket, "Gold Mine." The new game has the look of the "Old West" with a black, red and gold cover. "Gold Mine" offers players the chance to win up to \$5,000 in great cash prizes. Tickets go on sale starting January 10. Players can win at "Gold Mine" by

scratching off the latex covering to reveal six play symbols including pots of gold, gold bars, mines, picks, pans and mining carts. If players match three like play symbols, they win the prize shown in the prize chart on the tickets.

Players will also enjoy the new "Cash Combo" instant game—the right combination will unlock lots of great cash prizes. Players can win up to \$500 in this new game, which goes on sale January 24. It's easy to win on the "Cash Combo" instant ticket. Players use any three of five numbers on the ticket to make a "winning combination." If players have a winning combination, they use the prize chart on the ticket to determine the prize won. The overall odds of winning a prize in either game are 1-in-6.

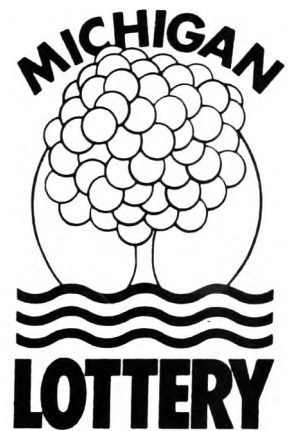
Just a reminder

Let's keep the sales momentum going through 1994! That means prominently displaying your Lottery point-of-sale materials, conducting fun in-store promotions for your customers, continually training your staff about Lottery games, and keeping a positive and winning attitude in your sales approach.

Here's to a sales successful New Year!

Happy 78th Anniversary


To the Members of
Associated Food Dealers
of Michigan



BE A WINNER

With thousands of people playing every day, the Michigan Lottery can attract a lot of people to your store—where they will not only play our different games, but they will also spend money on the other products you sell.

Store Name (Please Print)	
Address	
City/State	Zip
Phone Number	Contact Person
For information on how to become a Michigan Lottery retailer, please return to: Bureau of State Lottery, 101 East Hillside, Box 30023, Lansing, MI 48909. Or Call (517) 324-6600	



Plus, when you sell the games of the Michigan Lottery, you receive a 6% commission on every ticket you sell, and a 2% commission on every winning ticket you redeem up to \$600.

ALL SUPPLIERS ARE NOT CREATED EQUAL



Compare us against your current supplier. We at Eby-Brown would appreciate the opportunity to prove ourselves to you. We want to become your chosen supplier of value-added products and services.

SUPPLIER CHECK LIST

THE SIX P'S OF VALUE-ADDED DISTRIBUTION	SUPPLIER X, Y OR Z	EBY-BROWN
PRODUCT		
Over 8500 items, including Refrigerated, Frozen, and Ice Cream?		Yes
Institutional Foods, including Deli & Fast Foods?		Yes
Grocery, HBA, and Non-Foods Eaches?		Yes
Lesser-Cost, Full-Case Alternatives to Grocery Eaches?		Yes
Full selection of Candy, Snack, and Tobacco products?		Yes
Item Popularity Ranking Reports by Product Category?		Yes
Departmental Planograms?		Yes
Computer printed Order Guides?		Yes
Invoice Cost & Retail Summary by Product Category?		Yes
PRICE		
Cartage or Delivery Charge?		No
Service or Administration Charge?		No
New Allowances Every Week?		Yes
Quarterly Super Savers Sales Booklet?		Yes
Annual Buying/Merchandising Exhibit?		Yes
PLACE		
In-Store Delivery of Order?		Yes
Next-Day Delivery of Order?		Yes
Emergency Delivery Capability?		Yes
PROMOTION		
Monthly Super Buy Promotions with Displays?		Yes
Monthly Price Choppers Advertising Program?		Yes
Seasonal Merchandise Advance-Bookings?		Yes
PROGRAMS		
Sandwich and Fast Foods Programs?		Yes
Foodservice Equipment and Supplies?		Yes
Rack-Service HBA/Non-Foods Program?		Yes
Customized Retailer's Program?		Yes
Customized Price-Stickers Program?		Yes
PEOPLE		
Weekly Visit by Sales/Merchandising Specialist?		Yes
Courteous and Capable Delivery People?		Yes
Experienced and Knowledgeable Customer Service People?		Yes

Call Robert Coughlin Vice President, Sales
1 (800) 532-9276

EBY-BROWN

SERVICING ILLINOIS, INDIANA,

IOWA, KENTUCKY, OHIO, MICHIGAN, MISSOURI AND WISCONSIN

AFD On The Scene

Photos from the AFD Turkey Drive



Many thanks to all who helped to make the 1993 AFD Turkey Drive a big success. With your contributions, we were able to provide over 2,000 turkeys to needy families.



Chris Zebari, our official "turkey"

1993 Turkey Drive Donors

Spartan Stores	Silver Dime Liquor Store
Queen's Market	Pontiac Food Center, Inc.
Value Wholesale	Steve's Market
Melody Farms	Vegas Foods
Southfield Funeral Home	E K Food Store
Mark Sales & Marketing Co.	American Sign Shops
Bellanca, Beattie & Delisle	Van Born Market
Metro Media Associates, Inc.	Economy Market
Value Center Market	Leone's Party Store
REA Marketing Services	Ferris Wheel Party Shoppe
Orchard Food Center	Inkster Community Market, Inc.
Liquor Express	E. Kesto, Inc.
USA Food Center	Michigan Motel & Emporium
Savon Foods	Middlebelt Market
Value Save Food Center	Fairway Foods (Inkster)
A & C Market	Inkster Liquor Shoppe
Regal Foods	Metro Liquor Plaza
Mr. Harley Davis	Sunset Market
Cloverleaf Market	Cold Spot Party Store
Suburban Liquor Shoppe	Van Born Food Center
Don's Town & Country	Fast Frank's Party Shoppe
Sutton Party Shoppe	Wyoming & Six Food Market
Plum Hollow Market, Inc.	Palace Party Shoppe
Art's Party Store	Pacific Drugs
Glasgow Wine & Liquor Shoppe	America's Ice
Ike's Party Shoppe	Fairway Foods (Detroit)
Majestic Market	Concord Drugs
Hyde Market	CIGNA Financial Advisors, Inc.
Boulevard Food Center	Hayes Market
Cherry Belt Party Store	Penn Food Market
Golden Valley Food Center	M-K Supermarket Inc.
Vegas Supermarket	DBA Country Farm Market
Harper Food Center	Sunset Video Market
Pick & Save Food Market	Follmer, Rudzewicz & Co., P.C.
Blue Jay Market	Thrifty Scott Supermarket
Food Value Market	Security Financial Services
Mr. Gene Eshaki (Attorney at Law)	Allan Cutler, CPA
IN-N-OUT FOOD	Seymour Greenstein
Wine Barrel Plus	Menczer & Urcheck, P.C.
Rockwell Market	

Committee Members

Chris Zebari	Ed Najor
Pepsi Cola	Liquor Express
Chairman, Charitable Activities	Ed Zair
Mark Karmo	Security Express
Royal Food Center	
Frank Arcori	Jerry Rabban
Vegas, Ortonville & Shoppers Buying Group	Food Value
Sharkey Haddad	Michele MacWilliams
Chaldean Federation of America	Metro Media Associates, Inc.
Harley Davis	Sami Arafat
Associated Food Dealers	Fast Frank's Party Store
Bryan Yaldoo	Amir Al-Naimi
Majestic Market	Metro Grocery

Volunteers

Frank Arcori	Ban Kado	Alaa Naimi
John Arcori	Sharkey Haddad	Art Yaldo
Harley Davis	Roy Rabban	Saad Ayar
Chris Zebari	Jerry Rabban	Shawn Garmo
Bryan Yaldoo	Ed Zair	Sami Kouza
Sami Arafat	Ed Najor	Hani Mio
Gary David	Mark Karmo	



SMALL COINS ADD UP TO BIG DOLLARS!



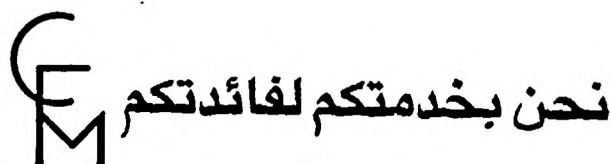
Once we install one of our high quality Americopy units in your store, watch the benefits add up:

- You win! – An average of 19.6 customers will come into your store daily to make copies!
- You win! – You'll gross as much as \$1,000 per month!
- You win! – We'll show you how you can own this equipment – FREE!

TO CLAIM YOUR SHARE OF THIS PROFITABLE NEW MARKET, CALL TODAY!



Call Toll-Free: 800-888-1683
In The Detroit Area: 313-356-0900



Community Financial & Mortgage, Inc.

Are you buying a House or Refinancing?

Are you Expanding your Business or Building?

Do you need a Residential Mortgage or Equity Loan?

Then come to

Community Financial & Mortgage, Inc.

For the best service around
Call Joe Michael, Paul Kemp,
Pierre Nona, Nadeem Anton or Joe Thomas
(810) 352-6161

We are conveniently located at
26699 West 12 Mile Road, Suite 207
Southfield, Michigan 48034

Our turkeys were appreciated!

Dear AFD,
On behalf of the Plymouth United Church of Christ, please express my appreciation to the members of the Associated Food Dealers of Michigan who contributed turkeys for distribution this past Thanksgiving. Please indicate to the members of your association that the 100 turkeys delivered to the Plymouth United Church of Christ were distributed to 50% to the families of the Burroughs School, located on St. Cyril at Georgia, which is one of the more depressed areas of Detroit; and 50% to senior residents of the Medical Center Courts apartments, which is low-to-moderate income housing, sponsored by the Plymouth United Church of Christ.

Again, thank you so much for your concern and support of this worthy cause.

Sincerely,
Rev. Nicholas Hood, III
Senior Minister

Dear AFD
Thank you for the wonderful holiday turkey. May God bless you. Happy Holidays to all of you.
Bonnie Bellucci & children

Dear AFD,
Thank you on behalf of my family for supplying turkeys to the Emmanuel Community Center in conjunction with the Chaldean Federation of America.

Your passion at this time is greatly appreciated. May you enjoy all God's best during the holiday seasons.

