



ASSOCIATED FOOD DEALERS OF MICHIGAN

and its affiliate:
PACKAGE LIQUOR DEALERS ASSOCIATION

FOOD & BEVERAGE REPORT

Associated Food Dealers
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The Snowflake Ball is coming to Penna's Hall

Attention Trade Dinner
Sponsors:

Take your best shot! All
sponsors will be featured in a
professionally edited slide pre-
sentation that will be pre-
sented on center stage at the
Snowflake Ball at Penna's on
January 20, 1995. Picture
your company, employees and
products as part of the pro-
gram.

Sponsorship packages are
the same as last year except
that in place of speeches a pro-
fessional slide show off pic-
tures, selected by you, will be
presented on center stage.

Start now to collect the
photos you want to be seen by
the over 1,000 industry leaders
attending the ball. Remember,
a picture is worth a thousand
words.

For more information call
Danielle MacDonald at
(810)557-9600.

Made in Michigan

Isn't it "Erie" that
Michigan products
are "Superior?"

by Shannon Swanson Taylor

From pump-
kins to pickles and
maple syrup to mush-
rooms, we all know that
the food products that are
grown and processed in
Michigan are great, but not
everyone is familiar with all
the products and what makes
them so good.

According to Dr. Gordon
Guyer, Director of the Depart-
ment of Agriculture, the di-
versity of Michigan-made
products make agriculture one
of the top industries in the
state.

"Agriculture is the glue
that holds our state together,"
Guyer said.

Guyer also said that Michi-
gan farmers and manufactur-
ers are increasingly providing
us with a terrific variety of

See Michigan products
page 20.

Gem Theater to "Buzz" on October 27

Join us at The Gem Theater
as we acknowledge the food
industry's generosity toward
the City of Detroit.

For just \$35 per couple, in-
cluding wine and cheese, you
can attend the 60's musical
"Beehive" on Thursday, Oc-
tober 27, 1994. Don't be left
out! Join your fellow retailers
and wholesalers for an enter-
taining evening.

For further information,
contact Danielle MacDonald,
AFD Special Events Director,
at (810) 557-9600.

Brighten your
displays
with Michigan
products

by Wendy G. Waldrep

Michigan products
are all around us.
Cherries... Apples...
Navy Beans... and
Blueberries to name a few.

Michigan abounds with
agriculture that will delight
and tempt your tastebuds.

What better way to encour-
age and sell your products
than to group them with a
recipe for easy access.

An example would be our
recipe for Pancakes with
Apple or Blueberries. Next to
the recipe you could place
Michigan sugar, Michigan
maple syrup, blueberries, and
apples, plus any other Michi-
gan product that the recipe
calls for.

Look on page 10 and you
will find various recipes which
showcase Michigan products.
Copying the recipes and ar-
ranging them with the prod-
ucts will not only create a vi-
sual but also a productive dis-
play.

Your customers will be
pleased at the convenience and
ease that you have put at their
fingertips.

Be creative, and let Michi-
gan products work for you.



AFD cuts deal with Cellular One to cut your costs

In today's fast-paced busi-
ness climate, every minute
counts. And when you're
talking on a cellular phone,
those minutes can count up to
big phone bills.

That's why AFD and
Cellular One® have
formed an alliance to
offer a special savings
package for
AFD mem-
bers.

You can
now save 10-
to 20-percent
on local air-
time. Plus,
the access fee
is just \$21.95
per month
and includes
detailed bill-
ing, voice mail, call waiting,
call forwarding and three-way
conference calling.

Rates start at just 26.5 cents
per minute at peak time and go
as low as 17.5 cents. Off-peak
rates are only 13 cents a
minute

Cellular One offers a large

coverage area exceeding
33,000 square miles in Michi-
gan and Ohio. This means
you can be reached more eas-
ily over far greater distances
even when callers do not know
your exact location.

According to Joe Sarafa,
AFD executive director, "Busy
people have found cellular
technology in-
valuable for
increasing
drive-time
productiv-
ity. By uti-
lizing a
cellular
phone, many
have vir-

tually created an office on the
road." Sarafa adds that there
is also the security factor that
cellular phones afford. "Cel-
lular phones provide the peace

See Cellular One
page 20.



John Loussia of Value Wholesale and Ray Khemmoro of
Seven Star Food Center pause for a quick photo before going back
to flipping hot dogs. They were part of a volunteer group that
helped plan the 1994 Senior Citizen Appreciation Day.

Sponsored by the AFD, Chaldean Merchants and Council-
man Gil Hil, over 4,000 senior citizens were treated to a free lunch
and entertainment on Belle Isle on August 18, 1994.

Big Chief. Big Business.

At *Monitor Sugar Company*, we mind our own business so that we can help build yours. We are dedicated to producing pure, high-quality *Big Chief brand sugars*. And that means we're dedicated to helping make your sugar sales "big business."

By stocking *Big Chief brand sugars*, you offer your customers superior products and choice. That's because *Monitor Sugar Company* is...

Big On Quality — *Big Chief brand products* are grown and produced locally with care to meet *Monitor's* high standards for quality and goodness.

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Executive Director's Report

4th Annual Senior Citizen Picnic a success

Joe Sarafa
AFD Executive Director

The Fourth Annual Senior Picnic held on Belle Isle was an immense success. Over 4,000 senior citizens enjoyed the food and entertainment

provided by the Associated Food Dealers, its Chaldean Merchants in Detroit and Councilman Gil Hill.

Like any event, the senior picnic could not have been successful without the time and effort of a great many people. Through their hard work, all markets in the city benefited. We owe a debt of gratitude to Ron Paradoski of Coca-Cola, Chairman of AFD's Charitable Activities Committee. A special thank you goes to John Loussia of Value Wholesale who, for four straight years, has orga-



nized this wonderful day. Two other wholesalers, Steve Yaldo of Union Ice and Anthony George of Melody Farms, deserve special recognition for their assistance. But most of all, we want to thank the retailers who actually came out to work that day: Sean Tommina, Pioneer Supermarket; Ray Khemmora, Seven Star; Paul George, Mayfair; Rick Farida, Greenfield Supermarket; and David Loussia of Homepride.

I want to encourage more retailers to come out next year to be a part of the senior citizen appreciation day picnic. The theme for this year's picnic was "Business and Community Together." The community showed up. Next year we need more business people there, too. I hope we can count on you.

Food Stamp Fraud

The state police, secret service and the USDA are stepping up their investigations into food stamp fraud. The food stamp program is intended to help those who are less fortunate. Exchanging food stamps for money or other goods is illegal and should not be tolerated.

The AFD is currently producing a food stamp training video. This will be an excellent tool for teaching the rules of food stamp purchases to your employers. It will be available for use by AFD members before the end of the year. In the meantime, if you have any food stamp compliance questions, please call the United States Department of Agriculture at (313) 226-4930.

Calendar

October 2-5	Retail Store Development Conference Atlanta, Georgia
October 2-5	Consumer Affairs Conference San Antonio, Texas
October 9-12	National Frozen Food Convention Orlando, Florida
October 16-19	FMI Risk Management Conference St. Petersburg Beach, Florida
October 23-26	1994 Food Industry Productivity Conference Memphis, Tennessee
March 13-14	1995 FMI Public Affairs Assembly Washington, D.C.

Statement of Ownership

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The Grocery Zone

By David Coverly



Archer amasses "Unbeatable Team" to combat crime

Last month Detroit Mayor Dennis Archer challenged Detroit's citizens to help police officers rid neighborhoods of crime. The AFD is helping with the effort.

Archer and Police Chief Isaiah McKinnon pointed to the recent capture of nine escaped prisoners and the man accused of assaulting Rosa Parks as examples of how a community can unite against crime. Under Archer's plan, this same spirit of cooperation would prevail throughout the city, day in and day out. Called the "Unbeatable Team," this concept focuses on citizens helping police solve crimes and find fugitives.

Detroiters are encouraged to support the police department by acting as eyes and ears of the community to report suspicious activity. To become a member of the Unbeatable Team, citizens are asked to play an active role in the community.

"The AFD believes in the Archer

administration and has confidence in Police Chief McKinnon. We support this program wholeheartedly," says Joe Sarafa, AFD executive director.



Detroit Mayor Dennis Archer and Detroit Police Chief, Isaiah McKinnon

The AFD is helping sponsor the program by paying for Unbeatable Team lapel pins. Detroit citizens and AFD members can become part of the "Team", receive a pin and get more information on the program by calling

the community relations officer at their local precinct.

Unbeatable Team members agree to:

- Zero tolerance for crime

- Call a Tip Hotline (313) 596-1700 to report information on criminal suspects.
- Report gang activity by calling (313) 224-GANG.
- Report abandoned vehicles and

illegal dumping to their local precinct.

- Report illegal drug activity to (313) 224-DOPE or their precinct.
- Report noise complaints to the precinct.
- Be the eyes and ears of the community by reporting criminal activity, drag racing and gathering spots of youth to their local precinct.
- Report a person illegally carrying weapons to (313) 224-GUNS.
- Attend monthly community relations meetings at the precinct. Business owners attend monthly Business United with Officers and Youth (B.U.O.Y.) meetings. Call precinct for times and dates.
- Start or join a Neighborhood Watch Group.
- Use 911 for emergencies only.
- Document all contacts with police.

Steps to prevent theft in the work place

by Raymond L. Harshman
Michigan District Director
U.S. Small Business Administration

For many companies, employee theft can be a much more serious threat than burglars or shoplifters. According to the police, dishonest employees account for about two-thirds of retail theft. Security experts report more than 30 percent of all employees steal.

Although employee theft is a serious problem, protection need not be expensive or complex. While it is virtually impossible to stop theft, a business can take steps to reduce it.

Screen Applicants

The most critical step in reducing theft in the work place is to screen job applicants carefully. You cannot judge applicants solely by appearance. Background checks are essential for all new-hire prospects, especially for sensitive positions or for jobs that involve the handling of money.

Prospective employers should verify resumé and application information, making sure the applicant does not have a history of stealing and that all credentials and references are valid. This should include a check of police records.

Audits

Frequent audits of inventory and financial records help prevent theft and fraud. Managers should perform periodic, but unscheduled, audits of records and inventories. The majority of all embezzlements happen when records are not well monitored.

Employee theft can often be attributed to financial problems. Heavy medical expenses, for example, might tempt people to regard theft as necessary for survival. To help employees deal with such problem, some businesses have established employee assistance programs which may enlist help from outside agencies. Some businesses provide short term loans for employees. Finally, by maintaining employees' self-esteem, you help

to maintain a positive atmosphere which fosters respect for you and your business from the employee.

Securing your business

Careful supervision removes easy opportunities to steal. Managers can secure the work place by initiating key control. This allows only specified employees access to business keys. With the key goes the responsibility for anything missing.

Installation of time locks and alarms can also assist in preventing theft. The more doors a business has, the more avenues of theft it offers. A business should have only a few active doors and these doors should be carefully monitored to prevent theft. A supervisor or key employee should monitor all merchandise being received or shipped. They should also witness the removal of trash.

Other steps could include central station alarm systems to record the opening and closing of doors after business hours as well as time locks

to record all openings. Motion detectors or electric eyes can also deter dishonest employees who might hide inside and leave after the business has closed for the day. Major losses can result when dishonest employees take goods after hours.

If you suspect a thief among your employees, do not attempt to solve the crime yourself. Contact the police or a competent security firm to handle the investigation. When employees are bonded, strong evidence of theft must be demonstrated. A professional undercover investigation is the most effective way to produce evidence needed for successful prosecution and claims.

More than anything else, employees need leadership from individuals who set and maintain high standards of behavior. If the bosses alter expense accounts, dip into petty cash, or "borrow" merchandise, employees may feel justified in doing the same.

There must be one ethical standard that applies to everyone. The modern buzz phrase is "role model" — and these two words say it well.

All of Michigan is Talking About Our New Line of Pies!

Made in Michigan by Michigan workers, using only real Michigan fruit, our new line of pies has created quite a stir!

Unveiled by Michigan Governor John Engler and supported by the state's fruit growers, the introduction of Chef Berne's Classic Pies created lots of pre-sell excitement. It's the only frozen pie made exclusively from plump, juicy Michigan fruit, and shoppers can't wait to try it!

Just in time for harvest season, we'll bring them to your store with two upcoming coupon promotions: the light flaky crust and all-natural, cholesterol-free fruit taste will keep them coming back!

Chef Berne's Classic Pies. One more reason why Berne's Food Service is called Michigan's Brand Leader!

Michigan People,
Helping Michigan



NEW! Chef Berne's
Classic Pies
*With a taste just like
Grandma's!*

SAVE 35¢

On any flavor of Chef Berne's Classic Pies
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VOID



Made with Real Michigan Fruit!



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Soft drink association will appeal deposit decision

The Michigan Soft Drink Association has decided to appeal a Court of Appeals decision upholding state law on unclaimed bottle deposits to the Supreme Court. Under the decision, the court ruled that unclaimed deposits are the property of the state and can be used for environmental programs.

William Lobenherz, executive director of the association, said the decision, rendered earlier this month and which reversed a decision of the Ingham County Circuit Court, effectively overturned state law which has been in effect since 1943.

"Our position, and the position of the circuit court, was that just as the state cannot seize your land to build a highway without providing just compensation, so also is the state prohibited from seizing our private property in the form of bottle deposits in order to provide more funds for government programs," Lobenherz said.

In its decision, the Appeals Court ruled the soft drink association had failed to show it had any ownership rights to the unclaimed deposits at all.

Proposed labeling amendments

On July 18, the Food and Drug Administration (FDA) issued a proposed rule to amend the voluntary nutrition labeling requirements for produce and seafood.

A critical component of the "voluntary" regulations is the retail compliance check conducted by FDA every two years. In FDA's May 1993 evaluation, the agency reported that there was substantial compliance by food retailers in providing voluntary nutrition labeling information for raw fruit and vegetables and raw fish. So long as retailers continue to post nutrition information for the top 20 fruits, top 20 vegetables and top 20 seafood items, mandatory nutrition labeling will not be required. It is important to remember that until you receive revised *Nutri-Facts* information, retailers must continue to post existing *Nutri-Facts* data.

FDA will begin their second round of retail compliance checks in November. FDA will issue a final report on retailer compliance in May 1995.

If you have questions, call the AFD at (810) 557-9600! We can supply you with reproducible signs.

Also, see page 34 for more on nutrition labeling.

—FMI

Writing Your Congressman (Tips on getting your letter read)

The power of the written word is strong and that power can be felt in Washington when constituents and grocers across the country begin to send letters en masse to Congress. To avoid having your letter lost in the deluge of mail received each day by your Congressman, it's important that your letter makes an impact. Here are a few tips for getting your letter read and your voice heard!

- Keep it short. Limit your letter to one typed page or two handwritten pages. Long letters lose the reader, diminishing impact.

- Focus on one key subject per letter. Ever heard the phrase "too many cooks spoil the broth?" Similarly, too many topics confuse the reader.

- Identify your subject in the first two paragraphs. No one wants to wade through a long letter searching for your point. Be specific. Identify the bill number and name you are referring to early in the letter.

- Personalize your letter. Form letters are boring. Add your own style to hold a legislator's interest. Remember, however, no name call-

ing. Remain polite but persuasive.

