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

SEPTEMBER 1994

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Coming next month! Made in Michigan Special Edition

To celebrate harvest time in Michigan, the Food and Beverage Report will focus on Made-in-Michigan products in the October issue. For additional information and advertising rates, call Ray Amyot at (810) 557-9600 or (800) 66-66-AFD.

Legislative Update

USDA increases penalties for food stamp fraud

The USDA has implemented a new rule which is retroactive to October 1, 1993. This rule increases the penalties for trafficking in benefit redemption instruments (food stamps). Civil penalties can now reach up to \$40,000 for all violations occurring during a single investigation. The previous law was that no individual or organization could be fined more than \$40,000 over a two-year period.

More Updates page 19.

AFD wins major "Bottle Bill" victory

Retailers and the government to receive tens of millions of dollars annually

In August a State of Michigan Court of Appeals panel unanimously ruled that Michigan beer and soft drink bottlers and manufacturers are no longer entitled to

keep the cash from unclaimed bottle and can deposits. Instead, this money will now go to the Michigan Unclaimed Bottle Fund for specified environmental clean-up purposes and to retail stores which must collect and pay the deposits as well as handle, sort, store

In 1976, Michigan passed legislation commonly known as the "Bottle Bill," requiring that all carbonated soft drinks and beer must be sold in containers that carry a minimum deposit. At the time the law was passed, no mention was given to the ownership of unredeemed deposits. In addition, the legislation failed to provide a handling fee to retailers. Because consumers do not return all containers for refund, these unredeemed deposits began to accumulate. Bottlers, manufac-

and return the bottles and cans.

In 1989, AFD was a key player in convincing the legislature to pass a bill requiring bottlers, manufacturers and distributors to turn over the money to the State and retailers. A suit was brought by the Michigan Soft Drink Association against the Department of Treasury challenging the constitutionality of the law.

turers and distributors kept this

money

The AFD intervened in the suit, arguing that unclaimed deposits on returnable containers were not the property of the bot-

tlers and distributors. AFD pointed to similar legislation in Maine and Massachusetts which had been upheld by courts in those states. The Michigan Court

definition to those states. The winningan court size states, excellent size states, and the size states are states and the size states are states as the size states are states are states as the size states are states are states are states as the size states are states as the

of Appeals agreed.

According to the 1989 amendment and the court's ruling, if a distributor's or manufacturer's total annual deposits exceed the total annual value of refunds, the excess must be sent to the Department of Treasury for deposit in a revolving fund. The Treasury Department will disburse 75 percent to the Michigan Unclaimed Bottle Fund for environmental purposes and specified 25 percent be paid to retailers, based upon the percentage of returnable con-

tainers they handle.

"This is a major victory for Michigan consumers, retailers and for the environment," says Joe Sarafa, executive director of

the AFD. "For the past 18 years retail stores have gone to great expense and effort to help clean up the state. They collect, store, sort and return soft drink and beer bottles and cans and for their effort they have received nothing. This

legislation and the Court decision enable retailers to recoup some of their expenses and at the same time further environmental causes."

According to the court documents filed and industry projections, Sarafa estimates that the total cash received for unclaimed bottles and cans will be in the tens of millions of dollars annually.

There is no word yet on whether the plaintiffs in the action intend to appeal the decision.

AFD board elections slated for December

It is once again time to begin the process of choosing our new AFD board of directors for 1995. Any voting member of the association may be nominated to sit on our board.

In order to be eligible, you must be a member in good standing for no less than the prior 12 months and you must be nominated in writing no later than October 14, 1994. All nominations require the support of 25 other members in good standing or a majority vote by the nominating committee. If you are a retail member, you must seek a retail position on the board. If you are a general member, you must be nominated to stand for election for a general director's vacancy.

In addition, the AFD will accept nominations for regional directors' positions for regions 1 and 2. Call the AFD for boundaries

Please send your nominations with supporting signatures to the AFD Nominating Committee, 18470 West Ten Mile Road, Southfield, Michigan 48075.

Our board of directors sets the policies by which the AFD is governed. We urge all AFD members to get involved by nominating candidates you feel will devote their time and talent to represent the food industry with professionalism and integration.

Please call the AFD if you have questions.

A great day for golf!