Sincerely,
Michele Thompson

Dear AFD,
Thank you for the turkey. It'll be our dinner instead of the chicken that we would have had. You are a great bunch of people.
Thank you again,
Fern Jones & Justin

Dear AFD,
The 100 turkeys blessed so many families this Thanksgiving. May God bless you.
His peace,
Elaine from Joy of Jesus

Dear AFD,
Just a quick thanks to you for your kindness to the clients we worked with during this Thanksgiving season. Sixteen of the individuals we worked with received turkeys and all were extremely grateful for your generosity. It made for a wonderful day. It's been a pleasure working with you and getting to know you. I look forward to seeing more of you in the future.
Very truly yours,
Marcy Colton

Dear AFD,
We would like to thank you for the 100 turkeys you donated to our church on Tuesday, November 23, 1993. It was greatly appreciated. We look forward to seeing you next year.
Sincerely,
Donna Adkins, Secretary, and
Rev. Obie Mathews, Pastor
Christ Cornerstone Missionary Baptist Church

Ad spending: Big money

Listed below are the amounts spent on advertising over a nine-month period:
Philip Morris, \$855 million;
Proctor and Gamble, \$788 million; Pepsi, \$467 million;
Kellogg, \$320 million;
McDonald's, \$313 million

Now by category, industry wide:

Food, \$1.1 billion; restaurants, \$1 billion; entertainment, \$749 million; beer, \$491 million; beverages, \$388 million.

Those firms who don't support their business with advertising are losing out. It takes advertising to out-distance your competition. Plain and simple.

We're Taking Workers Compensation Costs In A Different Direction

The CoreSource Approach

If you're buying your workers compensation management from the lowest bidder, then your costs are probably moving increasingly upward. In today's environment, quick fixes just don't work. At CoreSource, we focus on innovative up-front strategies to reduce total costs and increase productivity without sacrificing the quality of care for your employees. Our clients, through investments in innovative, comprehensive programs, are breaking industry trends and report that workers compensation costs as a percent of payroll are actually decreasing compared to a national increase of 12 percent annually.*

Our workers compensation programs not only pay claims, but focus on prevention and cost controls in all facets of the program. The results: fewer claims per employee, reduced lost time and lower overall program costs.

Local Perspective, National Resources

CoreSource combines the resources of a national operation with the responsiveness of a local company. From our 25 regional offices, we manage \$2 billion in client programs covering 1.5 million lives.

Proven Results

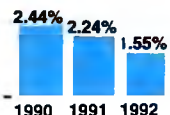
On average, CoreSource program costs, as a percent of payroll, have dropped more than 36 percent over a three-year period.

The United States' workers compensation system is in crisis but we continue to find solutions. We're CoreSource. Let us build a solution for you.

For More Information, Call Toll Free: 800 482 0615.

*Social Security Administration

**CoreSource Clients
Average Workers
Compensation Costs As a
Percent of Payroll**



Note: Data taken from a sample of 76 CoreSource Workers Compensation clients.

CORESOURCE

Healthcare & Workers Compensation Solutions

you
got
the
right
one
Baby

Diet Pepsi

**uh
huh**™

© 1997 PepsiCo, Inc. "You got the right one baby, uh-huh" are trademarks of PepsiCo, Inc. NutraSweet and the NutraSweet symbol are registered trademarks of The NutraSweet Company for its brand of sweetening ingredient.



Member Privilege: Use the Video Library

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 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 play the selections you need to smaller groups at your place of business.

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.

Food Industry Financial Network

Provides "Financial Food for Thought"

A network of financial and professional firms called the Food Industry Financial Network has been established in Detroit. The network is a national, not-for-profit organization of professional firms helping people in the food industry solve financial issues. It currently operates in 14 cities across the United States.

The Detroit network includes a law firm—Hardy, Lewis, Pollard & Page; a CPA firm—Follmer, Rudzewicz & Co.; a property and casualty insurance agency—Griffin, Smalley & Wilkerson; and a financial planning firm—the Detroit Financial Group.

All members specialize in the food industry, providing

"Financial Food for Thought." The network has been created to serve the food industry by bringing together a number of financial disciplines with focus on and expertise in the food business including food service and retail manufacturers, brokers and distributors.

The goal of the food Industry Financial Network is to save the food business time and money by having experienced people in all the aforementioned fields.

An 800 number has been established to provide more information, as well as a brochure, and/or telephone number of the nearest network office.

Call 1-800-554-FORK to get solutions and information.



Aim & Score Big

The general food industry throughout the country, ranging from manufacturers to supermarket chains to local grocers, relies on ADVO for the timely targeted delivery of billions of advertising pieces every year. Through the utilization of its extensive media package ADVO is in all residential mailboxes every week of the year.

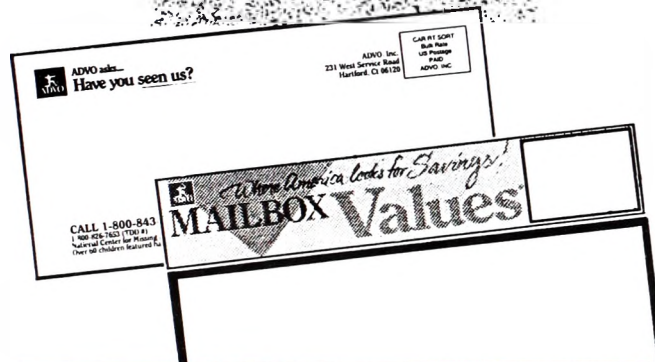
You can choose your ADVO advertising media product:

- A full Mailbox Value page
- The Missing Child Card (D.A.L.)
- One of Seven Power Mail Products
- Client Supplied Pre-Print

All of which are attractively and competitively priced. Special prices available for qualified retail advertisers.

ADVO has the proven ability to produce timely results through the effective utilization of successful marriage mail solutions and services.

Let ADVO generate the advertising impact that you're looking for. Call Michael Houran today at (313) 425 - 8190 to experience the ADVO advantage.



TASTE THE FUTURE OF DRAFT BEER™

New Ice Draft from
Budweiser.

It's ice brewed. Chilled down below
freezing where ice crystals form.

Then, it's cold filtered.

All to create

a rich, smooth taste that's
remarkably easy to drink.

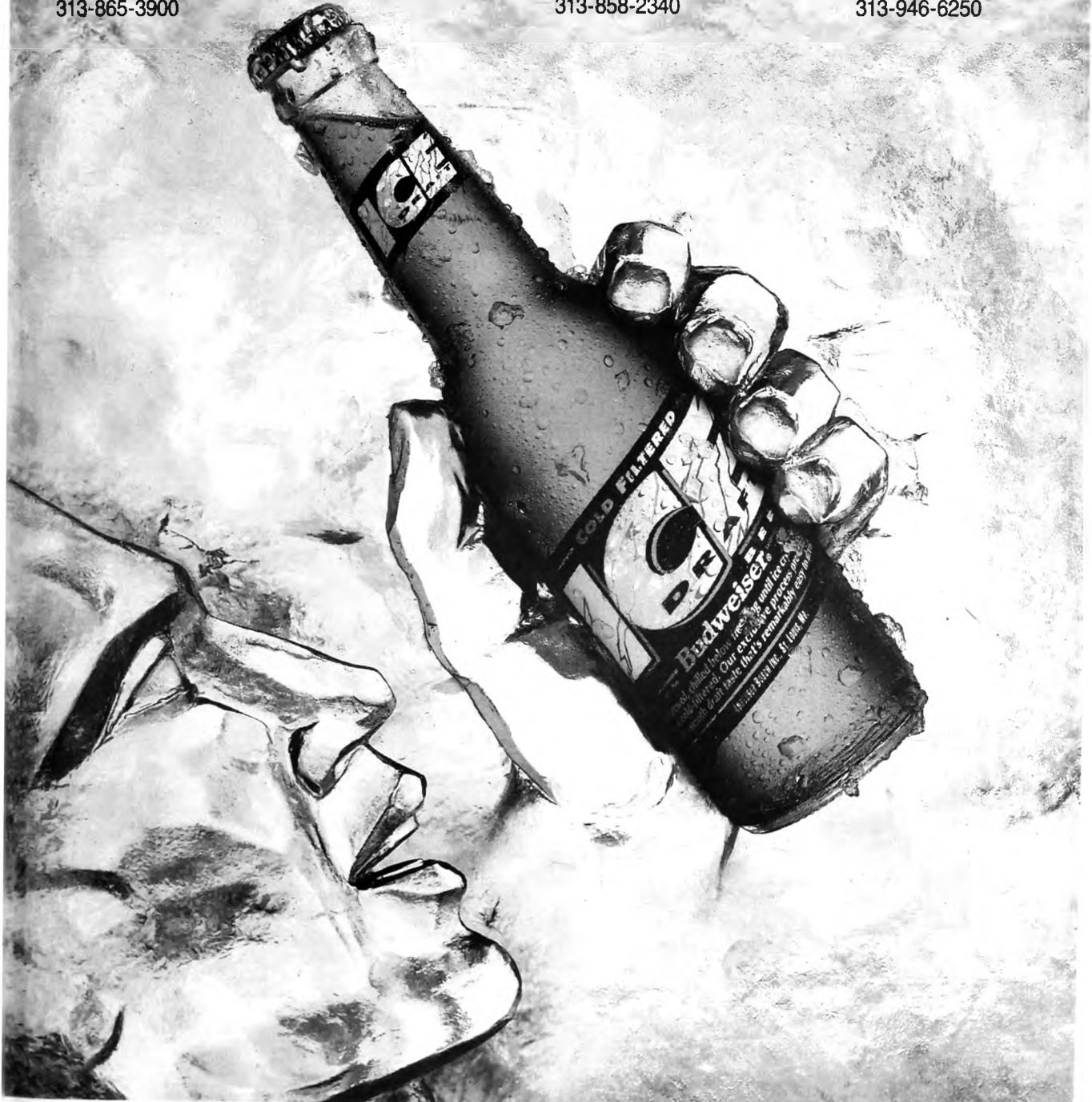
ICE DRAFT

**Great Lakes
Beverage Co.**
313-865-3900

Petitpren Inc.
313-468-1402

**Hubert
Distributors Inc.**
313-858-2340

**Central Distributors
of Beer**
313-946-6250



Public relations for the retailer

Relations with the press

By Michele MacWilliams
Editor

Media representatives can be very easy to get along with, if treated right. Like most people, they appreciate friendliness and consideration. By the same token, they resent ambiguous answers and brazen attempts to curry their favor.