- Stress the impact at home. To make an impression, stress how your topic affects the local area and your company. Most legislators are extremely interested in what's happening in their home state or district.

- Ask for specific action. Decide what action you want your legislator to take and request it clearly. A letter before a critical vote can make a major impact, while the same letter a day late has none.

- Include your name and address. Mail the letter ASAP. Members of Congress will respond to your letter so be sure your name and address are readable. And for the best response, mail your letter as soon as it's ready. Timing is critical when legislation is pending. The suggested address style is:

The Honorable John Doe
United States Senate
(or House of Representatives)
Washington, D.C. 20510

Dear Senator
(or Representative) Doe:

Letters

Dear AFD:

On behalf of the students and faculty of the Western Michigan University Food Marketing Program, I would like to express our deep appreciation to the AFD for its generous contribution of \$1,000 to sponsor a new scholarship.

Thanks to the ongoing support of organizations such as the AFD, we feel confident that the WMU Food Marketing Program will continue to attract and graduate high-caliber students with the necessary skills, creativity, and dedication to help lead the food industry into the 21st century.

Sincerely,

Andrew A. Brogowicz, Chair & Professor of Marketing

Dear AFD:

Some vendors might feel a fellowship in this:

A Vendor's Wail

We, the Rodney Dangerfields of retail food marketing get no respect!

The receiver plays hide-and-seek with us but does not seek.

Like the wolf in the story of the three little pigs, we stand outside the steel door, wanting in.

Pressing hard on the button of a bell (which probably won't work) we look around for a club to bump the door or we kick the steel door and hurt our toes.

The cold wind waters our eyes, rain pours down our collar and snow slushes on our glasses.

After 10 to 20 minutes of adding up our wasted time and dreaming of switches inside and out, connected to a flashing light, our eyes notice a sign reading "No Deliveries Accepted Today."

Your Honey Vendor,
Bill Gant, Lazy B Honey Ranch

Thank You

The Associated Food Dealers of Michigan, Gil Hill and The Chaldean Merchants of Detroit sincerely thank the following companies for their generous donations to our Fourth Annual Seniors Picnic which was held at Belle Isle on August 18, 1994:

Value Wholesale
Harbortown Market
Save-A-Lot
Value Food Center
Fairway Foods
Home Pride Food Center
7 Star Food Center
Old Redford Food Center
Melody Farms
Taystee Baking Company
Oaks Food Center
Hygrade Food Products
Coca-Cola Bottling Company of Michigan
7-UP Detroit
Frito-Lay
Sherwood Foods
Nikhlas Distributors
First Federal of Michigan
F & M Distributors
Ford Motor Company
Michigan Consolidated Gas Company
Junior Police Cadets: Division of Detroit Police Department & Recreation Department
"The Seniors Picnic is our way of repaying Detroit seniors for their years of faithful patronage," explained the AFD Executive Director, Joseph D. Sarafa.

We're all winners!

By Jim Kipp
Acting Lottery Commissioner

Michigan Lottery retailers, get ready to take a bow. Thanks to you, the Michigan Lottery expects to achieve a record sales year (fiscal year 1993/94) for the third year in a row and, most significantly, a record return of revenue to the state School Aid Fund.

This year the Lottery is expected to send over \$515 million to Michigan's schoolchildren and break an all-time gross revenue record with sales soaring to \$1.35 billion. Our Lottery retailers played one of the most important roles in this year's many successes. The Lottery has something to offer every player, but it's the Lottery retailer who has the most impact on the sale of Lottery games through good customer relations, point-of sale materials, winner awareness, in-store promotions, knowledgeable and enthusiastic employees and a competitive spirit.

The Lottery's retailers and staff will celebrate the most successful year in the



22 years since its inception. This year we estimate we will generate \$1.35 billion in sales, making this our third consecutive year for record sales. It's impressive to note that even though the Michigan Lottery is one of the smallest lotteries in the United States by head-count, we're in the top 10 for sales and return of revenues to education. In addition, we expect state-wide retailer commissions to be up over last year's record year.

Each year as Michigan's schoolchildren return to the classroom in the fall, the attention at the Lottery turns to its mission: to maximize revenue to support public education in Michigan. We will have a record return to schools this year. We're going to break the old record set in 1989-90 and blast past the \$500 million mark for the first time. We estimate we will return an impressive \$515 million to education this year.

Michigan Lottery revenues have contributed nearly \$6 billion to the state's public education system. Approximately 40 percent of all Lottery proceeds go directly to the state School Aid Fund each year. Without the Lottery, the burden of maintaining the same level of funding would cost every Michigan household an additional \$125 in taxes each year.

The Michigan Lottery expects to break an all-time record in sales this year, and

generate the largest contribution to education since the inception of the Lottery. Now that's something to celebrate!

More big news! In October, the Michigan Lottery will offer players the opportunity to play the popular "Cash 5" game five days a week, which means increased sales, increased commissions and increased store traffic for our retailers!

The Bureau will increase the number of little lotto drawings from four days to five days starting October 5. "Cash 5" will be drawn on Monday, Tuesday, Wednesday, Thursday and Friday.

The "Cash 5" game will be reintroduced to the public in a two-phase marketing program. The first phase will inform players of the new drawing schedule through point-of-sale and radio advertising throughout the month of October. The second phase will involve a sales promotion, which will also be supported with point-of-sale, radio and newspaper advertising in November.

In addition, the Michigan Lottery Bureau will introduce three new instant games, "3 Times Lucky," "3 Point Shot," and "Holiday Cash," which will go on sale at nearly 9,000 retailers this October.

"3 Times Lucky," which goes on sale October 3, offers players the chance to win up to \$3,000 in great cash prizes. To win, players must match the "lucky num-

ber" to any of the five numbers in the "play area." One match wins the amount in the prize box, two matches doubles the amount and three matches triples the prize.

The Lottery will introduce "3 Point Shot" on October 17. Players can win up to \$3,000 in the exciting new "3 Point Shot" basketball instant ticket. If "your score" beats "their score," players win the prize for that game. There are three "games" on each ticket, which means players can win up to three times on each ticket!

For the first time ever, the Michigan Lottery will introduce a \$2 instant ticket for the holiday season. The new "Holiday Cash," which goes on sale October 31, offers players the chance to win great cash prizes up to \$25,000! If any of "your symbols" match either of the "winning symbols," players win the prize shown below that symbol(s). Players can win up to 10 times on this game. It's the perfect holiday gift!

Finally, more than one million entries were received by the Lottery for the exciting Michigan Lotto Sweet 16 Giveaway second-chance sweepstakes promotion. The last two Sweet 16 prizes, the sporty

See Lottery
page 20.

TELECHECK MICHIGAN, INC.

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Glen Steil—Michigan Senator and successful businessman

by Joe Kyriakoz

With his knowledge of business and his political savvy, Glenn D. Steil (R) has become both a successful businessman and Michigan Senator.

In college, Steil's plans were geared toward business and later in his life he found an interest in politics.

"I wanted to devote a few years of my life to public service—to make a difference," he said.

Steil was sworn into office in the Michigan Legislature in April 1994 after a special election in the 32nd Senatorial District. He represents part of Kent County, including Grand Rapids.

Steil is currently the CEO of Compatico, an office furniture warehouse, where he has been employed since 1989 when he was hired in as its president. Steil is also the Chairman of the Board for Kentwood Office Furniture.

Coming from a business environ-

ment, Steil is transferring his successful management techniques to his work in the Legislature.

"I do not believe any business operates differently," Steil said. "You have to make a profit, you have to limit margins and you have to be honest, civic-minded, and hard-working."

He continued by adding, "If there's less government control, there is more of a chance to be successful."

Steil believes that the Single Business Tax (SBT) dampens Michigan's business climate.

"The SBT is a deterrent to the hiring of employees and the starting and growing of businesses in Michigan," he said.

Steil's plans for the future include

attempting to lower the impact of the SBT, and lowering health care premiums. However, the most important long-term goal Steil has is to make

Michigan a state in which business cooperates with government and the government cooperates with business.

"I want more people employed with more prosperity," Steil said. "Governments shouldn't make mandates that businesses must pay for."

In addition to concerns about small business, Steil is also interested in issues relevant to education, and lowering the crime rate. He is the chairman of the Senate Committee on Education and he feels that the education system lacks some important elements.

"Our system lacks free choice," Steil explained. "We need more charter schools and schools of choice."

He also feels that certain teachers should be recognized for their hard work by receiving merit pay. However, he is disgruntled by the fact that Michigan has some of the highest paid teachers in the United States yet Michigan continues to have some of the lowest test scores in the country.

Steil has participated in a number of civic activities throughout his life, but the most important one to him was being president of the Youth Commonwealth.

"The more we help young people in the inner city, the more chance they have of becoming productive adults," Steil said.

Although many small business owners are concerned about the effects of crime and violence, Steil doesn't believe gun control is the answer.

"Unless we start controlling the perpetrators committing the crimes, we shouldn't control registered guns," he explained. "Most crimes are committed with unregistered guns."

Steil is a member of the Senate Committee on State Affairs and Military/Veteran Affairs. As a veteran of the U.S. Coast Guard, he feels strongly that veterans from Michigan should be helped.

"I'd like to see the state make sure veterans are involved in every facet of employment in the state," Steil explained.

Steil is committed to improving the business climate in Michigan and he is making it a priority to address the concerns of the small business owners in our state.

If you wish to contact Senator Glenn D. Steil, you may write him at: Room 410 Farnum Building, Lansing, MI 48909 or call (517) 373-1801.

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Baking & Salted Nut Line, Candy, Natural Snacks, Cheese Curds,
Tortilla Chips



VARIETY FOODS INC. Warren, MI 48092 810-268-4900

Customers under the influence

What do you do if a customer is "under the influence" of drugs or alcohol and causing a disturbance in the store or the parking lot?

First, remember they could be dangerous. Especially if drugs other than alcohol are involved. Even if the aroma indicates alcohol and the demeanor suggests little threat of violence, it's best to call the police and have them escort the person off the premises. Although in some people, alcohol may depress activity, that is not true in everyone. There's also the possibility that any number of illegal drugs

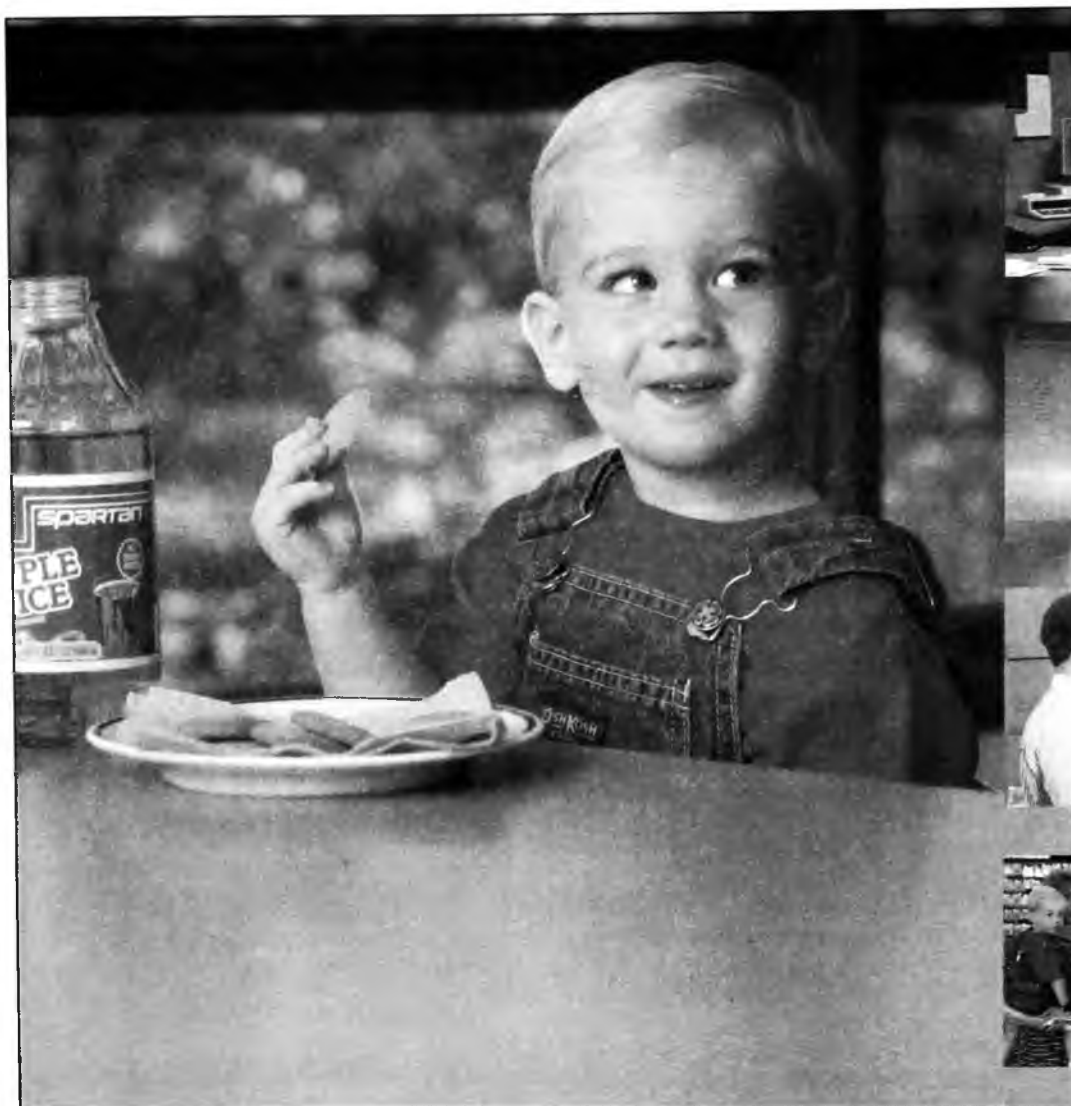
could be in the system. Multiple drug use is common.

Until the police arrive, or if it is a customer you know, you might consider this. If the person is inside the store, walk up to the individual and take his or her arm gently. In a friendly voice, say something like, "Come on over here, I want to talk with you." Escort the person to your office.

Remain kind and non-threatening. Call a family member or the police to come and take the individual home.

Do not, under any circumstances, assist an inebriated person to a personal automobile.

Pleasing the Customer...



Purchasing



Delivering



Receiving



Serving

The Ultimate Reward.

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

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

"Cruise Into Profits" at our booth #307 or call Spartan Stores New Business Development 616-530-4517.



When retailers wanted a handling fee for bottles and cans, who was there to defend the retailers' rights in court against the Soft Drink Association?



AFD works hard for its members to help them make money and save money. Support us so we can support you! When our members needed help, AFD was there...

When the WIC department tried to throw nearly two hundred retailers out of the program, who was there to fight -- and win the case?

AFD

When Inkster retailers were unfairly charged with selling to a minor in a sting operation, who was there to defend them -- and win the case?

AFD

What trade association offers you the most health care options from providers such as Blue Cross Blue Shield, Health Alliance Plan and SelectCare?

AFD

When the legislature wants to pass bills that will cut your business profits, who is there to represent you in Lansing?