(L. to R.) Ai Seychel, Keith Tipper, Jim Hawkins and Joe Daniels pose on a green during the AFD Annual Scholarship Golf Outing. A record 288 golfers enjoyed the sunny weather and the chance to mix with fellow AFD members on the courses at Fox Hills and Golden Fox in Plymouth.

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Executive Director's Report

Food Retailers object to "Non-Sale of Tobacco to Minors" Campaign

By Joseph D. Sarafa AFD Executive Director

On August 9, the Detroit Urban League kicked off its "Non-Sale of Tobacco to Minors" campaign with a media event at their Detroit office. The event included the release of the Youth To-



bacco Act Study and the public burial of tobacco products.

We knew that the media would attend the event because the Urban League offered a "visual" for TV and photos (the burial of the cigarettes).

The AFD does not condone cigarette

smoking by minors. It is against the law and we encourage retailers to enforce this strictly. To help you, our offices offer complimentary stickers and pamphlets for display in your store. The AFD commends Detroit's Urban League for its efforts to dissuade our youth from smoking, however, we objected to their method.

I contend that the Urban League's program concentrates on the sale of cigarettes to minors, which places undue burden on the retailers and does not cut to the core of the problem. By drawing attention to the retailer's role, the Urban League is attempting to treat the symptoms instead of curing the illness, which must be addressed by heightened educational awareness, better parental supervision, teaching adolescents how to deal with peer pressure and strict penalties for minors who attempt to purchase cigarettes.

Because the AFD objected to this campaign, we felt we had to speak out on behalf of our members. We issued our own news release, objecting to the Urban Leagues attack on retailers. The press picked it up and we successfully got our opinion added to the news stories. The public must realize that the retailer is not the person who should be held totally responsible for tobacco use by minors.

Cigarettes are readily available to our

youth. They get them out of vending machines, from their parents' stock and from older friends. To place the responsibility of stopping our youth from smoking on our retailers is inappropriate and ineffective.

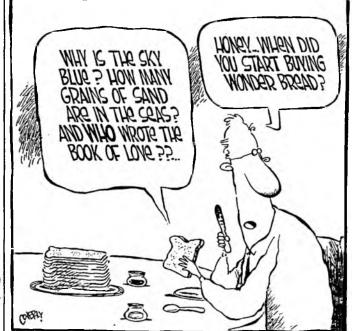
Currently there is no disincentive for minors to buy cigarettes. If they are caught trying to buy them, all the retailer can do is turn them away. The kids just go on to the next store and try again. The AFD believes that if our youth were to face the risk of a penalty for attempting to buy cigarettes, they would be less likely to try.

AFD scores numerous victories in Primary Elections

The AFD contributed to the campaigns of 64 candidates including many non-incumbents in the House and Senate during the August primaries. These candidates all are supporters of business and particularly of the issues that affect our industry. Of those, we are pleased to say that 61 won their seats, for a 95.3 percent success rate. This bodes well for AFD's future with Michigan's legislature. With the help and support of AFD's members, we made our voice heard!

The Grocery Zone

By David Coverly



Statement of Ownership

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Insurance: What do I have and is it enough?

By Anthony J. Bellanca of Bellanca, Beattie and DeLisle Attorneys for the AFD

The whole complex question of insurance cannot be covered adequately in an article such as the following. We intend only to alert you to a few very basic facts, which may prompt you to investigate the matter.

There is no substitute for a qualified insurance agent on whom you can rely to give you the proper advice concerning what coverages you should have and how much. You should also consult with your attorney regarding the liability aspects of your business to determine what other measures may be taken to protect your business and its growth.

This article may also direct your attention to your homeowners insurance policy on your residence. Many of the same comments made here concerning business properties also apply to your home.

Frequently, business owners do not

review their actual insurance policies until some calamity strikes or loss occurs or they get sued. This is a tragic mistake and the fact is that most people do not take the trouble to review their insurance coverages at all. let alone on an annual basis. There are many reasons why everyone should keep a constant watch on their insurance coverages and have them reviewed with a qualified insurance agent each year. Business owners who rent their premises from landlords often find themselves without insurance in the event of fire, theft or other casualty because they assume, incorrectly, that the landlord's fire insurance policy will protect their contents. They learn too late that they are not insured or that they are not adequately insured.