When dealing with members of the media, answer their questions accurately and straight forwardly. Treat them with respect and you will usually be treated with respect in return.

Reporters and editors appreciate it if you are careful to observe deadlines. They have to have news by definite times. If you have a "hot" story, call it in at once for the next edition. Twelve hours can turn important news stories into dull history.

Never play favorites, treat all



newspapers with equal consideration.

There is no place in publicity for the person who takes pride in his or her literary artistry. When you provide written information to your local newspaper or send them a news release, don't be surprised if the version they print barely resembles your original piece or is

not even used. It rarely is a good practice to go over a reporter's or editor's head to complain about space devoted to a particular story. This holds true even if your company is an extensive advertiser in the publication. While the advertising manager or publisher may say that he will look into it, and may even do so, you can be sure that the working newsmen at the end of the line will resent your intrusion.

Media representatives will usually level with you on why a particular story didn't run or why it appeared in the form it did. Ask, but don't complain about it. You will usually get a straight answer that will guide you in the future.

Good relations with the press depend on mutual confidence. Treat the press squarely and you will usually get fair treatment in return. If you don't receive the treatment you believe is fair, try to iron out the matter by first analyzing what is wrong at your end.

Here are some basic guidelines:

1. Don't go over an editor's head and never try to upstage the managing editor. He controls every editorial section and function. The surest and most direct avenue to publicity success on a large newspaper is to have proper deference for the managing editor and to do most of your contact work with the various department editors.
2. Place your stories with the right people in the right departments. Experience will point out who are the individual editors or reporters who will give you the biggest breaks and are most interested in particular types of stories you have to offer.
3. Treat all alike. Favor no single paper among a group of competitors. Be careful that all papers receive your information. Only featured material should be offered exclusively.
4. Weekly newspapers are usually published on Thursday and Friday. Each has its own closing date. It is wise to check these deadlines before sending any releases.

5. Sunday newspapers—particularly such special sections as Food, Dining and Entertainment—are worked on all week long. The earlier the tale comes in, the better the chance of seeing it in print.

6. Don't double-place a story, a cardinal sin of publicity. This practice involves placing two or more stories about the same event in different departments of the same newspaper. Double-placement is repugnant to most editors because of the tight space problem. Usually a paper can only carry five to ten percent of the material offered to it every day.

7. If an error appears in a published story, check your own copy to be sure it was not your error. Then call the error to the editor's attention. Depending upon the degree of the error and the nature of the story, you may wish to ask for a correction, or the editor may volunteer to carry one in the next issue.

8. Apply these same basic rules to radio and television. If anything, their deadlines and time pressures are even more acute than those of newspapers.

9. Developing good personal relations with the press is helpful, but don't bank upon social situations to press for special breaks. This is the quickest way to lose friends and publicity opportunities.

Michele MacWilliams is editor of this publication and president and founder of Metro Media Associates, Inc., a public relations and advertising agency located in Clarkston. She can be reached at (810) 625-0070.



BUSINESS OWNERS –

INCREASE YOUR PAYPHONE PROFITS!!!



BUY YOUR
PAYPHONE
FROM

**References
Available**

- State-of-the-art Phone Technology
- Looks and Operates Like Bell Phones
- Fully Programmable
- Remote Diagnostics

Now Earn Profits from
Long Distance, too!!!

**MIDWEST AUTOTEL
SERVICES, INC.**

Ed Betel, Owner

1 (313) 960-3737

3160 Haggerty Rd., Suite M
West Bloomfield, MI 48323

Coca-Cola
Trade-mark®
CLASSIC
ORIGINAL

**ALWAYS GRAB
A COLD ONE.**

ALWAYS
Coca-Cola

©1993 The Coca-Cola Company. "Coca-Cola," the Dynamic Ribbon device and the Contour Bottle design are registered trademarks of The Coca-Cola Company.

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 nor 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 Scholarship Program, 18470 West 10 Mile Road, Southfield, MI 48075.

Pleasing the Customer...



The Ultimate Reward.

Together with our subsidiaries, we serve over 14,985 customer locations.

L&U/Iroch Distributing Company • J.F. Walker Company, Inc. • Capistar, Inc.
Shield Insurance Services, Inc. • United Wholesale Grocery Company



Interested retailers are encouraged to call Spartan Stores New Business Development at 616-530-4517.

AFD Scholarship Application Time

The Associated Food Dealers of Michigan is proud to offer college scholarships to outstanding students. Applications are accepted from January 1 to March 31 and all applicants are notified by May 1, 1994. Twenty students will receive \$750 non-renewable awards for the 1994/95 academic year.

Scholarship Award Specifications

The scholarship award is a one-time, non-renewable grant of \$750. The awards are not based on financial need. The funds must be applied to college expenses at an accredited college or university in the United States.

We award 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. Consider the following:

- A. Sons and daughters of full-time and part-time employees of AFD members are eligible. The parent/employee must have been employed for at least one year by a member firm as of January 1 of the year in which the scholarships are awarded.
- B. Part-time student employees who have been employed by AFD members for at least six months as of January 1 of the year in which the scholarships are awarded are eligible.
- C. It is required that applicants or parents of applicants are still employed by member firms when the winners are selected in April.

D. Past winners are eligible for a two-year maximum.

E. One winner per member company only.

Minority Scholarship
eligibility is open to high school seniors, college freshmen, sophomores, or juniors. Take into consideration that:

- A. Preferential consideration is given to those applicants with an AFD membership affiliation, though membership is not required.
- B. 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 and academic merit.
- C. Applicants must belong to one of the following ethnic groups to qualify for minority status: African-American, Hispanic, Asian, American Indian, Arab/Chaldean American.
- D. Applicants are eligible to win and receive a scholarship grant a maximum of two times.
- E. One winner per member company only.

All AFD members will receive scholarship posters soon. Please look for these and post them so that your employees are aware. To receive an application directly from AFD, fill out the form to the left. Good Luck! ☐

What is friendliness?

What is friendliness? What customers interpret as friendliness is summed up by this list of friendly employee behavior:

- 1) Make eye contact.
- 2) Smile. Greet the customer. When selling in services settings, meet every customer with a smile and a friendly greeting such as "Hello" or a sincere "How are you?" A warm smile can bring out the sunshine in a customer's face and assure a repeat visit.
- 3) Use the customer's name, if it's known. If it isn't known, take the name from a credit card or check, or ask for it.
- 4) Answer questions or obtain answers quickly.
- 5) Hurry.
- 6) Talk and act in an enthusiastic, sincere and personal way, not in a routine, bored manner.
- 7) Give the customer total attention. Employees should never act impatiently, as if they want to finish with the customer as soon as possible.
- 8) Speak in a friendly manner. Compliment the customer. Make friendly comments.
- 9) Listen. Ask questions to obtain all information needed to resolve any complaint they might have.
- 10) Offer unsolicited help now and then. If a customer looks and acts confused, offer to answer any question he or she may have.
- 11) Make positive parting comments such as "We appreciate your business" and "Come see us again."

STARK & COMPANY

FOOD SALES AND MARKETING

COUPON SPECTACULAR

F.S.I. Coming
Weeks of
February 14 & 21, 1994

• Full-Color Insert and Supplemental R.O.P.
in all Major Michigan Marketing Areas

• Over 38 National Brand Coupons

• Over 2,500,000 Circulation in
all Major Michigan Market Areas



- CONSUMER DRIVEN
- CUSTOMER SUPPORTED
- A MAJOR PROMOTIONAL EVENT

See your Stark & Company Sales Representative
for Promotional and Display Opportunities !!!

DETROIT
30301 Northwestern Hwy.
Farmington Hills, MI 48334
(313) 851-5700

GRAND RAPIDS
5519 Glenwood Hills Parkway
Grand Rapids, MI 49512
(616) 957-1650

SAGINAW
6371 Bridgeport Village Sq. Dr.
Bridgeport, MI 48722
(517) 777-0660

TOLEDO
1104 North Reynolds Road
Toledo, OH 43615
(419) 531-9739



**The best
dental plan in Michigan
is still available to you
for as low as \$8.00 a month.**

**For the highest dental benefits
and lowest out-of-pocket costs.**

**Golden Dental Plans
29377 Hoover Road
Warren, Michigan 48093**

1-800-451-5918

Compliments of:



**General Wine
Company**

**373 Victor Ave. • Highland Park, MI 48203
(313) 867-0521**

**General Wine Company
General Liquor Company
K & R Spirit Group
Select Brands Spirits Marketers**

The road to safety

The entire alcohol beverage industry—and the entire nation—should be encouraged to see that the Congress of the United States of America is now addressing the issue of high-risk driving among motorists, young and old. Strong and direct measures which provide solutions and establish accountability and responsibility among the problem drivers themselves are critical steps toward making the highways safer for all Americans.

As an industry, we abhor and actively discourage the misuse and abuse of beer, wine and spirits. Further, we support all reasonable efforts to encourage both underage and adult citizens to obey the law and adult consumers to enjoy alcohol beverages in a lawful, moderate and responsible manner.

The nation's lawmakers have engaged in a legislative exercise which begins to address the problem of beverage alcohol abuse and the sometimes fatal results of mixing overconsumption with driving. In the form of "The High Risk Drivers Act of 1993," we are beginning to see a welcome shift in thinking that places more legislatively mandated responsibility on the shoulders of those persons that perpetrate purchases by false, misleading and/or illegal means. These include the underage consumer who uses false identification; the legal-age consumer who provides alcohol for underage consumer; or the chronic abuser who — whether through disease or malintent — continues to endanger his or her life and the well-being of others.

But laws must be realistic, enforceable and aimed directly at solving the problems at hand. In its zeal to solve problems with one broad-sweeping law, Congress has written into "The High Risk Drivers Act of 1993" several stipulations which soften and misdirect the positive intentions of the bill. However within that same bill, the authors were absolutely on target in calling for punishment of the individual underage person who intentionally violates the law by purchasing and possessing alcohol beverages; operates a vehicle while intoxicated; or violates the conditions of a provisional driver's license.