AFD

If you want to double your pay phone commissions who you should call?

AFD

If you want to save 25% on American Express Money Orders what association must you belong to?

AFD

When you need questions answered about the Liquor Control Commission, the Michigan Lottery or the Department of Agriculture who can answer them?

AFD

When you want a low rate on Visa/Mastercard Transactions who should you call?

AFD

With crime becoming a major issue, who offers the only reward program designed to protect your family, your employees and your business?

AFD

If you want to save money and make money what should you do?

Join **AFD** Today!

Join AFD today. Membership dues are \$150 for retailers and \$300 for suppliers. Fill out the membership application below send it to AFD with your check and let AFD work for you so you can start saving money and making money!

----- **Membership Application** -----

Join The Largest Food & Beverage Industry Trade Association In Michigan

Please Print:

Owner's Name _____ Name of Business _____

Address _____ City _____ State _____ Zip _____ County _____

Phone Number _____

Fax Number _____

Associated Food Dealers of Michigan
18470 West 10 Mile Rd.
Southfield, MI 48075
(810) 557-9600 or (800) 66-66-AFD

Michigan Recipes



Pancakes with Apples or Blueberries

3/4 cup unbleached pastry or all-purpose flour
1/2 cup whole wheat pastry flour
1 Tablespoon baking powder
1 Tablespoon sugar
1/4 teaspoon salt
1 beaten egg
1 cup milk, sour milk, buttermilk, or yogurt*
2 Tablespoons butter, melted
1 cup blueberries or finely chopped apples

Sift flours with baking powder, sugar, and salt. Combine egg, milk, and butter. Add to dry ingredients and stir just until flour is moistened. (There will be lumps which will disappear on cooking.) Add fruit. Bake on moderately hot griddle. Flip when uncooked surface is full of bubbles. Serve with butter and Michigan maple syrup.

*To make sour milk, buttermilk or yogurt pancakes add 1/2 teaspoon of baking soda and cut baking powder to 2 teaspoons.



Pasta Salad

1 lb. raw pasta, plain, or vegetable, shells or fettucine
1/3 Cup of olive oil
1/3 cup of red wine vinegar
1/2 teaspoon of salt
4-5 basil leaves, minced or 1 teaspoon dried
1/4 lb. feta cheese
1 small red onion, minced
black pepper, freshly ground
Michigan vegetables on hand:
tomatoes, cauliflower, broccoli, green peppers

Boil noodles until al dente. Rinse noodles and drain thoroughly. Toss noodles while still warm in olive oil. Cover and chill for 30 minutes. Add remaining ingredients and mix well.

Editors note: Prince is a Michigan producer of pasta



Winter Squash Soup

3 cups puréed winter squash or pumpkin
2 1/2 cups water or stock
1 cup orange juice
1/2 cup onion, finely chopped
1/2 clove of garlic, crushed cayenne pepper, a few dashes
1/2 teaspoon ground coriander
3/4 teaspoon ground ginger

1/4 teaspoon dry mustard
2 Tablespoons butter
1/2 teaspoon ground cumin
1/2 teaspoon cinnamon
salt to taste

Combine squash with water and juice in soup pot. Saute onion, garlic, spices, and salt in butter until onion is soft. Add to soup. Bring to a simmer and cook gently, stirring often to combine flavors. Taste to correct seasoning.

Serve topped with sunflower seeds that have been stirred with a small amount of soy sauce in a skillet over moderate heat until seeds have absorbed the soy (2 tsp. soy to 1/4 cup of sunflower seeds). Also good topped with yogurt and chopped almonds. Serves 4-5



Carrot Apple Salad

1 apple, peeled and chopped
2 teaspoons lemon juice
2 carrots, scrubbed and coarsely grated
1/2 cup toasted cashews, almonds, or sunflower seeds
1 teaspoon honey, warmed for easy mixing
1/4 cup of plain yogurt
1 cup of sprouts (alfalfa or Daikon radish)

Mix apple with lemon juice. Add carrots, honey and yogurt. Toss. Sprinkle sprouts and nuts or seeds on top.

Cut these out, photocopy them and group together to merchandise Michigan Products



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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:

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- The Missing Child Card (D.A.L.)
- One of Seven Power Mail Products
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All of which are attractively and competitively priced. Special prices available for qualified retail advertisers.

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



Catering to the lunch crowd

by Wendy G. Waldrep

With a fresh salad bar, two different soups every day, and plenty of fresh sandwiches made daily, Bottles and Bytes is aggressively seeking new and varied customers.

Located on Rochester Road in Troy, one is first drawn to the unusual spelling of their name. No, Bytes has nothing to do with computers. It is the Old English spelling for a little



(L-R) Operation Manager Christine Marshick and Day-to-day Manager Kim Lazer.

something to eat.

Specializing in carryout lunches, they cater to the light industry that surrounds the store. Whether it's the man in the suit and tie, or the guy in the jeans and bandana, their lunchtime crowd is always busy.

Owned by Joyce Russell, Bottles and Bytes is operated and managed by Christine Marshick. She oversees and manages the day-to-day operations, which consumes a large part of her day. "I set the pricing, and it is nice to know that I am trusted in all aspects of the operation of the store."

Marshick, 28, began working for the Russells when she was 17, at their Bottles and Stuff store in Livonia. Having just graduated from Oakland University with a B.S. in Education she is eager to utilize her degree, but is melancholy about leaving the business. She is hoping to still work in the store on a limited basis, while pursuing her teaching career.

Training is probably the most important aspect of this business," says Christine. "Our employees stick around and have a good rapport with customers. They are industrious and enjoy being helpful and friendly."

While it is tough to get help, and most small businesses are struggling to find workers, Bottles and Bytes has a strong and loyal work force. They value their employees, and let them feel that they are a valued part of the team. And it shows.

The most serious aspect of their business is dealing with the underage drinkers. "We initially would not sell any alcohol to anyone regardless of whether they were 21 or 81 without I.D., but we found it hurt our business. Now, we have an age button on our register which has to be punched before an alcohol sale can be completed."

With "decoying" being a constant threat, they stress to all employees the necessity to verify age, and the button serves as a double check.

"I would love to see the state make it a law that you have to show I.D., no matter what your age is," states Marshick. "This way, the person who is illegally purchasing is also held accountable, and the honest merchant who doesn't want to sell to underage clients is not made to feel so isolated, when they ask for identification."

After 12 years in business, Bottles and Bytes continues to strive for not only quality in their fresh hamburgers, deli products, and pizzas, but for a consistent and friendly atmosphere for their varied clientele.

Made In Michigan A 60 Year Tradition



For 60 years, Oven Fresh has been proud to call Michigan home. Every Oven Fresh product is developed and delivered straight to your shelves from our Michigan bakery so your customers can enjoy the maximum freshness and taste.

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For product information, please call
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Sunkist	Evian Spring Water
Hires Root Beer	La Croix Sparkling Water
Hawaiian Punch	Mistic Natural Sparkling Juices

Hubert Distributors donates truck

Hubert Distributors, Inc., the Anheuser-Busch wholesaler in Oakland County, donated a used GMC tractor (and trailer) to the Pontiac Fire Department in a ceremony which was held on Wednesday, August 3, 1994. The keys were handed to the City of Pontiac at the Hubert Distributors offices in Pontiac.

The Pontiac Fire Department will use the equipment to transport and store Technical Rescue equipment. It will be used through Oakland County and, possibly, Southeastern Michigan. Alice Gustafson, President of Hubert Distributors, stated, "When we heard of the need for the equipment, we analyzed our current fleet of trucks and found the perfect match."

Hubert Distributors regularly uses dozens of these tractor/trailer combinations to deliver nearly four million cases of Budweiser, Michelob, Busch, and other Anheuser-Busch products each year.

Gustafson also stated, "When conducting business, the company has tried to exemplify the same quality, dedication, and care that goes into all of the fine beverage products made by our supplier, Anheuser-Busch. Hubert Distributors, Inc. looks forward to continuing its high level of customer service and being a good corporate citizen well into the future."

"The City of Pontiac is very grateful for Hubert Distributors generous donation of a tractor-trailer rig to the Pontiac Fire Department," said Mayor Harrison. "This is a terrific example of the public-private partnership necessary to make Pontiac a better place in which to live and work."

Spartan Stores enjoy increase in annual sales

Spartan Stores, Inc., announced record sale of \$2.19 billion for the fiscal year ending March 26, 1994. This represents an increase of \$131 million, or 6.4 percent. J.F. Walker

Company, Inc., purchased by Spartan in November of 1993, contributed a major portion of this increase.

Spartan paid \$17.6 million in incentive rebates to retailers, virtually unchanged from the previous fiscal year.

Re-elected to Spartan's Board of Directors during the July 27 annual shareholder's meeting were Glen A. Catt, Glen's Markets; Daniel L. Deering, Tom's Food Markets; Parker T. Feldpausch, Feldpausch Food Centers; and Patrick M. Quinn, Spartan President and Chief Executive Officer.

Other Board members are Roger L. Boyd, Hillsdale Market House and Bob's Market House; Ronald A. DeYoung, Great Day Foods; Bryan G. Hettinghouse, Harding's Markets West; Donald J. Koop, Family Fare; Stanley S. Levandowski, L&L Shop Rite; and Russell H. Van Gilder Jr., Vg's Food Centers.

Distribution rights for Campari Aperitivo awarded to The Paddington Corporation

Davide Campari Milano is an independent company founded in 1860 in Milan, Italy. Today, Campari is marketed in over 170 countries, selling 2.8 million cases, making it the 28th largest brand in the world.

The Paddington Corporation is the exclusive United States importer of J & B Scotches, Bailey's Original Irish Cream; Di Saronno Amaretto; Rumple Minze Peppermint Schnapps; Goldschlager Liqueur; Malibu Caribbean Coconut Rum.

"Family Talk About Drinking" now available

Hubert Distributors, Inc., Oakland County's distributor of Anheuser-Busch beers, has taken a step in the

prevention of illegal underage drinking.

"Family Talk About Drinking" gives parents helpful advice on discussing expectations, peer pressure and respect for the law. It is a set of guidebooks and video which was developed by authorities in alcohol research, education and family counseling.

Alice Shotwell Gustafson, president and CEO of Hubert Distributors said, "Whether we're sending our children off to school in the morning or off to college for the year, let's remember the key role we as parents play in helping them learn to make responsible and healthy decisions."

The guidebooks and video are available free of charge to those who call (800) 359-TALK (specifically ask for the video) or call Hubert Distributors at (810) 858-2340, ext. 228.

The guidebooks are also available in Spanish.

Retail sales of home baking products grew in 1993

In 1994 sales will hit \$3.233 billion with growth of 0.9%, according to a new study by Packaged Facts that blames the economy for the category's anemic performance.

Packaged Facts president David A. Weiss believes the market is affected by what he calls "the anxiety decade."

"Home baking is not like the yacht market," Weiss said. "It's not a category that one would expect to suffer from fallout from a recession, but the numbers make it clear that it did."

According to Weiss, people are so stressed out by earning a living in today's economic climate that "No one has time to cook. At this point, home baking is strictly a luxury for people with time on their hands."

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Former Faygo President Dies

Morton Feigenson, the longtime president of Faygo Beverages Inc., died September 11 at Henry Ford Hospital in Detroit. He was 77.

Feigenson helped to transform his company's gross sales from \$1 million to \$130 million over four decades. He implemented affirmative action programs in the 1940s, long before such programs were offered.

Established in 1907 by Feigenson's father, Perry and his Uncle Ben, Faygo Beverages Inc. was located at Beaubien and Erskine near the downtown neighborhood of Paradise Valley. The soda pop company is now located at Gratiot and Leland.

As an Army medic in World War II, Feigenson received the Silver Star for bravery after he rescued a soldier in a minefield. He graduated from Wayne State University Law School and then took over Faygo with his cousin Philip Feigenson in the late 1940s.

Faygo was bought in 1986 by TreeSweet Companies of Houston and resold to National Beverage Company in 1987.

Most of Faygo's products are bottled in Michigan and sold in 40 states.

Both Feigenson and his late wife, Jackie, were a major force behind Detroit area art. They were also supporters of many causes including Allied Jewish Campaign and Operation Exodus, as well as the United Negro College Fund and Michigan Council for the Arts. He was also elected to his neighborhood co-op last year.

Survivors are brothers Herman and Fred and a sister, Regina Becker.

Services were held on September 12 at the Ira Kaufman Chapel in Southfield. Burial was at Clover Hill Park Cemetery in Birmingham.

Patrick M. Quinn Elected to FMI Board

Patrick M. Quinn, president and chief executive officer, Spartan Stores, Inc., Grand Rapids, MI, has been elected to the board of Food Marketing Institute (FMI). The election was held during the 1994 FMI Supermarket Industry Convention and Educational Exposition.

Quinn started his grocery career as a sales representative for Nabisco. In

1973, he joined D & W Food Centers, a supermarket company based in Grand Rapids, as executive vice president for marketing and sales. In 1985 he was appointed to his current position with Spartan Stores.

Quinn is on the board of Old Kent Bank, the Michigan division of the American Cancer Society and the U.S. Marines Youth Foundation. He serves as chairman of the board of trustees of Aquinas College, chairman of the board of The Right Place of

Grand Rapids, and as a member of the advisory council for Michigan Special Olympics. He served as chairman of the United Way of Kent County in 1988, was a recipient of the "Communicator of the Year" award by the Public Relations Society of America in 1990 and the "Tree of Life" award by the Jewish National Fund in 1991.

Quinn received a B.S. degree from Aquinas College.

The DCHA Bank Robbery Poster Program pays another reward to AFD member

The DCHA Clearing House Association has paid out another reward to an AFD member as part of their robbery reward poster program. Store owners who put up the poster are eligible for a \$200 reward if one of their customers contacts the FBI or police and identifies a bank robber.

Tom Simaan (second from left) of Lafayette Park Market accepts a check from DCHA member Herb Kaltz (second from right) of Comerica Bank. DCHA chairman, Jeff Rolph (left), of Standard Federal Bank, and Special Agent Terry Booth (right) of the FBI look on. The fourth poster in the program was mailed out in late August.



THIS OFFER IS NOT FOR EVERY JANE, DICK, AND HARRY. JUST THE ONES WHO BELONG TO THE AFD.

THE "SIMPLY SMARTER" DEAL

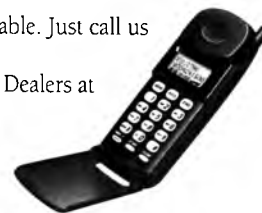
he Associated Food Dealers of Michigan Advantage Rate Plan Features:

- 10-20% Savings on Local Airtime and Access Fee
- Waiver of \$35 Activation Fee
- No Monthly Access Charge for the Following Features:
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Cellular One®, the leader in cellular communications, specializes in service—before, during, and after the sale. Service that includes helping you select the right phone, the most convenient installation, and the most affordable rate plan. And right now, through a special offer, Cellular One can make working smarter simple and affordable. Just call us at 1-800-45-CELL-1 or Associated Food Dealers at 1-800-66-66AFD to find out just how simple cellular service can be.