All insurance policies are not alike. They have numerous definitions, exclusions, and deletions in the fine print which serve to expand or limit coverages and these clauses are not

uniform between policies. Frequently definitions of coverages can also be different from policy to policy and from year to year within the same insurance company. It is, therefore, extremely important that when you seek to insure against a potential loss, that you know exactly how to define the loss.

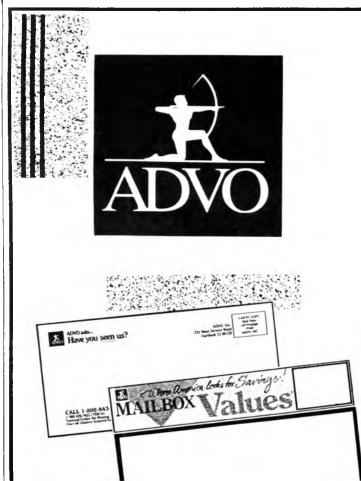
If you own a building, the policy should be reviewed annually to make sure that you are adequately covered. You must also take into consideration improvements and additions to the building that you have made since the last insurance review to make sure that they are also covered. The cost of repairing or replacing a building changes dramatically from year to year. While your insurance may be adequate at the outset, over a period of time replacement costs may far exceed the amount of insurance which you carry.

Policies are available which will guarantee the replacement of the building

irrespective of the cost of repair or replacement. This must be considere and reviewed from time to time. The next category of insurance cover age to which you should be sensitive, whether you own the building or are tenant, is contents, inventory and business interruption insurance. Remember that in some insurance policies the interior contents may only be covered for an amount which is a per centage of the building's value. Theft and employee dishonesty are other insurance areas that require re-

Finally, and most important from your attorney's perspective, is liability coverage for injury to persons or property of business invitees or licensees on your premises. Lawsuits filed against business operators have resulted in ever-increasing verdicts and awards on new or expanded theo

See Insurance page 21.



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Shopping for a solution to the cart corral/equal access dilemma

A suit in Washington against ten supermarkets again raises the question of how market operators can provide equal access to persons in wheelchairs while also preventing the theft of shopping carts.

The average shopping cart costs \$100. The average supermarket has perhaps 100 carts. That's \$10,000an investment that some supermarket owners go to great lengths to protect. A common solution is to erect "corrals" or "security bollards," vertical posts spaced too narrowly for shopping carts to pass through. Such a corral not only keeps shopping carts from being stolen but it keeps them out of parking lots, where they dent cars and occupy parking spaces. Shopping carts in parking lots also are a nuisance to collect and return to the store, where the process begins all

shopping carts,

ADA regulations

provide no specifications on corrals

That approach may have worked in the past, but Americans with Disabilities Act regulations state that "[a]ny device used to prevent the removal of shopping carts from store premises shall not prevent access or egress of people in wheelchairs." (ADA Accessibility Guidelines 7.4)

Regulations further state that an "alternate entry that is equally convenient to that provided for the ambulatory populace is acceptable."

Some supermarkets have increased the distance between the vertical poles so that wheelchairs can pass through while at the same time installing gates with locks to keep shopping carts in. Persons with disabilities generally must alert store personnel to unlock the gate upon entry and exit.

Disability-rights attorneys insist that such arrangements are insufficient

"If you have to wait for a store employee to unlock something, you don't have free and equal access," said Paul Rein, an attorney who sued a Berkeley, Calif., supermarket that allegedly said they would try to have an employee watch for disabled persons in wheelchairs and go out and open another gate for them.

Rein said the notion of blocking access to save shopping carts is "particularly offensive." Rein's suit against the Safeway supermarket has been settled, with terms remaining confidential. How did the market solve the corral problem? It removed

that would be acceptable-and those the barriers two days after being served with the comthat wouldn't be. Edie Meleski, a spokesplaint, Rein said. woman for the Washing-While many suton-based Food Marketpermarkets and retail stores have ing Institute, urges managed to figure people with disabiliout a way to ties to negotiate with a supermarmaintain access ket owner before and retain their

gation.
"That's what we encourage," said

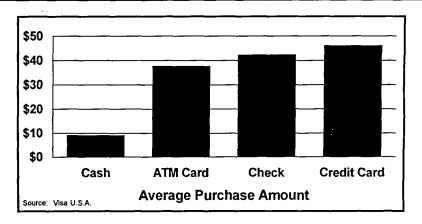
resorting to liti-

Meleski, whose organization represents some 19,000 retail food stores, most in the U.S. "In some cases the markets may have been willing to settle but a suit was filed anyway."