The industry is working to provide a real and workable solution to the problem of underage purchase and consumption, and is allies with a number of organizations to educate and inform the public and our consumers. These include The Century Council point-of-sale programs and server/seller training and other programs aimed at giving higher visibility to the misuse and responsible ser-

vice of beverage alcohol in any manner.

In particular, the Licensed Beverage Information Council (LBIC), which is comprised of almost all national alcohol beverage industry associations, has been sponsoring major efforts across the nation for over a decade to reduce underage purchases of alcohol beverages. Lastly, the industry is building alliances with the private sector to develop an identification card that cannot be falsified.

It is central philosophy of NABR and the alcohol beverage industry to expand our circle and extend an open hand to federal and state governments and other organizations concerned with alcohol beverage issues to work jointly to solve the problems on which Congress works so diligently. But the alcohol beverage industry faces a dilemma in its efforts to address the crisis of misuse and abuse of its products. On one hand, the industry is wrongly criticized for inaction with respect to these problems. On the other hand, we are told our efforts to educate and inform the public with respect to responsible and lawful consumption are tainted. Not only is this false and insulting, but the alcohol beverage industry is unique in that it spends a vast amount of its resources to better our society and work toward a healthier, more informed national community.

Retailers, in some cases, sell to underage persons based upon false and/or altered identification that misrepresents the true age or identity of the perpetrator of an illegal purchase. Obviously any retailer who knowingly accepts false identification and/or sells to underage persons should receive appropriate disciplinary action. But it is indeed refreshing to see a legal viewpoint emerge where responsibility is shared for unlawful and undesirable consumption.

National Association of Beverage Retailers

CARBON MONOXIDE . . .

**. . . causes headaches,
nausea, fatigue
. . . left unchecked,
can kill
. . . can't be seen,
tasted or
smelled**

**† AMERICAN
LUNG
ASSOCIATION.
of Michigan**

*When you can't breathe,
nothing else matters.*

1-800-543-LUNG

If you use oil, gas or kerosene in your home, PROTECT YOURSELF AND YOUR LOVED ONES. Test your home today. An easy-to-use, inexpensive detector can save your life.

This space provided as a public service by the publisher

Definition revised for retail food stores participating in food stamp program

The House Agriculture Committee approved, by voice vote, legislation November 9 that would ensure that some smaller retail - food stores can continue to accept food stamps. The bill (H.R. 3436) responds to a recent finding by the Agriculture Department that many convenience stores no longer qualify as a "retail food store," which can take food stamps as payment. Under current law, such a designation is limited to stores in which 50 percent of food sales are staple foods. The legislation, introduced by Subcommittee Chairman Charles Stenholm (D-TX) would change the definition to fit stores that meet one of two conditions. The first condition would be that stores continually offer for sale each of the following kinds of staples: meat, poultry or fish; bread or cereals; vegetables or fruits; and dairy products. The store would also have to sell perishable foods in at least two of those four categories. The other condition would be that at least 50 percent of the outlet's sales is staple foods.

Fines mount for cases where minors have placed paper into paper balers.

Supermarket companies continue to be fined by the Department of Labor's Wage and Hour Division following probes alleging minors under the age of 18 have operated, loaded, unloaded, or cleaned hazardous equipment, such as paper balers. Many of the violations cited by the government have consisted of 16- and 17-year olds throwing a piece of paper into a non-operating cardboard baler. DOL defines this action as a violation of Hazardous Occupation Order 12. While the food industry is seeking relief in this area, all operators should ensure that store managers continue to emphasize the work rules for minors in the workplace.

Electronic Monitoring

The Senate Labor Committee has postponed its consideration of the electronic monitoring legislation (S.984). This bill requires all video security cameras in public areas of supermarkets to be visible. It also would not allow a supermarket to reconcile the cash drawer, verify pricing accuracy of scanners, perform quality evaluation checks on employees or

conduct a periodic or random audit with point-of-sale equipment on cashiers with at least five years of employment.-FMI

New H-2 Form

Under the recently passed tax law, an H-2 form must be filed each year by employers who provide health benefits for their employees. The first health form covers the 1994 plan year and is due with 1994 W-2 forms on

February 28, 1995. The H-2 must show the name and social security number of each employee receiving medical coverage and each covered dependent, the effective dates of coverage, type of coverage and plan number. Forms are also necessary for retirees, dependents of retirees and former employees who are receiving health benefits. This promises to be a huge administrative headache for companies of all sizes.-FMI



We Cater to Your Mortgage Needs!!

Whether it's purchasing a new home or refinancing, Rock Financial has the mortgage that's right for you!

- No Documentation Loans
- No Points and No Cost Loans
- No Up Front PMI Charges
- Over 30 programs including Fixed, ARMs and Jumbos
- The Rock Relocation Program, Mortgage1st™ and the Professional Courtesy Mortgage Program
- Loan Amounts from \$100,000 to \$2 Million
- Applications taken at your convenience - weekends or evenings at your home or office
- The Best Mortgage Rates!
- The personal, professional service of Khalida Jarbou
Call her direct at 540-6574



**Rock
Financial**
The Mortgage Bank

The Household Name in Mortgage Lending

(313) 540-8000



30600 Telegraph Road, Fourth Floor, Bingham Farms, MI 48025



Planning ahead for your company's survival

In conjunction with CIGNA Individual Financial Services Company

It's taken guts, savvy, and sheer determination, but you've done it. You've made your business a success story. You've weathered the market swings, outshone the competition, and kept your customers more than satisfied. Your achievements have enabled you to take care of and protect your family. So what happens to all that if you get hit by the proverbial bus tomorrow?

If you can't answer that question, you're not alone. Even though they know better, most successful business owners choose to ignore the need for planning their succession. For many, it's a question of facing up to their own mortality. For others, it means making a difficult choice of a successor from among their children or valued employees. But that doesn't let you off the hook. If you want to preserve that hard-earned business legacy, protect your family, and keep Uncle Sam from digging even deeper into your pocket, read on.

Creating a solid succession plan

At its most basic, a succession plan is a documented road map for your partners, heirs, and successors to follow in the event of your death, disability or retirement. It can also be used to orchestrate the sale of your business. This plan can include a program for distribution of business stock and other company assets, debt retirement schedules, life insurance policies, buy-sell agreements between partners and heirs, division of responsibilities among successors, and other elements.

Only you know what your goals are for passing on your business and providing for your family. With the guidance of qualified financial and legal professionals, you can – and should – put in place today the plan that best fits your individual situation.

Here are three key elements of a good succession plan to keep in mind as you begin to think about your succession objectives.

1) Plan for the unpredictable: A viable succession plan is, above all



else, flexible. Business, family, health, and partnership situations can change at any moment. You should be able to easily modify and amend your plan to adapt to any changes that may lie ahead. Consider these examples:

After twenty years in business with you, your partner decides that it's time to write his long-postponed novel; he needs his share of the company's assets to move him, his family, and his word processor to Tahiti. Do you have a buy-sell agreement in place that will enable the stock purchase without bankrupting your business?

For years, your son has been an active player in your business; he's come up through the ranks and his last three deals netted a hefty profit for the company. Now it turns out your daughter wants in, too. Her legal background will be a big plus. But how will you divide company shares and leadership responsibilities between them?

What happens if someone on your management team is suddenly disabled and most likely won't be returning to work? What if your partner and her husband divorce and the settlement calls for a portion of your joint business assets? Or, what if you need and infusion of capital to take advantage of a sudden expansion opportunity? Whatever the situation that might arise, is your business structured to handle unexpected changes and opportunities?

The fact is, the only constant in life is its unpredictability; be prepared with a plan that can meet the challenge.

2) Who will carry the torch? Is there really anyone out there who can run your business with that same inimitable style and acumen that you've brought to it? There won't be unless you're there to teach them how. By grooming a successor now, you'll be able to impart the knowledge and experience you've accumulated over the years, and be assured of a continuity in leadership style and business profitability after you've gone. Picking a successor can be a minefield, however, especially if you have a choice of equally qualified children or employees.

With more than one child involved in the business, you must decide which one gets to be boss and which merely get voting stock. How will

you divide assets equitable among your heirs if some are active business participants and others off in their own careers? The distribution of money and assets among siblings can be a highly divisive issue, even in the happiest of families. Your challenge: divvy up business responsibilities and assets in a way that allows your business to survive – and preserves family harmony.

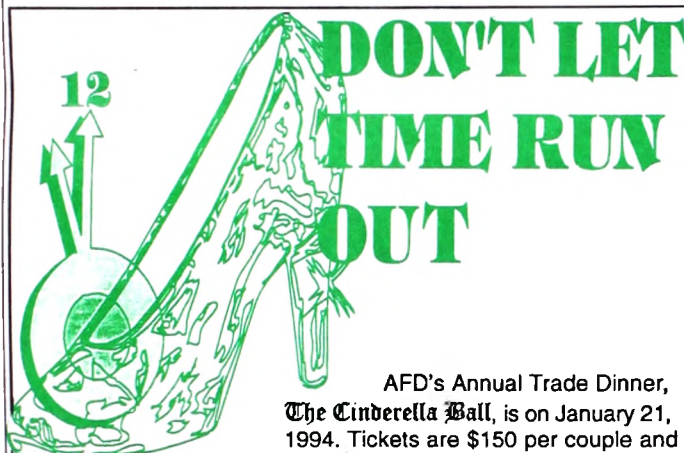
If you're lucky, you may already have a number of capable employees you'd be pleased to pass the reins to. Once you've chosen your successor from among them, the only hitch then is keeping the others interested, loyal and productive despite being passed over.

No likely candidates in your employee pool? That's a warning sign you shouldn't ignore. Your management style may be hampering employees from turning into leadership material. Or, your hiring and training programs simply may not be doing the job. It is difficult for any business owner to let go, but letting go and training the next generation of leadership is the only way to protect your company's future. Be sure to make career advancement and management training programs a top priority.