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Two-year Cellular One service contract required. Offer for activations at participating locations in Bay City, Detroit and metropolitan area, Flint, Grand Rapids, Lansing, Midland, Monroe, Muskegon, Port Huron, and Saginaw. To be eligible for this rate plan you must call 1-800-45-CELL-1 prior to activation. Airtime is additional for features. Roaming charges not included. May not be used with any other Cellular One offer. Following the term of your service contract you are no longer an AFD member and regular service rates will apply. Every time you use your cellular phone, you make a contribution to the Cellular One/Associated Food Dealers of Michigan program. Other restrictions apply.

Products

Two new frozen products available in Michigan

Tom Davis and Sons Dairy Company recently announced the availability of Mike's Original All Natural Cheesecake Ice Cream and Lemon Chill products to Michigan.

Mike's Original All Natural Cheesecake Ice Cream is made with real all natural cheesecake ingredients



blended together with super premium ice cream. Dessert lovers can enjoy this treat in pints, novelty sticks and "gramwich" ice cream sandwiches. Company owner Mike Rosen said he developed this dessert idea several years ago when he used to snack on frozen slivers of his wife's cheesecake which she had prepared the day before and would forget to thaw out after rushing home from work.

Lemon Chill is a soft frozen dessert manufactured by Lemon Chill & Moore of Dallas, Texas. Lemon Chill



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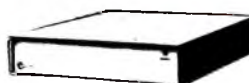
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started in the amusement park industry and is rapidly expanding into retail pints and half pints, soft serve and stadium packages. It all comes in cherry and strawberry with additional flavors to follow next season. Retailers may have seen this product in the Michigan area at the Detroit Zoo, Cedar Point and in many local ice cream parlors.

For more information on Mike's Original or Lemon Chill, contact Tom Davis and Sons Dairy Company at P.O. Box 37157, Oak Park, MI 48237; or call (810) 399-6970 or fax (810) 399-6196.

New size for Swanson® Premium Chunk White Chicken



Swanson® Premium Chunk White Chicken is debuting in a new 10-ounce family size.

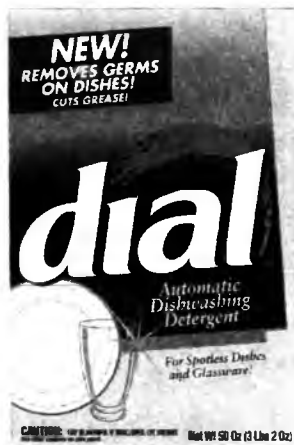
Swanson Premium Chunk White Chicken is made with 100% skinless breast meat packed in water, with no MSG added. It's 98% fat free, with a 2.5-ounce serving contributing only 80 calories.

New 10-oz. Swanson Premium Chunk White Chicken is now available nation-wide. The product is supported by trade and consumer promotion. Suggested retail price is \$3.29.

Campbell Soup Company, based in Camden, NJ, is the maker of Swanson canned poultry products.

Dial announces new cleaning product

Killing germs and disinfecting have always been a main concern of the customer.



The Dial Corporation of Phoenix, Arizona, is announcing a new product to further enhance its place in the market. Beginning October 1, Dial will be available as dishwashing detergent. It will continue to emphasize the product as a safe antibacterial cleaner for your dishes, while still being tough on greasy and baked-on foods.

They will utilize strong in-store couponing and support programs, as well as a unique selling proposition for the TV audience.

Dial will continue to address consumers needs as they push into the future with products that both satisfy their concerns for safety as well as performance.

Lysol introduces new formula

Lysol, the all-purpose cleaner, is introducing it's new, thick formula with bleach.

Lysol Plus Bleach cuts through dirt, grease and stains. With its thicker formula, the consumer won't have to deal with the frustration of the product running down the walls or off the countertops as they attempt to disinfect and clean. Mixing both bleach and powerful cleaners together offers more grease cutters than other leading bleach cleaners.

Lysol Plus Bleach is the one powerful cleaner, that accepts that grease and stains happen, but you don't have to live with them.



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

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New statewide accounting system

The State of Michigan implementing a new statewide W.I.C. accounting system called M.A.I.N. Effective October 1, 1994, all state departments will be required to process all W.I.C. payments through MAIN. They anticipate there will be no delay in payments with the switch to the new system.

However, as with any new system, unforeseen issues may arise. When you receive your first payment from the new system, you may

notice some minor differences with your payment such as the format of information provided on the check stub. It is planned to keep you informed of any significant modifications and/or delays in payment.

Do not hold redeemed coupons in anticipation of these changes. Please submit coupons to the Michigan Department of Public Health consistent with your current process.

Also, you should have recently received a booklet from the Michigan Department of Management and Budget entitled "Vendor/Payee Reg-

istration Packet." Included in this booklet is a registration form that **you are required to complete and return to the State of Michigan.** The information on this form will be used by the MAIN system when making payments. **Failure to complete and return this form promptly will result in payments being withheld.**

If you need a booklet or have further questions, please call the Department of Management and Budget at (517) 373-4111 for assistance.
—WIC Vendor News

Project Fresh

Between June 1, 1994, and October 31, 1994, special WIC coupons with a value of \$2.00 and redeemable only for fresh fruits and vegetables are being distributed to eligible WIC participants in selected areas of the state.

These special "Project Fresh" coupons may not be redeemed by WIC authorized vendors.

Project Fresh is a special program to provide fresh fruits and vegetables to WIC participants through authorized farmers' markets in selected counties throughout Michigan.

—WIC Vendor News

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Postal Service formally proposes 10.3% increase in mail prices

The U.S. Postal Service formally proposed a 10.3 increase in mail prices, raising the cost to mail a first class letter to 32 cents.

The rate proposal was the first across the board increase the agency has filed, and it went to the independent Postal Rate Commission with the support of a broad coalition of commercial mailers.

The Commission has ten months to study and then vote on the case. Its findings are returned to the postal governors who must vote again on the recommendations before they become final.

The new rate schedule is expected to last only two years, with another increase in 1997.

The increase was made in light of a pledge for more cost cutting by USPS.



Promoting wellness within the Pharmacy

Improving Manager/Pharmacist Relations and Visibility

If your store features a pharmacy, a recent FMI Pharmacy Conference offers helpful suggestions on how you can optimize sales and improve store manager and pharmacist relations.

The conference was attended by the country's leading supermarket pharmacy retailers, pharmaceutical manufacturers and drug wholesalers.

Many participants noted that store managers do not fully understand the pharmacist's job. To help educate managers they suggested:

- Mandatory programs where managers work in the pharmacy for a period of time.
- Weekly or monthly meetings between the pharmacist and the store managers.

Many suggestions addressed recruiting problems. To help recent pharmacy school graduates overcome apprehension about working in supermarkets, the participants suggested that:

- The pharmacist be invited to management meetings.
- The pharmacy be treated as a major department, equal in importance to all others.
- New pharmacists report to senior practitioners.

Pharmacy Location Important

Participants in a separate idea exchange discussed how to help customers take advantage of the in-store pharmacy. Visibility and convenience were mentioned most often:

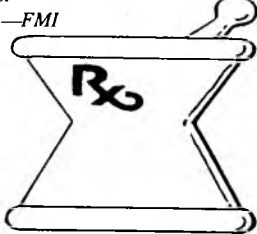
- Place pharmacy just before checkout or near the front of the store.
- Increase the number of pharmacy checkout lanes.
- Provide convenient hours of operation.
- Add a drive-up window to enable customers to pick up prescriptions quickly.
- Set aside reserved parking for seniors.

To generate interest in the pharmacy:

- Offer coupons for store products with the purchase of a prescription.
- Advertise acceptance of third party insurance plans.
- Create consultation areas where customers can meet the pharmacist.
- Use database marketing for refill-reminder cards and advertisements.
- Integrate pharmacy with health and beauty care products.

Operators can also increase sales by promoting over-the-counter (OTC)

products, especially prescription drugs recently switched to OTC status.



Grocers' Forecast

In 1994, grocery store sales will reach between \$375 and \$386 billion. Economic growth and new competitive retail strategies will be key factors in guiding the industry's progress this year. Sales in 1993 for grocers totaled approximately \$369.5 billion, according to preliminary Census Bureau estimates. This is a 2.6 percent increase over 1992.

This 1994 estimate is based on food price increases in the one to

three percent range, with .5 to 1.5 percent gain in overall physical volume. Also noted was that for all of 1993, inflation-adjusted grocery store sales were flat, up just 0.1 percent from 1992. This was about equal to results of the previous year. However, performance showed steady improvement as 1993 progressed with sales in the final two quarters of the year representing the first back-to-back quarterly increases in the past three years.

—FMI

Michigan Products from page 1.

superior products.

Michigan ranks first in 10 crops: red tart cherries, navy beans, potted geraniums, soft white wheat, cranberry beans, cucumbers, blueberries, and black turtle beans. It ranks second in apples and purple plums; third in asparagus, celery, veal, red kidney beans, small white beans and mushrooms; fourth for carrots, sweet cherries, tomatoes, and snap beans; and fifth for grapes and maple syrup.

Michigan produces more varieties of fruits and vegetables than any other state with the exception of California.

There are 338,000 acres of fruit and

vegetables grown in Michigan. Incredibly, that accounts for only 3 percent of the land in our state.

"I believe agriculture has seen one of the most progressive and significant years in Michigan," Guyer said. "Governor Engler has been supportive with funding for research and the Legislature has been excellent in their support as well."

There are reasons why Michigan's food products are so popular and according to Dr. Edward Heffron, Director of the Food Division, Department of Agriculture, it has to do with safety and cleanliness standards.

"Michigan is a leader in setting standards in safety and cleanliness for food products," Heffron said. "Our industry has supported and sets high standards

from the beginning."

"Retailers become accustomed to meeting these standards and the customer becomes accustomed to buying a better quality product," Heffron said.

He continued by stating that there are two safety concerns in food products which Michigan inspectors look for.

First is pesticide or chemical contaminants in fruit or vegetable products. Michigan tests samples for chemicals that would normally be used by farmers.

Second, products are tested for micro biological fungus and other toxins. Products are examined for small parts of yeast, mold and rot. Only about half of the states do this testing.

Heffron also noted that there have been many changes in produce depart-

ments.

Heffron said, "For example, instead of finding a certain product in the department only when it is in season, now it is available most of the year."

Heffron also stated that the availability of biotechnology makes more foods that are "quality stable." For example, more apples maintain crispness longer.

The agricultural industry has a significant impact on Michigan's economy. For example, this year's apple crop is estimated to bring in \$225 million.

With the increased production of fruits and vegetables, in-state processing has grown as well as agri-tourism—roadside markets, sales outlets and farm markets.

Per capita consumption of fresh, canned, frozen and dried fruits and vegetables has risen as well. In 1988, 487 lbs. were consumed and that figure rose to 515 lbs. in 1992.

All things considered, it is safe to assume that Michigan will continue to be a dominating force in the production of quality food products for years to come.

Cellular One

from page 1.

of mind that comes from having access to instant communication if trouble arises."

This new Cellular One program is available to AFD members in good standing who commit to a minimum two-year cellular service agreement. Every time AFD members use their cellular phones, they support the continued promotion of the Cellular One/Associated Food Dealers of Michigan program.

For more information on this new member benefit, call Judy at the AFD offices (810) 557-9600, or Cellular One at (800) 45-CELL-1.

Lottery

from page 1.

Mustang Convertibles, were given away last month.

Two of each of the following cars were given away in the Michigan Sweet 16 promotion: Ford Probe, Oldsmobile Achieva, Dodge Shadow, Jeep Cherokee, Ford Mustang, Pontiac Grand Am, Buick Skylark, and Ford Mustang Convertible.

Our plan is to keep Lottery excitement alive with more promotions throughout the year. I encourage everyone to keep the momentum building with in-store promotions, ask for the sale and prominently placed point-of-sale materials.

Again, thank you for your continued support of the Lottery and your efforts to promote the Lottery's entire "family of games." It's a record year and we're all winners!



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● This sum breaks all previous totals, and we're proud to congratulate our retailers... Without you, we couldn't have made this record contribution. That's because we wouldn't have raised a record-breaking \$1.35 billion in lottery sales for fiscal 1994.

● For all you retailers who do not sell the



lottery, think about what you're missing: additional store traffic and a chance at greater profits from the sales of lottery tickets. ● To join the thousands of lottery retailers statewide who've enjoyed record sales and greater profits, simply call one of our regional offices:



Bridgeport 517-777-7140 Marquette 906-228-6200 Detroit 313-256-1880 Southgate 313-282-6045 Grayling 517-348-7601 Sterling Heights 810-939-2300 Lansing 517-335-5765 Wyoming 616-538-9588

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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

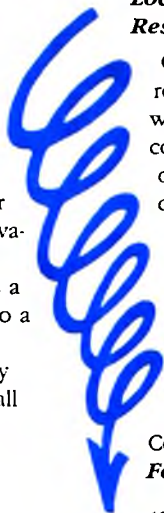
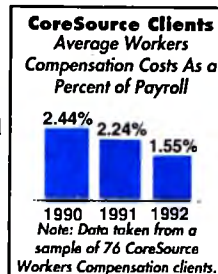
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Creative juices inspire burger of the future

by Shannon Swanson Taylor

Since 1988, Ray Pleva's Products, Inc. has been developing and promoting cherry-enhanced meat products. In December of 1991 Plevalean® was introduced. It is a 91% lean ground beef that incorporates the Pleva concept of enhancing processed meats by using red tart cherries.

During a period of declining beef consumption, Pleva's has stayed on the edge of meat technology and has developed some significant solutions. Plevalean answers the demand by consumers for leaner ground beef while providing numerous additional advantages in the areas of nutrition, taste, preparation and storage.

"It's the burger of the future," says Ray Pleva, owner of Pleva's Meats in Cedar, near Traverse City.

Plevalean won Michigan's New Product of the Year Award in 1993. The award was based on ingenuity of concept, engineering and total contribution to the economy of Michigan.



Ray Pleva holding a tray of fresh ground Plevalean®.

There are many advantages to Plevalean compared to regular lean ground beef. Lean ground beef has low fat, protein, lower cholesterol and fewer calories. However, Plevalean has all that and more. Plevalean is juicier, tender, has extra vitamins, is fast cooking, has less shrink, not as heavy, less filling, easy to digest, seals itself while cooking, is tastier plus much more.

There are many different products which include the cherry enhanced flavor besides Plevalean. They are: Fresh Cherry Pork Sausage, Pizza Sticks, Smoked Italian Cherry Brats, Italian Cherry Sausage, Italian Cherry Pre-Cooked Pizza Sausage, Cherry Pepperoni or Sausage for Pizza Topping, Chorizo Cherry Sausage, Summer Sausage, Cherry Pecan Pierogis, Cherry Italian Pierogis, Canadian Bacon, Bratwurst and Polish Sausage.

The product is currently being served in Western Michigan University's student cafeteria and in school lunch programs in Leelanau County, Traverse City and Elk Rapids. It is also used in the Great Oaks

Country Club of Rochester Hills, Elias Brothers Big Boy Restaurants of Traverse City, and in the cafeteria of Northwestern Michigan College.



Ray Pleva with a cart of Cherry Pepperoni Snack Sticks and Polish Sausage.