Meleski said the institute, in cooperation with the Department of Justice, last year produced a 150-page ADA Compliance Manual for Supermarkets. The manual makes these

See Equal Access page 21.

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.

Congratulations Scholarship Winners!



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Sponsor: Steve Walkerwicz, House of Seagram Scholarship Winner: Jason Najor

OED



Sponsor: Lana Kenaya, Ludington News Scholarship Winner: Alexander Rakovitis

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?	111 0
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
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Letters of thanks from some of the 1994 scholarship recipients

"Thank you General Wine & Liquor Company for sponsoring my scholarship. I qualified for the scholarship because my father is a member of the AFD."

Anthony Hesano

"Dear Kroger Co., please be assured that I will put the scholarship fund to the best possible use, which is starting my undergraduate studies in the account curriculum at Eastern Michigan University with the goal of a degree in accounting and a subsequent career as a Certified Public Accountant,"

Denise Adamson

"I am truly honored to be the recipient of the award from Ameritech Pay Phones and I think it is wonderful to know that hard work and determination are rewarded by your company." Randall Meisner

"It is nice to know that Cellular One has taken the time to give back to our youth and assist them in furthering their educational endeavors." Nicole Mallory

"Thanks in no small part to R.M.Gilligan, by the end of the next seven years, I plan on having become a new medical doctor of a new millennium."
Mervet Nafso

"Dear Faygo, it was a pleasure to meet you at the scholarship banquet; thank you for your support." Janette Torrico

"I will be using The Pfeister Company scholarship award to pay for most of my books and lab fees this semester and it is greatly appreciated."

Ann Bragunier

"I was very excitied to win the Canandaigua Wine Company scholarship." Angela Gabbara

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Sponsor: Dennis Bitman, Core Source Scholarship Winner: Javon Brooks



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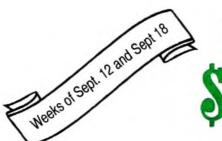
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What's Happening At The Michigan Lottery?

The Year of the Instant Game

By Jim Kipp Acting Lottery Commissioner

The Michigan Lottery could call this "The Year of the Instant Game."

The Michigan Lottery introduced several exciting new products this year that completely changed the Lottery's menu of instant games for



players. The marketing strategy worked effectively-instant game sales skyrocketed to levels not seen in Michigan before.

In fact, sales for instant games year to date are up 48 percent over last yearwhich represents over \$100 million in additional sales. Instant game sales now account for approximately 32 percent of Lottery sales overall and continue to grow.

The Lottery's future is in the sale of instant games. Last fall and this spring, the Michigan Lottery unveiled two new kinds of instant games, "Wild Time" and "Bingo," that were completely different from any other scratch-off tickets sold in Michigan before. This new product line introduced players to a brand new style of instant game play. It started a new trend in Lottery games and kicked off a great opportunity for retailers to increase overall sales and Lottery commissions.

The new product line has been very successful. Lottery retailers just set a new record for the highest weekly instant game sales to date. The record instant game sales week, set with the introduction of "Bingo" last spring, was recently shattered. Instant game sales for the week ending July 25, when the lottery introduced "Wild Time II," amounted to \$12.652 million. Players have responded enthusiastically to these games because they're fun to play, they're a great value and the games have lots of winners.

In addition, thanks to retailers, statewide instant ticket sales were at an all time high during the recent "Earn More in '94-Instantly" retailer incentive promotion. Last year for the contest period the Lottery sold \$83 million in instant tickets. This year's sales were \$138 million for an increase of \$55 million, 66 percent more than last year.

The Lottery can attribute the increase in both volume and product share of instant tickets to four major factors: the multiple game strategy, the \$2 instant game ticket, a change in retailer approach to selling instant games, and increased awareness and interest of players.

The Lottery offers players the chance to play lots of different kinds of instant game with many play styles and prize structures-at least two new games each month. We are very excited about now being able to offer our instant game players more choices, more chances and more fun. We're also excited about the opportunity this new market creates for retailers to increase sales, commissions and store traffic.