3) Bite back: With today's progressive estate tax rates ranging from 18 percent to 60 percent, the IRS is going to take a big enough chunk out of your estate. Don't let the government get any more than it deserves because of your lack of planning.

The question of your company's value often can become a litigious battle with the IRS. With an understandable interest in revenue generation, the IRS wants to set your company's value as high as possible. You, on the other hand, want to keep it low for equally valid reasons. If the government wins, there's a chance your heirs could be forced to sell all or a portion of the business to meet these tax obligations. You can easily avoid this potential for dispute by establishing now, within your succession plan, a bona fide value of your company.

Other financial factors which can affect your business and your estate include any outstanding debt, probate and administrative costs, and the immediate loss of profitability because of your absence. It's not unusual for heirs to lose between 40 percent and 60 percent of a parent's estate or even be forced to sell off a family business, all because of poor planning.



AFD's Annual Trade Dinner, **The Cinderella Ball**, is on January 21, 1994. Tickets are \$150 per couple and \$650 table of ten. Please call

Danielle at (313) 557-9600 by January 5, 1994 to reserve your tickets for this fairy tale evening. This is your enchanted night:

- 1,000 industry leaders
- cocktails & hors d'oeuvres
- alluring harpist
- sumptuous five course gourmet meal
- a 50's band - Steve King & the Dittilies
- free caricatures & free photographs
- free valet parking (optional)
- 40% discount on Tuxedos (any President Tuxedo location)
- formal attire preferred



Call Today To Reserve Your Tickets

CONGRATULATIONS

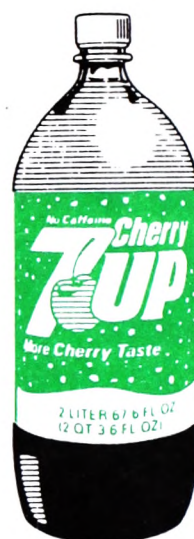
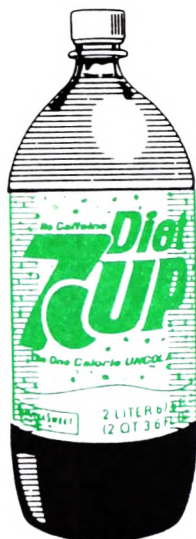
AFD



ON YOUR 78 TH ANNUAL TRADE DINNER!

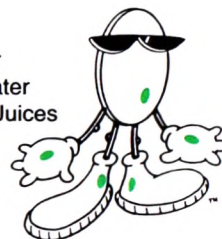


FROM DETROIT 7UP
YOUR TOTAL BEVERAGE COMPANY.



DISTRIBUTORS FOR:

Canada dry Ginger Ale & Mixers	Clearly Canadian
R.C. Cola	Evian Spring Water
Sunkist	La Croix Sparkling Water
Hires Root Beer	Mistic Natural Sparkling Juices
Hawaiian Punch	



World Wide Financial

Mortgage rate declines helped company's fast-paced growth

by Michele MacWilliams

Aggressive marketing tactics and products that fit their target customers' needs have catapulted World Wide Financial into the top heap of Michigan's mortgage lenders.

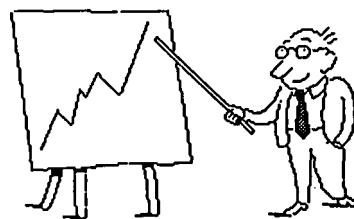
The company, which was started by a group of childhood and college friends less than four

years ago, has outgrown its office space twice and has opened satellite offices around the state and in Indiana and Maryland.

Timing played a big part in the company's rapid growth. Started in 1990 by Jack Wolfe, Howard Babcock, Andrew Jacob and Rob Silverstein, World Wide Financial rode in on the tide of falling

interest rates. Capitalizing on that trend and specializing in home-mortgage loans are the main reasons for the company's current success.

World Wide Financial closed its first home mortgage January 11, 1991 and wrote \$65 million in loans that year. In 1992 the figure jumped to \$350 million,



this year they were at \$1 billion and next year the founders are predicting total closings of more than \$2 billion.

The company has also grown in employment—from 35 in 1991 to almost 275 at the end of 1993.

Sally Denha, one of World Wide Financial's associate vice presidents, credits her company's success in part to the diversity of its loans. She says there are loans tailored to a variety of different situations. Denha cites her "LOW DOC" (low documentation) loan as an example. This loan program is geared to self-employed borrowers with cash assets strong enough to allow for a credit decision based upon assets and equity vs tax-return disclosure.

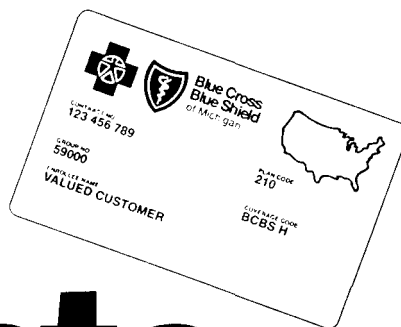
World Wide Financial's pre approval program is another benefit the company offers. This service is geared to people who are looking to buy a home. The idea is to pre-approve a purchaser for a home loan before they make an offer on a house. A certificate is issued to the realtor that home shoppers are working with. "This gives the potential purchaser more bargaining power because the homeowner knows that the potential buyer has the funds available," says Denha. Another benefit is that pre approval speeds up the process, enabling the homeowner to close quicker and take advantage of current rates.

According to Denha, World Wide Financial's next challenge is to get loans approved, processed and closed in just two weeks. They are working hard toward that goal; typically the process currently takes three to five weeks.

It is safe to say that World Wide Financial is a sprinter in a fast-paced business.

For information about
coverage offered through the
Associated Food Dealers,
call Judy Mansur at
1-800-6666-AFD.

The card that counts.





Food Labeling Workshop Comes to Dearborn

January 6, 1994



If you own or manage a deli, bakery or other department that packages food, you should attend this seminar.

Understand the NLEA requirements

This fast-paced intensive one-day workshop will help you understand the NLEA requirements and other state and federal regulations related to labeling. You can learn how the new label affects you and how to use it for your benefit.

For further information, please contact Gerald Wojtala, Michigan Department of Agriculture at (313) 356-1700.

Where: Dearborn City Hall
Council Chambers
13615 Michigan Avenue
Dearborn, MI

Learn about the new regulations

- FDA and USDA requirements
- How to use nutrient content claims
- Health claims on foods
- Using nutrient databases and analytical challenges
- Serving sizes, RDI's
- Label content and format
- Consumer education
- State and federal enforcement

Participants will also receive:

- A comprehensive 340-page manual plus additional handouts that contain valuable post-workshop reference materials.
- Questions answered on-site and by referrals to FDA Center for Foods and USDA-FSIS experts.
- Advice from federal and state representatives.

Registration Form

Name: _____

Business/Organization: _____

Mailing address: _____

Phone: _____

Fees: Returned on or before December 31, 1993 \$25.00 (includes light lunch)
Returned after December 31, 1993 \$30.00
Refunds up to January 4 (less a \$10 administrative charge)

Amount enclosed \$ _____ Make check payable to "MAWMO."

Return to: Gerald Wojtala
Michigan Department of Agriculture
26400 Lahser Road, Suite 220
Southfield, MI 48034 Telephone: (313) 356-1700

Kitchen Tested For 60 Years.



For 60 years, Oven Fresh has stood up to the most crucial test – the Kitchen Test. And for 60 years, we've passed with flying colors! That's because, no matter which of the over 150 varieties tested, Oven Fresh stands up to the toughest critics – kids and moms!



So, make sure your shelves are stocked with plenty of Oven Fresh products. They're time – and kitchen – tested! For more information call Duane Ver Hage, Sales Manager, at 616-245-9127.
210 28th Street S.E.
Grand Rapids, MI 49548

*Experience
The Winning Edge*

Atlanta!

Atlanta! Host city to Super Bowl XXVIII, the next Summer Olympic Games and N.G.A.'s Annual Convention on February 13 - 16, 1994.

National Grocers Association

presents its

ANNUAL CONVENTION

featuring

America's Supermarket Showcase '94

Come join us in beautiful Atlanta! Nestled in this metropolitan center are the national headquarters of several major companies, nationally recognized fashion buying centers; fabulous restaurants and hotels just bursting with warm, southern hospitality; and a world-class convention center. Add to all of this the historical charm of antebellum Georgia and you have the many reasons Atlanta was voted "America's Most Exciting City." A gorgeous blend of old and new, Atlanta invites you to explore her history and discover her culture, all of which will delight you!

Discover "The Winning Edge" at N.G.A.'s Annual Convention:

- Explore over 425 exhibits at *America's Supermarket Showcase '94*. See what's new and best in products, food service and sales ideas.
- Study the winning entries to both of N.G.A.'s **Excellence in Advertising** and **Excellence in Merchandising** competitions; utilize the most innovative advertising and merchandising breakthroughs to achieve record sales growth.
- Benefit from four solid days of education, including over 50 workshops and general sessions; and preview today's key retail technologies.
- Experience the excitement of Atlanta! Enjoy three nights of top entertainment surrounded by the sights, sounds and ambience of this "jewel of the South."

YES! I want to capture "The Winning Edge!" Please send me more information on N.G.A.'s Annual Convention featuring *America's Supermarket Showcase '94*.

Name: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: (_____) _____ FAX: (_____) _____

National Grocers Association, 1825 Samuel Morse Drive, Reston, Virginia 22090-5317



(703) 437-5300

Janice Vento, Registration Manager



FAX (703) 437-7768

Small Talk:

They're expensive, unmanageable, and grow daily. If that's your picture of health plans, maybe we should talk.

We learned to talk early. A decade of managing health care costs for business has taught us to speak with authority.

We understand that sometimes the tiniest emergency can cause the biggest headaches. So we prescribe less paperwork and more preventive care.

We'll talk options — great little packages that can be tailored to meet your precise health care needs.

We'll talk big — offering you a card with health care's most recognized symbols, the Blue Cross and Blue Shield.

We should talk soon. Contact your independent agent or Blue Care Network for more information about the care that's there.

1-800-662-6667

Blue Care Network

of Southeast Michigan



1993

Legislative Year

From Page 1

issues of school financing and property tax relief, on July 21st the House and Senate, in rather dramatic fashion, took a major first step towards resolution of the problem. Dramatic in that the legislation which passed both Houses within 17 hours, eliminated property taxes for school operations without provision for replacement of the 5.6 billion in lost revenue.