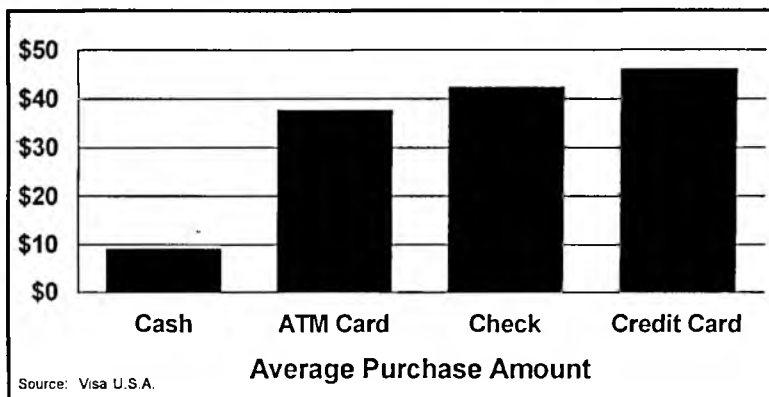
Pleva said that some people who normally cannot eat sausage can eat the Pleva products because of the ingredients and the way they

put their product together.

"When people come back into my store and say they can eat my product but not other sausages, that is the biggest compliment," Pleva said.

Plevalean is one small store owner's creative idea that has the potential to positively impact Michigan agricultural economy for a healthy future.

Looking for a way to increase your sales?



By accepting credit cards and ATM cards, not only are you offering your customers more ways to pay, but you may also **increase the amount they spend in your store!**

Plus, if you join Michigan Bankard™ Services' (MBS's) credit card processing program designed for AFD members, you can help control your costs with our low **Visa and MasterCard credit card processing rates** and our **award-winning chargeback protection**. Other great benefits of the MBS program are **toll-free merchant support around the clock**, the latest in **POS terminals**, and **check guarantee services**.

Call Judy Mansur, Associated Food Dealers, at (313) 557-9600 or 1-800-66-66-AFD for details on the MBS credit card processing program for AFD members.

Michigan Bankard Services is a division of Michigan National Bank, Lansing, Michigan



TeleCheck-Looking Back on 15 Years of Progress and Change

by Arhtur A. Nitzsche
President, TeleCheck



As TeleCheck Michigan celebrates 15 years in business, we are amazed at the changes both the retail marketplace and

check acceptance industry have experienced.

When TeleCheck Michigan was launched 15 years ago, we had to go out and sell the concept of check guarantee. Many retailers didn't know what it was all about. Certainly the consumer didn't understand. What a difference a short decade and a half can make! Consumers now *call us* and ask that we make efforts to sign up a certain store.

Fifteen years ago, there were few—if any—membership clubs, category killers or big box retailers in Michigan. Al-

though these specialized retailers have been around for many years, historically Michigan was overlooked as a lucrative market. As a result, we are one of the last to experience this heavy growth.

In this age of technology, everyone, consumer and retailer alike, has become more demanding of 21st century service. TeleCheck itself has had to become ever more sophisticated to meet the changing needs of both consumers and retailers.

In the last 15 years, we have also gone from 90 percent of verification calls being handled by operators to more than

95 percent automated calls, the vast majority coming from point of sales terminals. For the retailer, this means approval within 10 to 15 seconds. The retailer can handle many more checks written in much larger amounts, even by customers who have written numerous checks in an hour or two of serious shopping.

Retailers have also experienced the advent of technology. Tracking inventory through a computerized system enables merchants to know immediately what is selling.

All this sweeping change has produced a win-win-win situation: for TeleCheck Michigan, for the retailer and for the consumer.

It's called progress, and still more lies ahead.



Attention All 1994 Trade Dinner Sponsors:

Snowflake Ball

The Associated Food Dealers 78th Annual Trade Dinner is on January 20, 1995 at Penna's.

All 1995 Trade Dinner Sponsors will be featured in a professionally edited slide presentation that will be presented on center stage at the Snowflake Ball. No more speeches; a professional 5-7 minute slide presentation will highlight and thank all sponsors with the class and prestige you deserve.

The sponsorship packages are the same as 1994:

Gold Sponsorship

Silver Sponsorship

Remember over 1,000 industry leaders attend our dinner and many of them will be your customers! Please consider sponsoring the 1995 Snowflake Ball. For information about the sponsorship packages, contact Danielle at (810) 557-9600.



Made in Michigan Company Profile



Michigan Sugar Company, Michigan-made for 88 years

Since 1906, Michigan Sugar Company and its growers have worked together making Pioneer Sugar the trusted name it is today. From grower... to you, naturally, Pioneer Sugar is 100 percent pure and has only 15 calories per teaspoon.

The company operates four sugar processing facilities in Michigan. These four facilities, located in Caro, Carrollton, Croswell and Sebawaing, are in the heart of the state's sugarbeet growing region. The company's subsidiary, Great Lakes Sugar Company, operates two Ohio facilities.

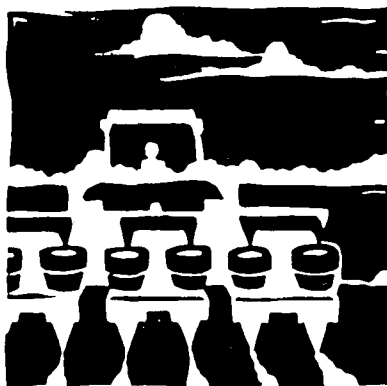
In addition to Pioneer Sugar, the company produces Peninsular and Great Lakes brands as well as numerous private labels. Pioneer brown sugar and confectioner's sugar complete the family of quality products distributed throughout an expanding midwest market.

Michigan Sugar Company is dedicated to quality and service to you and your customers. Michigan-made for 88 years, Pioneer Sugar is the brand you can trust.

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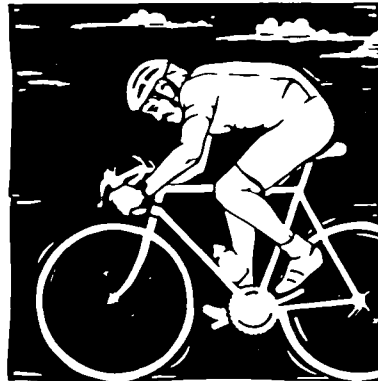
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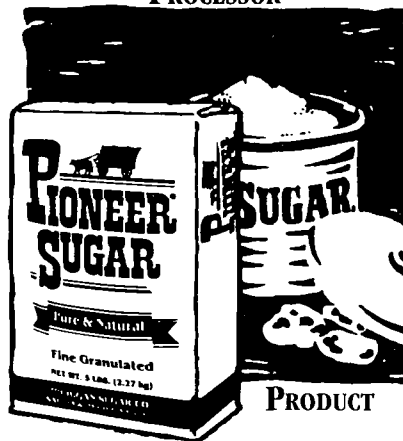
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CONSUMER



PRODUCT



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AT MICHIGAN SUGAR COMPANY, WE LIVE BY PARTNERSHIPS.



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AFD On The Scene



We could all learn a few things about line dancing from these gals having a good time at the Senior Picnic on Belle Isle!



The 1994 AFD Scholarship Winners, eight Pershing High School students and the Scholarship Committee enjoy a tour of Wayne State University in Detroit.

Hungering for a complete pizza program...

GET YOUR SHARE OF THE PIZZA MARKET!

Pizza outsells all other types of fast food. If your customers are ordering a delivery pizza to eat with the beverages they purchase at your store, why not sell them the pizza too!

Perky's offers a complete freshbaked pizza program that delivers the quality your guests are hungering for.



Perky's patented Fresh Bakery Station, shown with optional lighted canopy.

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Perky's is designed to be like a franchise with everything included. But with Perky's there's no franchise fee or continuing royalties...just profit!

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From frozen foods to Silver Penguins, Dorothea Paulin (left) and Ken Chadwick (center) from Kroger, store #590 are honored for excellence in merchandising and sales by the Natlal Frozen Food Association. Presenting the award was Joe Yurasek Jr. (right) of The Pfeister Company.



Nashwan Yaldo (pictured) and his three brothers own and operate Beyer Drugs and Plymouth Convenient Store in Plymouth.



The college tour was just one of many mentor activities the Scholarship Committee planned for the 1994 Scholarship Winners and the Pershing Students.

AFD On The Scene



Organizers of the 1994 Senior Citizens Appreciation Day work over a hot grill flipping dogs.



The faces behind the voices!

If you ever wondered what those people at the AFD look like, well here we are! (From left to right) Liz Arbus, Receptionist; Ray Amyot, Food & Beverage Report Advertising Sales; Harley Davis, Coupons; Michele MacWilliams, Food & Beverage Report Editor; Judy Mansur, Services; Mary Cooper, Office Manager; and Danielle MacDonald, Special Events.

Made in Michigan Company Profile

Oven Fresh/April Hill: fresh from the oven for 60 years!

In 1933, Oven Fresh/April Hill was founded on a commitment to integrity and excellence. A Grand Rapids-based company from the start, Oven Fresh is the only state bakery producing exclusively and continuously in Michigan for over sixty years.

In the past few years, bakeries have faced many challenges; the logistical problems of the new nutritional labeling laws; increases in ingredient and business costs; fluctuating market demand which has lead to the increase in competition from many sides. Yet, few have been as up to the task as Oven Fresh/April Hill. Not only has Oven Fresh navigated these difficulties successfully, they have grown through these years.

When you see what Oven Fresh/April Hill has to offer, it's easy to understand their success. They have consistently produced a quality product, with more variety than any other bakery. In fact, the product line has grown to more than 150 bakery items, with new products being tested continuously. Oven Fresh/April Hill also distributes over 300 related products to your store.

Oven Fresh/April Hill has always maintained their commitment to providing Michigan grocers with the quality and service this competitive industry demands. With fifteen branches, Oven Fresh/April Hill is able to easily give stores full service and delivery. Professional, trained associates assist grocers with everything from private label products to coordinating special sales and dynamic advertising.

If you are interested in forming a relationship with a value-driven, customer-focused bakery with a positive sixty-plus-year track record of tackling the tough issues in the industry and coming out on top, then Oven Fresh/April Hill is the bakery for you!

Call 1-800-441-1409. And while you stock the shelves, we'll work the phones.

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YOUR LINK TO A BETTER LIFE.

Gerber Products—making childcare easier for 93 years



Gerber Products Company, based in Fremont, Michigan, is a worldwide leader in the manufacture and marketing of food, clothing, and care products for children from birth to age three. Fiscal 1993 sales total nearly \$1.3 billion.

Founded in 1901 as an adult food canning company, today's core business, baby food, began in 1928 with the development of five pureed products including vegetable soup, carrots, spinach, peas and prunes. The Gerber Products Division now produces more than 220 varieties of fruits, vegetables, juices, cereals, meats, snacks, and main meals at facilities located in the United States, Mexico, Costa Rica, Venezuela and Poland.

The company's dedication to the highest food processing quality standards has earned the trust of four generations of parents. Gerber quality is considered an industry hall mark.

The company has produced and marketed baby care products since 1950, and now offers more than 250 GERBER and NUK brand products including disposable and reusable nursing systems, nipples,

pacifiers, teething/exercisers, feeding utensils, safety items, and breast pumps.

Gerber Childrenswear, Inc., a wholly owned subsidiary of Gerber Products Company, is the largest single supplier of basic baby apparel in the world. Product lines include underwear, diapers and one-piece diaper systems, sleepwear, playwear, and infant bedding collections.

Gerber Life Insurance Company, a wholly owned subsidiary of Gerber Products Company, markets life and health insurance products throughout the United States.

In August, 1994, Gerber was acquired by Sandoz Ltd. Sandoz, founded in 1886, discovers, develops, produces and markets products and services in the pharmaceuticals, nutrition, seeds, chemicals and agro sectors, and in the construction and environment business. In 1993, Sandoz achieved sales of 15.1 Sfr. billion (10.3 billion dollars) and net income of 1.7 Sfr. billion (1.2 billion dollars). This acquisition further strengthens the Sandoz nutrition division.

Credit Card Processing with your ECR/POS system



Did you know that the merchant credit card program designed for AFD members can work with your current electronic cash registers (ECRs) and point-of-sale (POS) systems? Michigan Bankard Services (MBS), the AFD's credit card processor of choice, has worked with all types and sizes of merchants who have integrated credit card processing into their current systems.

Q: Why should I consider credit card integration?

A: It has many benefits, including making the most effective use of your existing system (saving you money from unnecessary hardware purchases) and saving you time on administrative functions, such as report duplication. Plus, a Visa study revealed that on average, customers spend up to five times more when they pay with a credit card versus cash!

Q: As an AFD member, can I take advantage of the AFD's low credit card rates?

A: Yes!

Q: How do I know which POS system vendors my credit card processor works with?

A: Ask your representative. MBS has extensive experience in working with ECR and POS System credit card integration and will work with any vendor of

your choice, or refer you to a vendor or system provider that best meets your needs.

Q: What do I need to do?

A: Call MBS Technical Support at (800) 848-3213 to get started. To determine what your needs are, MBS may ask you: How do you process credit card transactions? Who is your POS vendor and/or who is your contact person? Have you selected an ECR/POS system? If so, what hardware/software platform is your ECR/POS system currently on? Which platform are you planning to use? Is your vendor's software certified to do credit card processing, and if so, on which network?

If you do not know the answers to these questions, MBS will work with you to obtain this information.

Depending on your preference, you or MBS can contact the system vendor to get things started. MBS has worked with the leaders in point-of-sales systems for several years and is an excellent resource for technical questions. Using one of your many AFD membership benefits, let MBS help you develop the most effective method to process your credit card transactions. Call MBS Technical Support at (800) 848-3213.

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Return form and check to: Associated Food Dealers, 18470 W. Ten Mile Road, Southfield, Michigan 48075. Phone (313) 557-9600.

Michigan food retailers are also our tax collectors



A recently released study by Carl J. Austenmiller, Adjunct Professor of Economics, Wayne State University and Chairperson, Department of Economics, Oakland Community College, shows that Michigan retailers carry a major burden as tax collectors for the state. The AFD commissioned the investigation in an effort to discover more clearly the financial contribution the industry makes to the economy. The report includes the effects of the food and beverage manufacturers and retailers. The study found that Michigan food retailers collected \$1.36 billion in taxes, which represents 13 percent of all taxes collected by the State of Michigan in 1990. They include:

Single Business Tax (SBT)

It is estimated that businesses in the food sector paid \$338,460,000 of the total

\$1,829,502,000 in net revenue for the State of Michigan in 1989-90.

Sales Tax

Food distribution industries collected \$492,949,036 in sales tax for the state or about 18.5 percent of the total revenues collected. This is the second most important source of revenue to the State government.

Use Tax

As a compliment to the sales tax the use tax rate is 4 percent of the purchase price for using, storing and consuming tangible personal property.

See Retailers
page 31.

Crime replaces unemployment as number one consumer concern

Crime, including guns and youth violence, is now the most important issue facing our country today, according to 25 percent of the consumers surveyed for FMI's *Trends: Consumer Attitudes and the Supermarket, 1994*, a study released at FMI's Annual Convention.