Clearly the move set a pressurized self-imposed deadline for the Legis-

lature to act before the fall of 1994 with a plan for replacing the funding necessary to operate the public school system. The normal standing committees of both the House and Senate assigned to this project made little progress due to the divergent partisan positions. Seeing this, several legislators took it upon themselves to set up an informal bipartisan "working group" of 14 members from the House. After three weeks of intense effort and long hours, they produced a funding package which subsequently was opposed by the full House with narrow margins.

The House set up a smaller bipar-

tisan group that developed the educational reforms which were passed simultaneously by the House.

Concurrent with the House "working group" activity a comparable group was set up in the Senate. It has not produced a complete program of specifics such as the House, to date.

Since passage of the House package the Senate Republicans have been in caucus for many hours trying to resolve their own difference before presentation to the Senate Democrats.

Many legislators are strongly opposed to an income tax increase despite the Governor's agreement to

support such a move. His support is conditioned on failure of the sales tax increase at the ballot box and would be only temporary. Legislators are also faced with strong opposition from the business community for the substantial increase in its taxes as incorporated into the House plan.

The House plan also included reinstating property taxes which is opposed by many in the Senate.

In the next report, a detailed analysis of educational reform and financing will be discussed.

Balancing the budget

Two separate proposals during the year, both addressing Governor Engler's need to balance the state budget, impacted AFD members.

The first involved raising the liquor tax. While AFD strenuously opposed the Liquor Control Commission's decision to increase the liquor markup from 51 percent to 65 percent, little could be done to stop it. Commission members, reflecting the administration's directive, voted the largest tax increase in Michigan history, 27 percent.

While the liquor tax increase was implemented within the confines of Michigan statute, a number of Legislators from both sides of the aisle and from both houses reacted bitterly, urging the Governor to delay the tax so the issue could be properly examined by the Legislature. They argued unsuccessfully that taxation was a province of the Legislature and they should be given a voice in such matters.

While the tax took effect on May 1, an outgrowth of the concerns registered by the Legislature was introduction of HB 4730, a bill to roll back the tax increase and vest authority in the Legislature to decide such measures. Introduced by Rep. Dianne Byrum (D-Holt), 33 House members from both parties supported the concept and signed on as co-sponsors. Assigned to the House Liquor Control Committee, the bill is currently under review by a special sub-committee of that panel.

The second budget balancing proposal took aim at the Sales Tax Collection Fee enjoyed by Michigan retailers. Unlike the liquor tax, though, eliminating the sales tax collection fee required legislative approval.

A letter from AFD Executive Director Joe Sarafa was thought to be particularly influential to the Legislators. The letter was distributed to House Taxation Committee members with a positive effect.

When votes were counted in the House, it became apparent that the measure would not be supported. While the early collection provision of the legislation was enacted, elimination of the collection fee was de-



AND

NORTH POINTE INSURANCE

For

LIQUOR LIABILITY INSURANCE.

- The #1 Writer of Liquor Liability in the state of Michigan for the 6th year in a row.
- Rated B+ (Very Good) by A.M. Best.
- Admitted and Approved Carrier.
- Never Assessable.—No deductibles, Policy Fees or Surplus Lines Tax.
- Available through the Independent Agent Network with over 700 agencies to serve you.



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



28819 Franklin Rd.
P.O. Box 2223
Southfield, MI 48037-2223
(810) 358-1171
1-800-229-NPIC

Or call AFD: 810-557-9600 or 1-800-66-66-AFD

feated in a major victory for AFD.

Tobacco and Alcohol Tax

Symptomatic of a perspective that has engulfed Lansing for years, is the ongoing effort to solve society's problems at the retail level. The most recent example — although certainly not original — was to finance a new health care proposal via a tax on tobacco and alcohol. While considered to be a component of funding a national health care program, a "sin tax" is also prominently mentioned as a means to fund a similar initiative at the state level. No vehicle bill has been introduced.

A number of proposals involving tax hikes on various forms of tobacco have been suggested as a means of replenishing educational revenues lost via the property tax elimination. Also, attempts to force retailers to pay a licensing fee for selling tobacco products has been strongly and successfully fought by AFD.

Obscenity

Legislations which would prohibit the sale of sexually explicit materials within 1,000 feet of a local frequented by minors is winding its way through the legislature. A companion measure would require all sexually oriented materials to be labeled with the name and address of the distributor.

Both proposals are fraught with problems.

In this first bill (SB 500) difficulties result when trying to define "a place frequented by a minor." This could be a problem for stores located in or near shopping malls, for instance, which have no control over the nature of a business that may move in next door. The concept is patterned after similar legislation calling for a "drug free zone," the difference being that sale of drugs are illegal.

The labeling bill is equally vague. To illustrate, who is the distributor; the manufacturer? the wholesaler? the retailer? A difficulty also exists in determining what actually has to be labeled.

Karoub Associates worked with key legislators to amend the bill. In its present form, SB 500 applies only to those establishments whose primary purpose is the sale of adult oriented materials. The bill currently resides in the House Local Government Committee.

The companion measure SB 499, remains in the committee of origin in the Senate.

Underage drinking

Unlike a few years ago when AFD was clamoring for legislation calling for suspension of driving privileges of underage drinkers, now there are

several sponsors and interest is extremely high. The legislature has indicated its intent to act soon on any number of bills that would provide a disincentive for minors and alcohol related offenses. AFD is working closely with long-time supporter Senator Gil DiNello as well as Rep. Dianne Byrum, co-chair of the House Liquor Control Committee.

Item pricing

Earlier this year a bill to repeal Michigan's Item Pricing Act was introduced. While the measure was opposed by AFD, a number of other groups also voiced their concerns with the bill. While the legislation

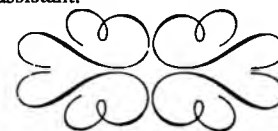
was scheduled for a hearing of two separate occasions, both meeting were canceled. Even though the bill remains alive until December 31, 1994, there appears to be at this point in time little sentiment for moving it.

Lottery

The Michigan Lottery has come under a great deal of scrutiny during the past few months. Questions involving rules governing lotto terminal allocations as well as the games themselves have served as the basis for a number of AFD inquiries. AFD is working closely with several legislators to address retailer concerns about the Lottery.

A personal note

Karoub Associates is please to announce that Lansing Mayor Jim Crawford will be joining the firm in January. In addition to his tenure as Mayor, Jim also served on the Lansing City Council as well as in the office of Senator Fred Dillingham (R-Fowlerville) as an administrative assistant.



ATTENTION AFD MEMBERS!

Help Us Catch Bank Robbers And You'll Get A Reward!

A New DCHA Reward Program With The Detroit Members Of AFD Of Michigan.

The DCHA runs the most successful bank robbery reward program in the country. And now we want your help. The Detroit Clearing House Association is a group of Michigan banks and savings and loans who work together to apprehend bank robbers. Chances are you've seen our ads in the *Detroit News* and *Detroit Free Press*. We ask regular citizens to help us identify bank robbers — and when they do, we pay them a reward.

Now we want to enlist your help. The FBI and the Detroit Police have asked us to distribute our ads to Detroit area supermarkets and convenience stores. We plan to mail out 1000 ads to Associated Food Dealers of Michigan (AFD) stores, and we're asking you to post them in high-visibility areas. If we learn a robber was identified from your store poster — we'll pay you a reward — equal to 10% of the total reward.

We'll be mailing our ads beginning in October. We'll also include complete program and reward details. Look for our ad and post it!

Join with us — together we can make our city a better place to live.

\$2,000 REWARD











THE DCHA WILL PAY \$2,000 FOR INFORMATION LEADING TO THE ARREST AND INDICTMENT OF BANK ROBBERY SUSPECTS.

Your help is needed to reduce the number of bank robberies in Metropolitan Detroit. If you have information which you think will lead to the arrest and indictment of any bank robbery suspect, call your local police or the Detroit Bureau of Investigation (313) 224-2222. All information you give will be kept confidential. If your information leads to the arrest and indictment of a suspect, you will receive the \$2,000 reward from the Detroit Clearing House Association, usually within 30 days. Your cooperation in the program can greatly reduce the number of bank robberies and make the Detroit area a safer place in which to live.

Member Banks

Commerce Bank
Fidelity Bank, Birmingham
First of America Bank
First State Bank of East Detroit
Huntington Bank of Michigan

Member Banks of East Detroit

First of America - Security
First Independence National Bank of Detroit
Savings & Loan Associations
Colonial Central Savings Bank
Detroit Savings Bank, F.S.B.
First Federal of Michigan

Member Savings & Loan Associations

Central Savings Bank, Taylor
Home Federal Savings Bank
Standard Federal Bank



DCHA Members

Madison National Bank
Metrolink
Michigan National Bank
Southeast Region
NBD Bank, N.A.
National Bank of Royal Oak
Omni Bank™
Oxford Savings Bank

Peoples State Bank, Hamtramck
First of America - Security
First Independence National Bank of Detroit
Savings & Loan Associations
Colonial Central Savings Bank
Detroit Savings Bank, F.S.B.
First Federal of Michigan

Franklin Bank
Heritage Federal Savings Bank, Taylor
Home Federal Savings Bank
Standard Federal Bank

DCHA
Detroit Clearing House Association

SUPPORT THESE AFD SUPPLIER MEMBERS

BAKERIES

Ackroyd's Scotch Bakery & Sausage	532-1181
Archway Cookies	(616) 962-6205
Awrey Bakeries, Inc.	522-1100
Continental Baking	591-4132
Koeplinger Bakeries, Inc.	967-2020
S & M Biscuit Distributing	893-4747
Sunshine/Salerno	352-4343
Taystee Bakeries	476-0201

BANKS:

Camerica Bank	370-5204
First Federal of Michigan	965-1400
First of America—S.E.M.	399-5501
Greenfield Mortgage Co.	274-8555
Madison National Bank	548-2900
Michigan National Bank	489-9100
N.B.D., N.A.	225-1581
Standard Federal Bank	637-2543

BEVERAGES:

Absopure Water Co.	1-800-334-1064
Action Distributing	591-3232
American Brokers Association	544-1550
Anheuser-Busch Co.	354-1860
Bacardi Imports, Inc.	489-1300
Bellino Quality Beverages, Inc.	946-6300
Brooks Beverage Mgt., Inc.	(616) 393-5800
Cadillac Coffee	369-9020
Canadian Arctic Beverage	(416) 676-0201
Canandaigua Wine Co.	379-3644
Central Distributors	946-6250
Coca-Cola Bottlers of Mich.	478-2212
Consolidated Wine & Spirits	772-9479
Coors Brewing Co.	451-1499
Don Lee Distributing, Inc.	584-7100
E & J Gallo Winery	643-0611
Eastown Distributors	867-6900
Everfresh Beverages	755-9500
F & M Coffee	851-5774
Faygo Beverages, Inc.	925-1600
Frankenmuth Brewery	(517) 652-6183
General Liquor	868-5100
General Wine	867-0521
Great Lakes Beverage	865-3900
Hiram Walker & Sons, Inc.	626-0575
House of Seagram	262-1375
Hubert Distributors, Inc.	858-2340
J. Lewis Cooper Co.	835-6400
Miller Brewing Company	(414) 259-9444
Mohawk Distilled Products	1-800-247-2982
Mr. Pure Juices	(312) 379-3000
Nestle Beverages	380-3640
Oak Distributing Company	674-3171
Pabst Brewing Co.	887-2087
Paddington Corp.	345-5250
Pepsi-Cola Bottling Group	641-7888
Petipren, Inc.	468-1402
Powers, Dist.	682-2010
R.M. Gilligan, Inc.	553-9440
Royal Crown Cola	(616) 392-2468
Serv-U-Matic Corporation	528-0694
Seven-Up of Detroit	937-3500
Spirits of Michigan	521-8847
Stroh Brewery Company	446-2000
Sunlike Juice Ltd.	(416) 297-1140
Tetley Tea Co.	(216) 331-4062
Thompson Beverage Co.	439-2404
Universal Marketing Co.	553-2866
Vintage Wine Co.	294-9390
Viviano Wine Importers, Inc.	883-1600
Woplin Company	933-7150

BROKERS/REPRESENTATIVES:

Acme Food Brokerage	968-0300
Ameri-Con, Inc.	478-8840
Bob Arnold & Associates	646-0578
Denha General Brokers	776-1610
ELC Associates	624-5133
Hanson Faso Assoc.	354-5339
The Hutteman Co.	296-3000
J.B. Novak & Associates	752-6453
James K. Tamakian Company	424-8500
Marks & Goergens	354-1600
C. Mascari & Associates	399-0950
McMahon & McDonald, Inc.	477-7182
Northland Marketing	353-0222
Paul Inman Associates	626-8300
Pfister Company	591-1900
Stark & Company	851-5700
VIP Food Brokers International	885-2335

CANDY & TOBACCO:

M & M Mars	363-9231
Shemi's Candies	(517) 756-3691
Wolverine Cigar Company	554-2033

CATERING/HALLS:

Country House Catering	(517) 627-2244
Emerald Food Service	546-2700
Gourmet House, Inc.	771-0300
Karen's Kafe at North Valley	855-8777
Nutrition Services	(517) 782-7244
Penna's of Sterling	978-3880
Southfield Manor	352-9020
St. George Cultural Center	335-8869
Taste Buds	(517) 546-8522
Tina's Catering	949-2280
Vassel's Banquet Hall & Catering	354-0121

DAIRY PRODUCTS:

American Dairy Association	(517) 349-8923
Bermea Food Service	1-800-688-9478
Borden Ice Cream	871-1900
Dairy Products of Michigan	552-9666
McDonald Dairy Co.	(517) 652-9347
Melody Farms Dairy Company	525-4000
Milk-O-Mat	864-0550
Pointe Dairy	589-7700
Stroh's Ice Cream	586-5106
Tom Davis & Sons Dairy	399-6300

EGGS & POULTRY:

Linwood Egg Company	524-9550
---------------------	----------

FISH & SEAFOOD:

Tallman Fisheries	(906) 341-5887
Waterfront Seafood Company	(616) 962-7622

FRESH PRODUCE:

Aunt Mid Produce Co.	843-0840
Detroit Produce Terminal	841-8700
Vitale Terminal Sales	843-4120

ICE PRODUCTS:

America's Ice, Inc.	491-9540
Great Lakes Ice	774-9200
Midwest Ice	868-8800
Union Ice	537-0600

INSECT CONTROL:

Pest Elimination Products	296-2427
Rose Extermination (Bio-Serv)	588-1005

INSURANCE:

America One	(517) 349-1988
Blue Cross/Blue Shield	1-800-486-2365
Capital Insurance Group	354-6110
Cranbrook Group, Inc.	362-4640
Creative Risk Management Corp.	792-6355
Gadaleto, Ramsby & Assoc.	(517) 351-7375
Golden Dental	573-8118
Health Alliance Plan	552-6000
Jardine Insurance Agency	641-0900
K.A. Tappan & Assoc., Ltd.	473-0011
Macatawa Ent.	(616) 335-9551
Marketplace Insurance	553-2280
Frank McBride Jr., Inc.	445-2300
Miko & Assoc.	776-0851
Mitzel Agency	773-8600
Monroe-George Agency	489-9480
Murray, Benson, Recchia	831-6562
North Pointe Insurance	358-1171
Rocky Husaynu & Associates	557-6259
Security First Insurance	1-800-530-9225
SelectCare	637-5391
Simmerer & Company	776-4036
Joel Weingarden	453-3636

MANUFACTURERS:

Amato Foods	584-3800
Bil Mar Foods	1-800-654-3650
Brown & Williamson	350-3391
Eden Foods	(517) 456-7424
Groeb Farms	(517) 467-7609
Home Style Foods, Inc.	874-3250
Jacggi Hillsdale Country Cheese	(517) 368-5990
Kalil Enterprises, Inc.	527-7240
Kraft General Foods	261-2800
Michigan (Pioneer) Sugar	(517) 799-7300
Monitor (Big Chief) Sugar	(517) 686-0161
Nabisco, Inc.	478-1400
Nestle Food Company	380-3670
Philip Morris U.S.A.	489-9494
Prince Macaroni of Michigan	772-0900
Red Pelican Food Products	921-2500
Roll Rite Corp.	(517) 345-3434

Singer Extract Laboratory	345-5880
Tony's Pizza Service	634-0606
R.J. Reynolds	398-6390

MEAT PRODUCERS/PACKERS:

General Provision, Inc.	393-1900
E.W. Grobbel Sons, Inc.	567-8000
Hartig Meats	832-2080
Hillshire Farms & Kahn's	778-3276
Hygrade Food Products	464-2400
Kowalski Sausage Company	873-8200
LKL Packing, Inc.	833-1590
Metro Packing	894-4369
Oscar Mayer & Company	488-3000
Pelkie Meat Processing	(906) 353-7479
Smith Meat Packing, Inc.	458-9530
Swift-Eckrich	458-9530
Thorn Apple Valley	552-0700
Winter Sausage Mfg., Inc.	777-9080
Wolverine Packing Company	568-1900

MEDIA:

Arab & Chaldean TV-62 Show	352-1343
C&G Publishing, Inc.	756-8800
Daily Tribune	541-3000
Detroit Free Press	222-6400
Detroit News	222-2000
Detroit Newspaper Agency	222-2512
Gannett National Newspapers	357-7910
Macomb Daily	296-0800
Michigan Chronicle	963-5522
The Beverage Journal	454-4543
WDIV-TV4	222-0640
WJBK-TV2	557-2000
WLTI-Lite-FM	354-9300
WWJ-AM/WJOL-FM	222-2636
WWW-AM/FM	259-4323

NON-FOOD DISTRIBUTORS:

Albion Vending	(517) 629-3204
Erika's Import Haus	(616) 942-1450
Gibraltar National Corporation	491-3500
Items Galore, Inc.	774-4800
Ludington News Company, Inc.	925-7600

POTATO CHIPS/NUTS/SNACKS:

Better Made Potato Chips	925-4774
Frito-Lay, Inc.	1-800-24FRITO
Goin' Nuts	437-9831
Harbour Foods, Ltd.	333-3014
Kar Nut Products Company	541-7870
Nikhlas Distributors (Cabana)	571-2447
Variety Foods, Inc.	268-4900
Vitner Snacks	368-2447

PROMOTION/ADVERTISING:

Advo System	425-8190
Insignia Systems	(612) 553-3200
Intro-Marketing	540-5000
J.R. Marketing-Promotions	296-2246
News Printing	349-6130
PJM Graphics	535-6400
Point of Sale Demo Service	887-2510
Safeguard Business Systems	548-0260
Stanley's Advertising & Dist.	961-7177
Stephen's Nu-Ad, Inc.	777-6823
T.J. Graphics	547-7474

SERVICES:

Akram Namou, C.P.A.	557-9030
American Express	312-587-0701
American Mailers	842-4000
Bellanca, Beattie, DeLisle	964-4200
Central Alarm Signal	864-8900
Checkpoint Systems	1-800-257-5540
Christy Glass Co.	544-8200
CIGNA Individual Financial Services	827-4400
Closed Circuit Communications	478-3336
Detroit Edison Company	237-9225
Edward A. Shutte, P.C.	288-2080
Follmer, Rudzewicz & Co., CPA	355-1040
Food Industry Financial Network	1-800-554-3675
Garmo & Co., CPA	557-0144
Goh's Inventory Service	353-5033
Great Lakes Data Systems	356-4100
Independence One	
Investment Group	1-800-622-6864
Karoub Associates	(517) 482-5000
Michael McKernan CPA	459-1323
Menczer & Urcheck P.C., CPA	356-1620
Metro Media Associates	625-0070
Michigan Bell	221-7310
National Exposition Service	865-1000
Nona & Company P.C., CPA	351-1760