"Every year in FMI's *Trends* study we ask what Americans consider to be the most important issues facing our country today. For the last three years it's been unemployment, but this year, by a run-away margin, its crime," said Tim Hammonds, FMI president and CEO. "Violence in the community, in our schools and in the workplace has become the major social issue of our day."

Despite the fact that nearly one-half of consumers cited social issues as the major cause for concern, 32 percent still found economic issues, such as health care costs and unemployment, major concerns. However, the concern over health care costs rose only from 11 percent to 13 percent over the previous year.

Confidence in food supply still high

Consumer confidence in the food supply remained stable: 73 percent of shoppers are completely or mostly confident

Retailers

from page 30.

Cigarette Tax

Virtually all of this tax is collected by the food/beverage distribution sector. The State received \$260,356,000 in revenue in 1990 from the cigarette tax. This tax was increased by the school financing reform package and will probably be subject to future increases.

Excise Taxes, Beer, Wine and Liquor

These state revenues are also entirely collected by establishments in the food/beverage distribution sector and represented \$120,976,000 in revenue for 1990.

Unemployment Compensation

Total payments to the Fund were \$1,058,155,000 in 1990 for unemployment compensation. About 6 percent of this total was paid by businesses in the food distribution sector.

Property Taxes

Businesses in the food/beverage and distribution sector are major contributors to this source of government revenue. The State collected \$260 million in property taxes while local governmental units received \$7,391 million.

Lottery Revenue

Net income of the Michigan Lottery was \$490,073,000 in 1990. Again, all of this revenue was collected by businesses in the food distribution industries.

Our industry is vital to Michigan's economy! When you are talking to your legislators, have these figures at hand. United, Michigan's food industry can be a powerful force.

that the food in their supermarket is safe. This percentage is nine points below the peak of 82 percent in 1991.

Residues such as pesticides and herbicides continue to be rated the preeminent health hazard, although the proportion of shoppers who deem these a "serious hazard" decreased seven points to 72 percent.

Economizing Methods

Consumers continue to use many economizing measures, such as shopping at one store (48 percent), taking advantage of newspaper specials (39 percent) and using price-off coupons (38 percent).

Leftovers are also becoming a com-

mon way of economizing, especially among non-working women and consumers with household incomes of \$50,000 or less. Gradual increases were seen in such money-saving behaviors as meal planning, buying in larger quantities and buying only what is on the shopping list.

The use of alternative formats, discount/warehouse food stores and warehouse club stores, continues to decline. This year 21 percent of consumers said they shop at warehouse club stores less frequently than they did a year ago.

Irradiated Foods

About four in 10 shoppers (38 percent)

continue to regard irradiated foods as a "serious hazard," but a significant percentage said they would buy such products if they were available: 11 percent are "very likely" and another 25 percent are "somewhat likely."

Men have the most positive outlook on irradiated foods, with 48 percent saying that they would be likely to purchase irradiated food. Other demographic groups in which at least 40 percent expressed such interest:

- Consumers aged 18-24 (41 percent).
- Shoppers from households with incomes of \$35,001 - \$50,000 (42 percent).
- Those living in the West (40 percent).

—FMI

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Record

Record	Period
Accident/Illness Records (OSHA Forms 100, 101, 200)	Five years from end of year recorded
Applications or Resumes	One year
Associate Reimbursement Records	Six years
Disciplinary Records	One year
Exit Interviews	Six years
Fringe Benefit Itemization	Three years
Garnishment Records	Three years
Hours Worked Records	Three years
Immigration Reform & Control (I-9's)	Three years or one year after termination, whichever is later
Income Placement Payments	Four years
Job Advertisements	One year
Job Descriptions	Two years
Job Evaluations	Two years
Medical Records (Exclusive of insurance records)	Duration of employment plus thirty years
Occupational Exposure (Medical records)	Thirty years
SARA Records (MSDS information)	Thirty years
Payroll Records	Six years
Pension Plan Records	Six years
Pre-employment (Physical examination)	Duration of employment plus thirty years
Productivity Data	Two years
Tax Withholding Records	Four years
Wage Assignment Records	Three years
Welfare Records	Six years
Youth Employment (Work permit)	Termination of employment
Time Record	One year

—HRDA

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- Great Rates
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- Great Landlord
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For more information



810-557-9600
Ask for Joe

Snowflake Ball

The Associated Food Dealers 78th Annual Trade Dinner is on January 20, 1995 at Penna's.

GLEANERS COMMUNITY FOOD BANK

Help Feed the Hungry



Please use this coupon to **HELP FEED THE HUNGRY**. GLEANERS COMMUNITY FOOD BANK will use your donation to buy the case(s) of food you select and distribute them **FREE** to over 200 member soup kitchens, church pantries, emergency shelters, and other feeding agencies.

CUT COUPON HERE

Please Check (X) the Cases of Food You Wish to Donate

	COST	PRODUCT	# ITEMS
()	\$ 9.10	Beech Nut Baby Food	24
()	\$ 23.52	Campbell's Chicken Soup	48
()	\$ 14.88	Castleberry Beef Stew	12
()	\$ 69.84	Country Club Canned Ham	12
()	\$ 10.44	Hormel Chili w/Beans	12
()	\$ 18.00	Kroger Peanut Butter	12
()	\$ 15.50	Kroger Pork & Beans	48
()	\$ 11.00	Minute Maid Fruit Juice	24
()	\$ 15.75	Quaker MultiGrain Oats	9
()	\$ 20.44	Ragu Spaghetti Sauce	12
()	\$ 12.00	Rice-a-Roni	12
()	\$ 10.00	San Giorgio Pasta	20
()	\$ 25.42	SMA Infant Formula	12
()	\$ 35.20	Star Kist Tuna	48
()	\$ 15.00	Sunshine Krispy Crackers	12
()	\$306.09	One case of each (15)	317

GLEANERS thanks the food companies in this list for their involvement in our continued efforts to **HELP FEED THE HUNGRY**. 26456

Enclosed is my check for \$_____ for _____ cases of food for the hungry from Gleaners Community Food Bank. My contribution qualifies for a federal tax deduction and a State of Michigan (homeless/food bank cash contribution) tax credit.

Make check to: **GLEANERS Community Food Bank**
Mail with coupon to: 2131 Beaufait, Detroit, MI 48207

Name _____
Address _____
City _____ State _____ Zip _____

For more information call Gleaners at (313) 923-2552

6/18/93

Public Relations for the retailer

Producing radio commercials

Ideas to make yours clear and cost effective

By Michele MacWilliams
President, Metro Media Associates,
Inc.



Radio ads can run the gambit; from a very straightforward commercial with a single announcer's voice, to a major Hollywood-type production using singers, orchestras and celebrities. Price tags for these elaborate commercials can be a pretty penny. However, there are ways that the retailer can produce quality commercials at a reasonable price.

Before we get into costs, let's discuss the components of a good commercial. Air waves are jammed with businesses like yours competing to get their messages across to potential customers. Making your ad stand out from the crowd can be confusing and frustrating, but it doesn't have to be. Begin by following these basic steps:

1. Always make sure you mention your company's name at least twice, once in the beginning and then at the end of the commercial.
2. Give your location. Add directions if your business is difficult to find. Sometimes a phone number is helpful, but I've found that few people stop what they are doing to

write down a phone number.

3. Keep your commercial simple and to the point. Use the easiest and fewest words you can to describe what you are advertising. Remember that a 30-, or even a 60-second spot goes pretty fast. Flowery adjectives and adverbs just take up precious time.
4. Don't try to advertise too many things in one spot. Customers get confused if you clutter your ad with seven sales items, two additional services, your location and your phone number. Instead try to stick to one basic theme.
5. If you decide to write the commercial yourself, type it in upper case and double-space.

Keeping these things in mind, let's move on to production costs. Most radio stations will write and produce a commercial for you at no charge—if you purchase an ad schedule on their station. Quality will vary from station to station, but most make an honest effort to satisfy their customers. The major drawback with having a station produce your spot is that you usually cannot use it on any other station. If you decide to advertise on three or four different stations, your commercial will sound different every time.

For under a thousand dollars, an ad agency can produce a simple radio spot that can be played on the stations you choose. Should you decide to add a jingle or original song to your commercial, expect to pay a few thou-

sand extra. Advertising agency fees vary widely. It pays to shop around.

Because radio ad production can be a costly adventure, it also pays to treat it as a long-term investment. One simple way to do this is to produce a commercial you can live with for a long time.

Radio air time is sold in 10-, 30- and 60-second segments. Instead of producing just one commercial, it is wise to create a couple of versions in different lengths. Studio time to produce them each singly would be much greater and more expensive than if they are all done at once.

One way to make your ad last through various changes and specials you may want to advertise is to create a generic commercial that people will associate with your business. It should describe the virtues of your establishment and give your location. You may want to include a jingle that will catch the listener's ear and make your ad stand out from others. Then

include some blank air time to fill with whatever specials you are currently offering.

This blank time is called either a "donut" or a "tag," depending on where it falls in the body of the commercial. A donut is blank air time the middle of the spot, a tag is blank time at the end. This time is left so that whenever you run a special or have a different message to give, the spot can be changed to suit your needs. Best of all, radio stations are glad to add and change your tag or donut at no charge.

Radio advertising can be a valuable tool for the retailer. If used properly and consistently, it can be creative and exciting. Best of all, it can be produced and targeted to appeal to precisely the customers you want to attract, making it very cost effective.

Michele MacWilliams is president of Metro Media Associates, Inc., the public relations agency of the AFD.

Equal access to justice

Many companies complain about the legal costs of having to defend themselves against baseless claims brought against their firm by federal regulatory agencies. If this have been the case at your company, you may be able to recover some of the costs through the Equal Access to Justice Act (EAJA).

EAJA prevents the use of government resources in baseless suits. It also provides that in any civil action, if the U.S. Government is a party to the suit and loses, the other party can seek to recover legal fees unless some other statute specifically provides otherwise.

—BBB

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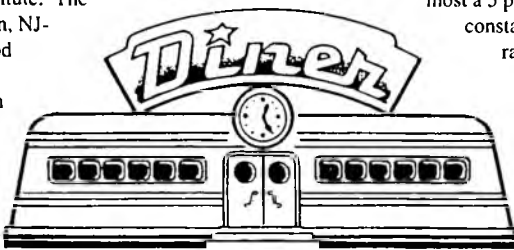
(810) 960-3737

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

Growth in eating out sales predicted for 1994

Sales at the nation's commercial eating and drinking places last year recorded their best performance since 1990, with additional growth forecast for 1994, reports The

Food Institute. The Fair Lawn, NJ-based food trade information and research association reports that sales totals



\$212.7 billion in 1993, 5.4 percent above 1992, based on preliminary Census Bureau estimates. The rate of sales increase was well above that of the prior two years (2.5 percent in 1992; 3.1 percent in 1991).

Overall industry performance posted a solid turnaround in 1993, as inflation-adjusted eating and drinking place sales, as estimated by The Food

Institute, grew by about 3.6 percent, well above the 1 percent rate estimated for 1992. Most of the increase came in the last three quarters of the year as sales grew at almost a 5 percent

constant-dollar rate, rebounding from the 0.7 percent decline of the first quarter. Much of

the growth was in the limited-menu sector, where a "real" 6.1 percent growth was recorded. The full-menu sector posted the best "real" gain since 1990, with a 2.7 percent increase.

The Food Institute's annual industry study, "Food Retailing Review," projects commercial eating and drinking place sales in 1994 at \$223-\$234

billion. This is based on continued economic growth, projected menu price increases in the 2 percent to 4 percent range, and inflation-adjusted growth of 3 percent to 6 percent. The 1994 edition review eating-out industry sales and performance over the past decade, and reports on a wide variety of industry trends. Highlighted in the study are consumer expenditure patterns detailing the

growth of food spending away from home. A special analysis that looks at consumer food spending at home and away, by key household demographic groups, including various income and age groups, and for households of various size and composition. In addition to the restaurant industry, the study reports on performance and trends in the retail grocery industry.

—FI

Nutrition Labeling and Education Act information

Below are some questions that might have been on your mind now that the August 8 compliance date for the Nutrition Labeling and Education Act has passed.

Q: As a retailer, what do I currently need to do in my produce department?

A: The minimum that you should be doing is displaying a poster containing nutrition information on the top 40 produce items. You can continue to use your old nutrition posters from the 1992 fall retail compliance check. Also remember that, by law, retailers can comply with FDA by posting a sign, or by making the nutrition information readily available in brochure, notebook, or leaflet form in close proximity to the foods.

To be as up-to-date as possible, you can begin displaying new posters that PMA will have available in late September. The new posters will have the data that FDA is proposing for fruits and vegetables. Although PMA's new posters will likely be changed by FDA's final regulations, these posters will be consistent in format with the labels on foods throughout the rest of the store, unlike the old posters. PMA does not expect final regulations for at least a year,

so the new posters would be good for some time.

Q: What is FDA doing now, now that it is past August 8?

A: FDA is working on a two-part survey of retail grocers to determine nutrition labeling compliance of all foods in the store. The first part was scheduled near the August 8 deadline; a follow-up is expected after several months. FDA realizes that it cannot act against products at retail that were not in compliance by August 8 because they may have been labeled and distributed to retailers before that date. The survey, however, will give FDA a place to start so that they'll know where they need to work back through the food chain.

Q: What would FDA do to me if I, by chance, haven't done the labeling they require?

A: FDA has a variety of options. The agency can seize your product; it can initiate civil or criminal penalties; or, as in the majority of cases when a company has misbranded a product without customer deception, a warning letter is written asking what your company intends to do to come into compliance with the law.

—PMA Freshline



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.

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29377 Hoover Road
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1-800-451-5918



How can this one baby do so much for your store?

Because behind the Gerber Baby are over 600 Gerber Sales Professionals dedicated to helping you improve the performance of your baby aisle.

Only your Gerber Sales Representative...

- offers a full line of foods, formula, clothing, and care products for infants and children,
- provides computerized space management services for your entire baby aisle,
- uses store-level computerized sales information to help you optimize your baby aisle sales, and
- can provide you with the latest research and trends in the baby category.



"Entrepreneurism Today: Risks and Rewards"

N.G.A.'s Annual Convention featuring America's Supermarket Showcase '95



February 1-4, 1995



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Grocers at N.G.A.'s Annual Convention and America's Supermarket Showcase '95 make the winner's choice to **DISCOVER AND IMPLEMENT** new technologies, distribution efficiencies, store formats, service departments and innovative merchandising concepts!



Interact with **400 exhibits** showcasing the latest products and services at **America's Supermarket Showcase '95!** See what's new and best in products, food service and sales ideas for expanded market share! Plus, you may win **\$50,000** in major prizes, cash and gifts.



Benefit from **four solid days of education**, including **over 30 workshops and general sessions**, and preview today's key retail technologies.



Explore the most innovative advertising and merchandising breakthroughs to achieve record sales growth, and check out the winners of N.G.A.'s **Excellence in Advertising and Excellence in Merchandising!**



Experience exciting Las Vegas! Enjoy three nights of top entertainment you can only get in Las Vegas!

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"Entrepreneurism Today: Risks and Rewards"

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Las Vegas, Nevada

America's
Supermarket
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YES!

Rush me more information on the convention.

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Company _____

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State/Zip _____

Telephone (_____) _____ Fax (_____) _____

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for more
information



A.F.D., 18470 W. 10 Mile Rd.
Southfield, MI 48075
(810) 557-9600



Send this completed form
to A.F.D.'s FAX line
(810) 557-9610

Sweeping changes made to unemployment insurance law

by F. Robert Edwards
Director, Michigan Employment
Security Commission

Michigan is about to streamline the way in which unemployment claims are established, while also substantially reducing the amount of paperwork employers have to deal with.

Governor John Engler has signed into law the most sweeping changes to Michigan's unemployment insurance (UI) laws in more than a decade.

Starting in 1997, Michigan will end its use of weekly wage information to establish unemployment claims and instead will join 48 other states in using a wage record system that relies on quarterly information.

Currently, Michigan and New York are the only states that request weekly wage information from employers every time a claim for jobless benefits is filed.

The advantages to wage record are numerous.

- Michigan employers will face about one million less MESC forms annually requesting wage information.

- Errors and potential fraud in the unemployment system will be reduced, saving Michigan's UI trust fund millions of dollars annually.

- Laid off workers will know immediately upon filing their claim how much they may be entitled to in jobless benefits.

- The federal government will provide funding to cover Michigan's conversion costs, which are estimated at as much as \$14.8 million.

- The state will save about \$1.6 million annually, which the Michigan Department of Social Services (MDSS) now pays for quarterly wage information MESC collects from employers. MDSS uses the data to detect potential welfare fraud.

The conversion to wage record does not change the total amount of unemployment taxes collected or benefits paid, although individual employers and claimants may see some change in their taxes or benefits.

It will take about two and a half years to prepare for the conversion to wage record. All of MESC's UI operating forms will need to be

changed along with UI computer programs and public education materials.

To help employers understand how the new system will operate, MESC will launch a wage record public education program in mid-1996.

Illegal liquor crosses our border

The Liquor Control Commission (LCC) recently expressed concern that the amount of liquor being illegally imported into Michigan from bordering states has increased dramatically. LCC Chairwoman Maxine Perry said that two investigators have been assigned to border patrol duties and an audit will reveal unauthorized purchases. Some of these illegal shipments are being sold to retailers for resale.

AFD advises all retailers to beware! It is illegal to purchase liquor for resale from anyone other than the Michigan Liquor Control Commission.



HEALTH CARE REFORM IS COMING. ARE YOU PREPARED?

A MESSAGE TO MICHIGAN'S SMALL BUSINESSES:

IF YOU'RE A BLUE CROSS BLUE SHIELD OF MICHIGAN CUSTOMER, YOU'RE PREPARED FOR REFORM.

We cover thousands of small businesses. And we're doing everything we can to make change easier for all of them. In fact, when you look at how we already do business, the proposed federal reforms may not seem so overwhelming.

Washington wants states to stop insurance companies from cutting people off or refusing them coverage because they're sick. Our job has always been to extend benefits to more people.

There's a lot of talk about managed health care. We already cover

Michigan with the Blue Care HMO Network and a large and growing PPO. And our Traditional plans have so many managed care features, they're hardly traditional any more.

Washington wants to lower administrative costs by switching from paper claims, which are expensive to process, to electronic claims, which are cheaper. Sixty percent of our claims are already electronic, and we're encouraging more physicians to switch from paper claims every day.

Financially, we're strong. Our reserves are solid, and we're among the strongest Blues plans in the country.

IF YOU'RE NOT A BLUES CUSTOMER, THIS IS A GOOD TIME TO BECOME ONE.

All told, we cover 4.3 million people

and expect to continue playing a major role in health care under a reformed system.

We saw change coming and we prepared for it. That's the kind of value you get only as a Blues customer.

For more information about options from Blue Cross Blue Shield and Blue Care Network of Michigan, call your local independent insurance agent or a Blue Cross Blue Shield sales representative.

"Think of the Blues as
a safe harbor when
change blows in."



Richard E. Whitmer,
President and CEO

AMERICA'S HEALTH SECURITY CARD.

Call your independent insurance agent
or Judy Mansur at
Associated Food Dealers: 557-9600




Blue Cross
Blue Shield
of Michigan

79th Annual Trade Dinner
Presented By: The Associated Food Dealers of Michigan



Snowflake Ball



The Associated Food Dealers of Michigan
cordially invites you to attend our 79th Annual Trade Dinner
January 20, 1995 at Penna's of Sterling Heights



Join Over 1,000 Industry Leaders:



cocktails & hors d'oeuvres



professional pianist

sumptuous five course gourmet meal

*Dancing In A
Winter Wonderland*

The Contours - "Shaking 'em Down"

free caricatures & free photographs

free valet parking (optional)

formal attire preferred



Tickets are \$700 per table of 10 or \$160 per couple; please call
Danielle MacDonald, AFD Special Events Director, to reserve
your seat at the Snowflake Ball at (810) 557-9600.

Corporate buy-sell agreements and the small business owner

Many small businesses owe their continued success to the combined skills of two or more owner-shareholders. But when one of those owner-shareholders dies, becomes disabled, retires or otherwise leaves the company, it is imperative that the transfer of his or her ownership interest is carried out in a way that protects the business and its remaining owners.

Properly drafted, buy-sell agreements can do just that. The following is a summary description on how they work:

Types of buy-sell agreements

- **Redemption Agreement.** This type of agreement binds both the shareholders and the corporation. Upon the death of a shareholder, or if a shareholder wishes to sell his interest in the corporation, the corporation is bound to purchase the stock. The agreement need not be drawn to force the corporation to purchase the stock, but can merely give the corporation the right of first refusal.
- **Cross-purchase agreement.** This type of agreement binds the shareholders to purchase each other's shares upon death or other disposition of stock. This agreement can be drawn to force the purchase of the stock or merely to give the other shareholders the right of first refusal.
- **Hybrid agreement.** This agreement combines the elements of a redemption agreement and a cross-purchase agreement.

Need for a buy-sell agreement

It guarantees a market for the sale of stock and fixes the value for estate tax purposes (Section 20.2031-2 (h) of the Treasury Regulations) if:

- The agreement was in existence at the time of death.
- The agreement was binding upon lifetime transfers as well as transfers taking place upon death; and
- The agreement represented a bona fide business arrangement and was not merely a device to pass the descendant's shares to the natural objects of his bounty for less than an adequate and full consideration in money or money's worth.

Elements of a buy-sell agreement

Redemption versus cross-purchase.

In a redemption agreement, corporate funds are used to purchase the stock. If funded by insurance, the funds expended for insurance premiums would not be deductible, and the insurance proceeds would not represent taxable income to the corpora-

tion. The remaining shareholders would own a larger portion of the corporation but would not receive any increase in the cost basis of their stock.

In a cross purchase agreement, each individual shareholder must purchase the stock from the selling shareholder or from the deceased shareholder's estate. His own funds must be used, and if funded by insurance, such insurance premiums must be paid for with after-tax dollars. The main advantage of a cross-purchase agreement is that the surviving share-

holders get a stepped-up basis in that portion of the stock that was purchased.

Establishing a purchase price.

The purchase price used in the agreement can be established by the following methods:

Fixed dollar price for the stock.
This merely sets a price for the stock and does not reflect fluctuations in the market value of the corporation's assets.

Fixed dollar price, subject to an annual review. This sets a price for

the stock, which is reviewed annually to reflect changes in the corporation's assets.

Book value at a specific date (i.e. date of death). This method may call for only the book value, or the book value increased to reflect the fair market value of marketable securities and/or real estate.

See Small Business
page 41.

PLEVALEAN

Pleva's Original 91% Lean Ground Beef
Ingredients: Beef, Cherries, Oat Bran, Oat Fiber, Salt & Spices



**All the Taste
Without the Fat**

**PLEVALEAN®
FACTS:**

- 91% Lean Beef
- Very Tasty
- Moist, Juicy Burger
- Seals Itself When Cooked
- Higher Cooking Yield
- All Natural Ingredients

- 50% Less Fat Than Regular Burger
- 9% More Protein Than Regular Burger
- 35% Fewer Calories Than Regular Burger
- Source of Fruit and Fiber
- Less Filling
- Less Clean Up Time



Nutrition Facts

Serving Size 1 Patty (113.4g/4 oz.)
Servings Per Container 8

Amount Per Serving	Uncooked	Cooked
Calories	163	160
Calories from Fat	67	72
% Daily Value*		
Total Fat 8g, 8g	12%	13%
Saturated Fat 4g, 4g	12%	13%
Cholesterol 61mg, 50mg	20%	17%
Sodium 348mg, 250mg	15%	11%
Total Carbohydrate 5g, 4g	2%	2%
Dietary Fiber 5g, 5g	21%	20%
Sugars 0		
Protein 19g, 17g	31%	28%
Vitamin A	0mg	0mg
Vitamin C	9mg	9mg
Calcium	8mg	13mg
Iron	3mg	4mg
*Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.		
	Calories	2,000
Total Fat	Less than	65g
Sat. Fat	Less than	20g
Cholesterol	Less than	300mg
Sodium	Less than	2,400mg
Total Carbohydrate		300g
Dietary Fiber		25g
Protein		20g
Calories per gram		
Fat 9 • Carbohydrate 4 • Protein 4		

Compliment your favorite recipes with Plevalean
instead of regular ground beef.*

Winner of Michigan's New Product Award

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TEL. (616) 228-5000 FAX (616) 228-7052

SYSCO Item #2452365 40 lb. Case — 8/5 lb. Pkgs.

Supermarket sales growth stalled at two percent

Total supermarket sales rose just 2% in 1993 to \$292 billion—slightly less than the 2.3 increase recorded in 1992, according to *Progressive Grocer's 1994 Supermarket Sales Manual*. Of the 32 food categories examined by PG, 25 posted increases greater than the entire supermarket.

Soup ranked first in growth with sales of \$2.7 billion (up 6.4%), largely due to a proliferation of new products. Health was the driving factor in increased sales as ConAgra's

Healthy Choice and Campbell's *Healthy Request* lines were joined by Progresso's extensions of its *Healthy Classics* line.

Breakfast food sales grew 5.9% from 1992 to \$9.7 billion, marking its second consecutive year of rapid growth. Ready-to-eat cereals, which constitute 75+% of the category, increased 5.6 %, according to Information Resources Inc. That trend could slow in 1994 however, as major branded marketers have announced

they will cut back sharply on promotional offers, including coupons, this year.

Growth was again evident in baby food, up 5.1% to \$2.6 billion. This gain was driven by increased sales of baby formula which account for some three-quarters of this category.

When given \$100 to spend on groceries, most shoppers spent almost half (\$49.51) for perishables—up just 15 cents from 1992, according to *Progressive Grocer*. Of the balance,

\$10.73 would be spent on non-edible groceries such as pet food, plastic, film, foil, paper, household supplies and tobacco products; \$9.09 would be allocated for beverages; \$9.36, (miscellaneous groceries such as baby foods, baking needs and sauces); \$5.77 (snack foods); \$5.39 (main courses & entrees); \$4.05 (general merchandise); \$3.97 (health & beauty aids) and \$2.13 would be spent on unclassified items.

Progressive Grocer's 1994 Supermarket Sales Manual (July) provides detailed accounts of supermarket performance. To obtain a copy of the July issue, contact: *Progressive Grocer*, 263 Tresser Boulevard, Stamford, CT 06091; telephone: (203) 325-3500. The cost is \$9 per copy.

PLAN THE "GREAT ESCAPE" TO

MARSH RIDGE

GREAT FUN! MYSTERY! GOLF! GREAT FOOD!

MURDER AT THE MARSH



- 2 nights lodging in a luxurious single jacuzzi suite
- Friday night dessert reception
- 2 full breakfasts
- Extravagant Saturday night dinner
- Over \$1,000 in prizes for crime solvers

Per Person Double Occupancy **\$179⁰⁰**

Golf Mecca of the Midwest



Discover Gaylord's "Little" Resort where the concept of upscale is redefined, not by size but with friendly personable service, exquisitely appointed suites, meticulous greenskeeping and great food.

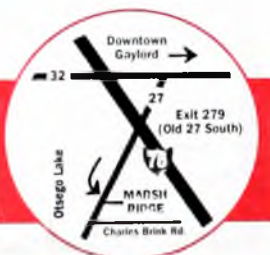
*Per Person Daily Double Occupancy Sunday through Thursday, Golf, Lodging, Breakfast and Dinner **\$109⁰⁰***

"Marsh Ridge feels right."

—Rick Sylvain, Travel Editor, Detroit Free Press

MARSH RIDGE

GAYLORD, MICHIGAN
1-800-743-PLAY



People

Michigan Sugar Co. introduces familiar faces in different places

Michigan Sugar Company announced the return of Robert K. Corrigan, and the transfer of Myron R. Porter.

Corrigan is an agriculturalist who worked for Michigan Sugar Company in the Carrollton area for 1986 through 1990. Recently, he returned to Michigan Sugar Company as an agriculturalist for the Breckenridge and Sanford area. He will provide technical support to the growers.

Porter is now assistant chief engineer at the company's Carrollton sugar facility. He joined the company in 1992 as chief pilot. His 32 years of experience in mechanical maintenance enabled him to qualify for engineering work in Carrollton.



The market for Gourmet/Specialty foods 1993

New study by Packaged Facts shows the market is being driven by an increasing demand for new and different ethnic specialties.

The market for gourmet/specialty foods grew 6% in 1993 to reach sales of \$29.4 billion, according to a new study by Packaged Facts, the New York-based research company. This marked the second consecutive year of 6% growth — not too shabby for an upscale category in the midst of economic hard times, but quite a let-down for a market that saw double-digit growth throughout the last decade.

However, Packaged Facts is not expecting that the economy will ease profoundly in the near future. It nonetheless predicts that in the worst case scenario, with a jobless and wobbly recovery, the gourmet/specialty

foods market will still grow between 6% and 7% per year through 1998, when sales will reach \$40.8 billion.

Ten years ago, restaurant trade industry surveys showed that 18-to-34-year-olds were the prime consumers of ethnic cuisine's. Now that this group is ages 28 to 44, they are reaching their prime earning years, and that interest in ethnic food has translated into an interest in gourmet ethnic cuisine.

Interestingly, the increasing demand for gourmet food has not been matched by a corresponding surge of interest in cooking. In fact, surveys by the Roper Organization show that the number of Americans who cook as a hobby has declined in recent years, falling from 42% in 1982 to 36% today.

Over 250 pages in length, plus appendices, **THE GOURMET/SPECIALTY FOODS MARKET** contains

special focus sections on the products, the market, the marketers, retail and distribution, and the consumer. Also included in the study are market and growth statistics, and examples of storyboards and tearsheets. Information about **THE GOURMET/SPECIALTY FOODS MARKET**, which can be obtained from Packaged Facts, Inc., 581 Avenue of the Americas, New York, NY 10011.

Small Business

from page 39.

The price determined by a qualified appraiser.

The price determined by a formula. The formula can reflect capitalized earnings based upon an agreed multiple, or another type of formula upon which the shareholders may agree.