Pappas Cutlery Grinding	963-3872
Paul Meyer Real Estate One	341-4522
PDK Labs, Inc.	(516) 273-2630
Red Carpet Keim	645-5800
Sarafa Realty	851-5704
SDIS Inventory	526-4200
Southfield Funeral Home	569-8080
Telecheck Michigan, Inc.	354-5000
Travelers Express Co.	1-800-328-5678
Vend-A-Matic	585-7700
Whitley's Concessions	278-5207

STORE SUPPLIES/EQUIPMENT:

Ameri-Copy	1-800-888-1683
Belmont Paper & Bag Supply	491-6530
Bollin Label Systems	1-800-882-5104
Brchm Broaster Sales	(517) 427-5858
DCI Food Equipment	369-1666
Hobart Corporation	697-7060
MMI Distributing	582-4400
Market Mechanical Services	680-0580
Michigan Bale Tie Company	925-1196
Midwest Butcher & Deli Supply	689-2255
Refrigeration Engineering, Inc.	(616) 453-2441
Statewide Food Equipment Dist.	393-8144
TRM Copy Centers	(503) 231-0230

WHOLESALE/FOOD DISTRIBUTORS:

All-Star Foods	669-0240
Bremer Sugar	(616) 772-9100
Cabana Foods	834-0800
Capistar, Inc.	(517) 699-3605
Capital Distributors	369-2137
Central Foods	933-2600
Detroit Warehouse Co.	491-1500
EBY-Brown, Co.	1-800-532-9276
Epcos Foods, Inc.	857-4040
Family Packing Distributors	644-5353
Foodland Distributors	523-2100
Garden Foods	584-2800
Gourmet International, Inc.	1-800-875-5557
Great Lakes Home Food Service	(517) 835-6785
H & O Distributors	493-0011
I & K Distributing	491-5930
J.F. Walker	(517) 787-9880
Jerusalem Foods	538-1511
Kehe Food Distributors	1-800-888-4681
Kramer Food Company	585-8141
Lipari Foods	469-0131
Maxwell Foods, Inc.	923-9000
McInerney-Miller Bros.	833-8660
Midwest Wholesale Foods	744-2200
Miesel/Sysco Food Service	397-7990
Mucky Duck Mustard Co.	683-5750
Norquick Distributing Co.	522-1000
Northwest Food Co. of Michigan	368-2500
Rich Plan of Michigan	293-0900
S. Abraham & Sons	754-0220
Sackett Ranch	(517) 762-5049
Scot Lad Foods, Inc.	(419) 228-3141
Sherwood Foods Distributors	366-3100
State Fair Wholesale	893-4629
State Wholesale Grocers	567-7654
Stephenson & Stephenson	(906) 293-3851
Spartan Stores, Inc.	455-1400
Super Food Services	(517) 777-1891
Superior Fast Foods, Inc.	296-7118
Tony's Pizza Service	1-800-247-1533
Value Wholesale	862-6900
Weeks Food Corp.	727-3535
Ypsilanti Food Co-op	483-1520

ASSOCIATES:

American Synergistics	427-4444
Basket Case	831-4438
Business Dining Services	489-1900
Club Cars	459-8390
Herman Rubin Sales Co.	354-6433
Livernois-Davison Florist	352-0081
Minnich's Boats & Motors	748-3400
Power House Gym	865-0111
Wilden & Assoc.	588-2358

The area code is 313 for above listings unless otherwise indicated.

If you are not listed or need to change your listing, contact Mary Cooper at AFD at 557-9600.

**Attend AFD's Food & Beverage Industry
Trade Show and Win Shopping Sprees and Prizes!**

10th ANNUAL TRADE 1994 SHOW

*Cruise
Into
Profits*



- Preregister for AFD's Trade Show and you may win a \$1,000 JVC surveillance camera system donated by Central Alarm Signal.

- Cash Shopping Sprees will be awarded to some lucky Trade Show attendees. The money must be spent on the show floor.

- Attend a free seminar about how to conserve energy so you can save money. The food and beverage industry is the largest consumer of power. You don't want to miss this seminar.

- Over 100 industry leaders will be exhibiting their new products and services so get ready for some terrific show discounts.

- You will be entertained by a Dixie Land Band as you walk through the show floor.

- The Trade Show is at Burton Manor on April 13, 1994 from 6-9 p.m. and on April 14, 1994 from 1-9 p.m.

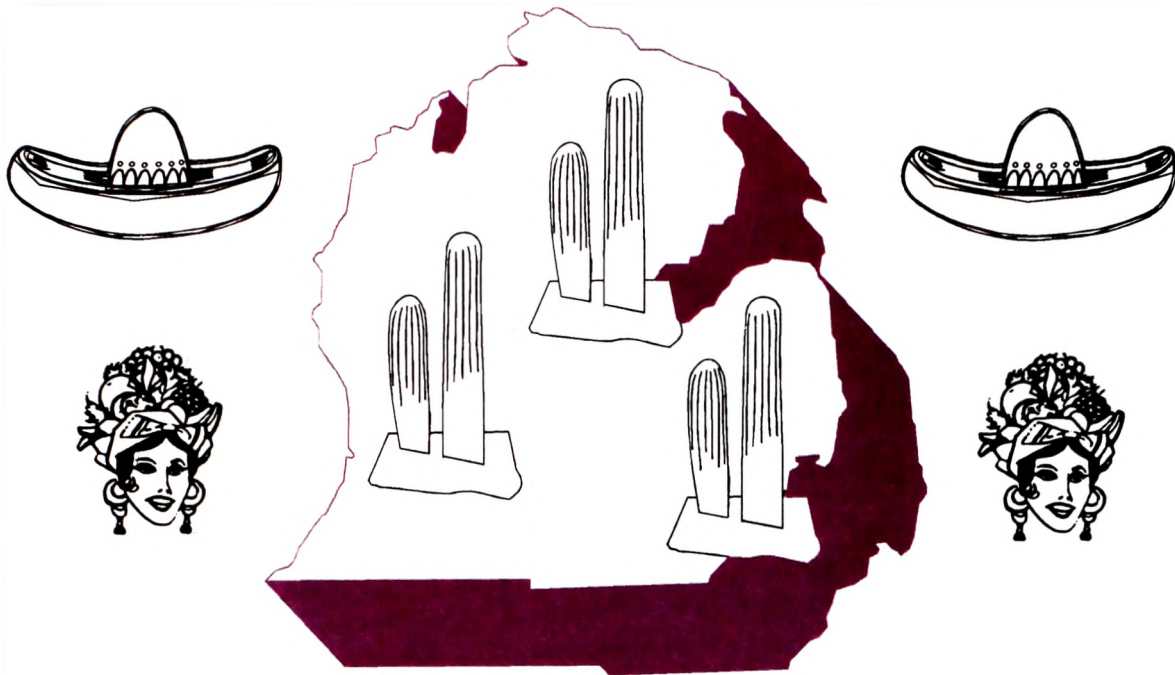
1993 TRADE SHOW EXHIBITORS:

A & W Brands
Absopure Water Co.
Accurate Inventory
Advo Systems
Amato Foods
AmSyn Cleaning
Anheuser-Busch, Inc.
Awrey Bakeries Co.
Berne's Food Service
Blue Cross Blue Shield
Bollin Label
Borden Ice Cream
Borden Quality Snacks
Brehm Broaster Sales
Canadian Arctic
Candaigua Wine Co.
Central Alarm Signal
Central Foods
Check Point System
Coca-Cola Bottling Co.
Continental Baking
Cours Brewing Co.
CoreSource
DCI Food Equipment
Dep. of Agriculture
Eby-Brown
Entenmann's Bakery
Everfresh Beverages
Faygo Beverages
Fresh Roasted Almond
Prito-Lay
Garden Foods
General Liquor Co.
General Wine Co.
Golden Dental Insurance
Golden Valley Dairy
Great Lakes Ice
H & O Distributors
Health Alliance Plan
Hiram Walker & Sons
Hobart Corporation
House of Seagram
Insignia
Items Galore, Inc.
J. Lewis Cooper Co.
Jerusalem Foods
Kar Nut Products
Kehe Food Distributors

Kowaleki Sausage
Kraft General Foods
Kramer Foods
L & L Wine World
Ludington News
M & M Mars
Melody Farms
Michigan Bankard
Michigan Bell
Michigan Sugar
Midwest Wholesale Foods
Miller Brewing Co.
Mr. Pure Juices
Monitor Sugar
National/Cooper Wholes.
Niklas Distributing
North Pointe Insurance
Oscar Mayer
Pabst Brewing Co.
Paul Inman Associates
Pepsi-Cola
Pfeister Company
Pointe Dairy Services
R.J. Reynolds Tobacco
R.M. Gilligan, Inc.
Roundy's/Scott Lad Foods
Royal Crown Cola
7-UP of Detroit
S. Abraham & Sons
Security First Insurance
SelectCare
Spartan Foods, Inc.
Stark & Company
Stroh Brewery
Sunlike Juice Ltd
Sunshine/Salerno
Taystee Baking
TeleCheck MI
T.J. Graphics
Tom Davis & Sons Dairy
Tony's/Red Baron Pizza
Travelers Express
Union Ice Co.
Universal Marketing
Variety Foods
Wooten & Associates
World Wide Financial

**Preregister today! Call Danielle at (810) 557-9600
and you may
WIN A JVC SURVEILLANCE CAMERA SYSTEM!**

MICHIGAN IS NOW . . . SOUTH OF THE BORDER !



**INTRODUCING . . . TACO BELL
MEXICAN FOODS TO SUPERMARKET SHELVES.
THE PFEISTER COMPANY IS PLEASED TO ANNOUNCE
THE REPRESENTATION OF**



FRITO LAY / TACO BELL



IN THE MICHIGAN & TOLEDO, OHIO MARKETS.

**THE
Pfeister
COMPANY**

**75TH
Pfeister
ANNIVERSARY
1918 - 1993**

YOUR FULL SERVICE BROKER

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

CINCINNATI
3660 HAUCK RD
CINCINNATI OH 45251
(573) 563-4444

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

COLUMBUS
921 EASTWOOD DR-STE 133
WESTERVILLE OH 43081
(614) 899-1331

GRAND RAPIDS
4771 50th STREET S.E.
KENTWOOD MI 49512
(616) 554-5300

TOLEDO
6433 MONROE STREET
TOLEDO OH 43560
(419) 882-1616