Required purchaser merely a right of first refusal. The agreement may call for any of the following:

- Shareholders must sell and the corporation (or the remaining shareholders) must buy.
- Shareholders have an option to sell and the corporation (or the remaining shareholders) must buy.
- The corporation or the remaining shareholders have an option to purchase and if exercised, the shareholder must sell.
- The agreement may merely give the corporation or the remaining shareholders the right of first refusal.

Developing a buy-sell agreement for your company is a complex task that should not be undertaken without the assistance of your corporate attorney and other professional advisors.

However, the more you know about these agreements, and the options that are available to you, the better you will be able to work with your advisors in developing one.

—Better Business Bureau

DCHA REWARD PROGRAM PAYS!

\$2,000 REWARD



AFD Members Receive Rewards From DCHA Poster Program

The Detroit Clearing House Association's Bank Robbery Reward program with the Associated Food Dealers of Michigan is already a success. In the last year, four posters have been mailed to over 1000 Detroit area stores. Two AFD members received rewards of \$200 when a store patron called the police and identified a bank robber. Be sure you post the DCHA poster when you receive it. You may qualify for a reward — and you'll help get criminals off the street.



DCHA Members Banks
Comerica Bank
Fidelity Bank, Birmingham
First of America Bank
Southeast Michigan
First State Bank of East Detroit

Huntington Banks of Michigan
Madison National Bank
Metrobank
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

SUPPORT THESE AFD SUPPLIER MEMBERS

BAKERIES

Ackroyd's Scotch Bakery & Sausage	(313) 532-1181
Archway Cookies	(616) 962-6205
Awrey Bakeries, Inc.	(313) 522-1100
Continental Baking	(313) 591-4132
Dolly Madison Bakery	(419) 691-3113
Koepfing Bakeries, Inc.	(313) 967-2020
Ovenfresh	(313) 255-4437
S & M Biscuit Distributing	(313) 893-4747
Schafer Bakery	294-9166
Sunshine/Salerno	352-4343
Taystee Bakeries	476-0201

BANKS:

Comerica Bank	370-5204
First Federal of Michigan	(313) 965-1400
First of America—S.E.M.	399-5501
Greenfield Mortgage Co.	(313) 274-8555
Madison National Bank	548-2900
Michigan National Bank	1-800-225-5662
N.B.D., N.A.	(313) 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
Bellino Quality Beverages, Inc.	(313) 946-6300
Brooks Beverage Mgt., Inc.	(616) 393-5800
Cadillac Coffee	(313) 369-9020
Canadian Arctic Beverage	(416) 676-0201
Canandaigua Wine Co.	(313) 379-3644
Central Distributors	(313) 946-6250
Coca-Cola Bottlers of Mich.	478-2212
Consolidated Wine & Spirits	772-9479
Coors Brewing Co.	(313) 451-1499
Don Lee Distributing, Inc.	(313) 584-7100
E & J Gallo Winery	643-0611
Eastown Distributors	(313) 867-6900
Everfresh Beverages	755-9500
Faygo Beverages, Inc.	(313) 925-1600
Frankenmuth Brewery	(517) 652-6183
General Liquor	(313) 868-5100
General Wine	(313) 867-0521
Great Lakes Beverage	(313) 865-3900
Heublein	(313) 594-8951
Hiram Walker & Sons, Inc.	626-0575
House of Seagram	262-1375
Hubert Distributors, Inc.	858-2340
J. Lewis Cooper Co.	(313) 835-6400
L. & L. Wine World	588-9200
Lotts Distributors	(313) 336-9522
Miller Brewing Company	(414) 259-9444
Mohawk Distilled Products	1-800-247-2982
Mr. Pure Juices	(313) 379-3000
Nestle Beverages	380-3640
Oak Distributing Company	674-3171
Pabst Brewing Co.	887-2087
Paddington Corp.	(313) 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) 932-2468
Serv-U-Matic Corporation	528-0694
Seven-Up of Detroit	(313) 937-3500
Siroh Brewery Company	(313) 446-2000
Sunlike Juice Ltd.	(416) 297-1140
Tetley Tea Co.	(216) 331-4062
Thompson Beverage Co.	(313) 439-2404
United Distillers	347-2267
Vintage Wine Co.	294-9390
Viviano Wine Importers, Inc.	(313) 883-1600
Wolpin Company	(313) 933-7150

BROKERS/REPRESENTATIVES:

Acme Food Brokerage	968-0300
Ameri-Con, Inc.	478-8840
Bob Arnold & Associates	646-0578
Denha General Brokers	776-1610
DMAR, Inc.	399-0950
ELC Associates	624-5133
Hanson Paso Assoc.	354-5339
J.B. Novak & Associates	752-6453
James K. Tamakian Company	424-8500
Marks & Goergens	354-1600
McMahon & McDonald, Inc.	477-7182
Northland Marketing	353-0222
Paul Inman Associates	626-8300
Pfeister Company	(313) 591-1900
Stark & Company	851-5700
Treppo	546-3661
UBC Huettner	296-3000
VIP Food Brokers International	(313) 885-6156

CANDY & TOBACCO:

M & M Mars	363-9231
Shern's Candies	(517) 756-3691
Wolverine Cigar Company	(313) 554-2033

CATERING/HALLS:

Country House Catering	(517) 627-2244
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Emerald Food Service	546-2700
Gourmet House, Inc.	771-0300
Karen's Cafe 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
St. Mary's Cultural Center	(313) 421-9220
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
Bemea Food Service	1-800-688-9478
Borden Ice Cream	(313) 871-1900
Dairy Products of Michigan	552-9666
Golden Valley Dairy	399-3120
London's Farm Dairy	984-5111
McDonald Dairy Co.	(517) 652-9347
Melody Farms Dairy Company	(313) 525-0000
Milk-O-Mat	(313) 864-0550
Pointe Dairy	589-7700
Siroh's Ice Cream	(313) 568-5106
Superior Dairy Inc.	656-1523
Tom Davis & Sons Dairy	399-6300

EGGS & POULTRY:

Linwood Egg Company	524-9550
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FISH & SEAFOOD:

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

FRESH PRODUCE:

Aunt Mid Produce Co.	(313) 843-0840
Detroit Produce Terminal	(313) 841-8700
Sunnyside Produce	(313) 259-8947
Vitale Terminal Sales	(313) 843-4120

ICE PRODUCTS:

America's Ice, Inc.	(313) 491-9540
Great Lakes Ice	774-9200
Midwest Ice	(313) 868-8800
Union Ice	(313) 537-0600

INSECT CONTROL:

Pest Elimination Products	296-2427
Rose Extermination (Bio-Serv)	(313) 588-1005

INSURANCE:

Alphamerica Insurance Agency	263-1158
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
Kanter Associates	357-2424
K.A. Tappan & Assoc., Ltd.	473-0011
Frank McBride Jr., Inc.	445-2300
Miko & Assoc.	776-0851
Mitzel Agency	773-8600
Monroe-George Agency	489-9480
Murray, Benson, Recchia	(313) 831-6562
North Pointe Insurance	358-1171
Rocky Husaynu & Associates	557-6259
Security First Insurance	1-800-530-9225
SelectCare	637-5391
Simmer & Company	776-4036
Joel Weingarden	(313) 453-3636

MANUFACTURERS:

Amato Foods	(313) 295-3337
Bill Mar Foods	1-800-654-3650
Brown & Williamson	350-3391
Eden Foods	(517) 456-7424
Groeb Farms	(517) 467-7609
Home Style Foods, Inc.	(313) 874-3250
Jaeggi Hillsdale Country Cheese	(517) 368-5990
Kalil Enterprises, Inc.	(313) 527-7240
Key West Soda Life Preserver	(305) 296-0005
Kraft General Foods	(313) 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	(313) 921-2500
Singer Extract Laboratory	(313) 345-5880
Strauss Brothers Co.	(313) 832-1600
Tony's Pizza Service	634-0606
R.J. Reynolds	398-6390

MEAT PRODUCERS/PACKERS:

General Provision, Inc.	(313) 393-1900
E.W. Grobbel Sons, Inc.	(313) 567-8000
Hartig Meats	(313) 832-2080
Hillshire Farms & Kahn's	778-3276
Hygrade Food Products	(313) 464-2400

Kowalski Sausage Company	(313) 873-8200
LKL Packing, Inc.	(313) 833-1590
Metro Packing	(313) 894-4369
Oscar Mayer & Company	488-3000
Pelkie Meat Processing	(906) 353-7479
Smith Meat Packing, Inc.	(313) 458-9530
Strauss Brothers Co.	(313) 832-1600
Peet Packing Co.	(517) 845-3021
Swift-Eckrich	(313) 458-9530
Thom Apple Valley	552-0700
Winter Sausage Mfg., Inc.	777-9080
Wolverine Packing Company	(313) 568-1900

MEDIA:

Arab & Chaldean TV-62 Show	352-1343
C&G Publishing, Inc.	756-8800
Daily Tribune	541-3000
Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
Detroit Newspaper Agency	(313) 222-2512
Gannett National Newspapers	357-7910
Macomb Daily	296-0800
Michigan Chronicle	(313) 963-5522
The Beverage Journal	(313) 454-4540
WDIV-TV4	(313) 222-0643
WJBK-TV2	557-2000
WWJ-AM/WJOL-FM	(313) 222-2636
WWW-AM/FM	(313) 259-4323

NON-FOOD DISTRIBUTORS:

Albion Vending	(517) 629-3204
Gibraltar National Corporation	(313) 491-3500
Items Galore, Inc.	774-4800
Ludington News Company, Inc.	(313) 925-7600
McKesson Service Merch.	1-800-462-1908

POTATO CHIPS/NUTS/SNACKS:

Better Made Potato Chips	(313) 925-4774
Frito-Lay, Inc.	1-800-24FRITO
Goin' Nuts	437-9831
Harbour Foods, Ltd.	333-3014
Kar Nut Products Company	541-7870
Niklas Distributors (Cabana)	(313) 571-2447
Variety Foods, Inc.	268-4900
Vitner Snacks	(313) 365-5555

PROMOTION/ADVERTISING:

Advo System	(313) 425-8190
Insignia Systems	(612) 930-8200
Intro-Marketing	540-5000
J.K. Kidd & Co.	647-6061
J.R. Marketing-Promotions	296-2246
JDA Associates	(313) 393-7835
News Printing	349-6130
PJM Graphics	(313) 535-6400
Safeguard Business Systems	548-0260
Stanley's Advertising & Dist.	(313) 961-7177
Stephen's Nu-Ad, Inc.	777-6823
T.J. Graphics	547-7474

SERVICES:

A-1 Building Maint. Services, Inc.	647-4630
Akram Namou, C.P.A.	557-9030
American Express	312-587-0701
American Mailers	(313) 842-0000
Ameritech Pay Phone Services	1-800-441-1409
Bellanca, Beattie, DeLisle	(313) 964-4200
Cellular One	590-1200
Central Alarm Signal	(313) 864-8900
Checkpoint Systems	1-800-257-5540
CIGNA Financial Advisors	827-4400
C&J Parking Lot Sweeping, Inc.	759-3668
Community Commercial Realty Ltd.	569-4240
Detroit Edison Company	(313) 237-9225
Eco-Rite, Inc.	683-2063
Edward A. Shuttle, P.C.	288-2080
Follmer, Rudzewicz & Co., CPA	355-1040
Food Industry Financial Network	1-800-554-3675
Garmo & Co., CPA	737-9933
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
Law Offices-Garmo & Garmo	552-0500
Michael McKernan CPA	(313) 459-1323
Menczer & Urcheck P.C., CPA	356-1620
Metro Media Associates	625-0070
Michigan Bell	221-7310
Midwest Autotel	960-3737
Multi-Gard/Audio Alert	(313) 562-2850
Paul Meyer Real Estate One	(313) 341-4522
REA Marketing	(517) 386-9666
Frank Smith's Red Carpet Keim	645-5800
Peter Ragesas, Attorney/CPA	(313) 961-8400
Sarafa Realty	851-5704
SDIS Inventory	(313) 526-4200
Thomas P. Soltys, CPA	(616) 698-8855
Southfield Funeral Home	569-8080
Statewide Financial Services	932-8680
Thomas P. Soltys, CPA	(616) 698-8855
Telecheck Michigan, Inc.	354-5000
Travelers Express Co.	1-800-328-5678
Vend-A-Matic	585-7700

Whitey's Concessions	(313) 278-5207
Worldwide Financial Services	647-1199
Wolverine Real Estate Services	353-7800

STORE SUPPLIES/EQUIPMENT:

All-American Cash Register	(313) 561-4141
Ameri-Copy	1-800-888-1683
Belmont Paper & Bag Supply	(313) 491-6550
Bollin Label Systems	1-800-882-5104
Brehm Broaster Sales	(517) 427-5858
Brinkman Safe	739-1880
DCI Food Equipment	(313) 369-1666
First National Pallet Rental	(313) 469-2211
Hobart Corporation	(313) 697-7060
MMI Distributing	(313) 582-4040
Michigan Bale Tie Company	(313) 925-1921
Midwest Butcher & Deli Supply	689-2255
Refrigeration Engineering, Inc.	(616) 453-2441
Sales Control Systems	356-0700
TRM Copy Centers	(503) 231-0230

WHOLESALE/FOOD DISTRIBUTORS:

All-Star Foods	669-0240
Bremer Sugar	(616) 772-9100
Cabana Foods	(313) 834-0800
Capistar, Inc.	(517) 699-3625
Capital Distributors	(313) 369-2137
Central Foods	(313) 933-2600
Detroit Warehouse Co.	(313) 491-1500
EBY-Brown, Co.	1-800-532-9276
Eppo Foods, Inc.	857-4040
Family Packing Distributors	644-5353
Foodland Distributors	(313) 523-2100
Garden Foods	(313) 584-2800
Gourmet International, Inc.	1-800-875-5557
Great Lakes Home Food Service	(517) 835-6785
H & O Distributors	(313) 493-0011
I & K Distributing	(313) 491-5930
J.F. Walker	(517) 787-9880
Jerusalem Foods	(313) 538-1511
Kehe Food Distributors	1-800-888-4681
Kramer Food Company	585-8141
Lipari Foods	469-0131
Dean French, Inc.	544-1740
McInerney-Miller Bros.	(313) 833-8666
Midwest Wholesale Foods	744-2200
Miesel/Sysco Food Service	(313) 397-7990
Mucky Duck Mustard Co.	683-5750
Norquick Distributing Co.	(313) 522-1000
Northwest Food Co. of Michigan	(313) 368-2500
Rich Plan of Michigan	293-0900
Robert D. Arnold & Assoc.	635-8411
S. Abraham & Sons	754-0220
Sackett Ranch	(517) 762-5049
Sandler-Stone Co.	674-1100
Scot Lad Foods, Inc.	(419) 228-3141
Sherwood Foods Distributors	(313) 366-3100
State Fair Wholesale	(313) 891-4629
State Wholesale Grocers	(313) 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
Treppo Imports	546-3661
Value Wholesale	(313) 862-6900
Weeks Food Corp.	727-3535
World Wide Financial Services	647-1190
Yosilanti Food Co-op	(313) 483-1520



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FOR YOUR SUPPORT OF**



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SUITE 133
WESTERVILLE OH 43081
(614) 899-1331

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KENTWOOD MI 49512
(616) 554-5300

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WESTERVILLE OH 43081
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