In September, the Michigan Lottery will introduce two new instant games, "Fortune Teller" and "Super Tic Tac Toe." The odds of winning a prize in each of these games are 1-in-6.

Players will get the chance to win up to \$5,000 in the new "Fortune Teller" game, which goes on sale September 5. If a player matches any of "your numbers" to the "lucky number," they win the prize shown below the winning number(s). Players can win up to five times on the "Fortune Teller" instant game ticket.

Players could win up to \$3,000 in the new "Super Tic Tac Toe" game, which goes on sale September 19. If a player gets three like symbols in any row, column or diagonal, they win the prize shown

The Michigan Lottery will also feature a special Daily 3 game promotion

called "Bonus Nights" this September. Two nights a week from September 5 through October 1, the Lottery will pay 20 percent bonus on Daily 3 straight bets, During the Bonus Nights promotion, a \$500 winner will receive \$600 (\$100 bonus), a \$333 winner will receive \$383 (\$50 bonus), and a \$291 winner will receive \$341 (\$50 bonus). This four-week promotion is designed to build daily game sales and product awareness.

On a final note, the exciting "Michigan Lotto Sweet 16 Giveaway" second-chance promotion comes to a close this month. In the "Sweet 16 Giveaway," which began June 26, the Lottery gave away 16 new automobiles. The exciting cars that were given away included two of each of the following: Ford Probe, Oldsmobile Achieva, Dodge Shadow, Jeep Grand Cherokee, Ford Mustang CPE, Pontiac Grand Am, Buick Skylark, and Ford Mustang Convertible.

The Michigan Lottery truly offers a whole family of games, something for everyone. Virtually every day of the week Lottery players can choose from a variety of games, all with different ways to win great prizes ranging from thousands to millions of dollars.

Thanks to Michigan's Lottery retailers for helping to make this "The Year of the Instant Game."

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OCTOBER

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> Send in your advertising and editorial copy today. However, editorial copy must reach AFD by September 15. We reserve the right to edit submitted material to fit space

available.

The Food & Beverage Report offers you virtual total market coverage of the

food industry in Michigan with circulation at 11,000+ and readership at 25,000+* Our distribution includes the retail food trade including major food stores, independent food stores, party stores, manufacturers, wholesalers and distributors.

LET CUSTOMERS KNOW YOU SUPPORT AND PROMOTE MICHIGAN-MADE PRODUCTS

THE **FOOD & BEVERAGE** REPORT

will focus on Made-In-Michigan **Products** in the upcoming October Issue... **RESERVE SPACE**

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Crime Alert



Supermarket receives major OSHA fine

Alleged OSHA violations recently cost one supermarket in excess of \$60,000. Here is a breakdown of heir violations and the fines attached: The stockroom was cluttered, posing trip hazards. \$2,000

·Walkway in front of the store was cluttered and blocked with carts. \$1,500

No emergency action plan for employees.

\$2,000

No lockout/tagout program and other violations while operating a baler. \$2,500

Failure to have trained first aid responders at the store where there was no physician, hospital or clinic in near proximity to the store. \$2,000

Exposed employees not trained in accordance to OSHA's Bloodborne Pathogens Standard. Failure to provide first aid supplies. \$2,000

Fire extinguisher blocked. \$2,000

Employees not trained to operate fire extinguishers.

\$2,000

Product storage in the stockroom was unsafe, stacked 8 feet high and not interlocked.

\$2,500

Trash compactor was not properly guarded, exposing employees to risk of amputation and crushing injuries.

\$3,500

Improper use of extension cords, i.e., used in place of permanent wiring. \$2,000

Electric service, feeder and branch circuits were not properly marked, located or arranged so the purpose was evident.

\$2,000

Electrical panel boxes blocked. \$2,000

Emergency exits were locked or fastened, preventing free escape in the event of emergency. Doors were latched with a steel bar and padlock. (It is important to note that the previous employer was cited twice previously for this violation [1974 and 1979]). Passageways and exit doors were blocked with shopping carts and trash containers. \$35,000

OSHA Annual Summary of Occupational Injuries and Illnesses was not posted as required during the month of February. \$1,000

The OSHA Log of Injuries and Illnesses was not certified as true and correct for three years previous.

\$1,000

As you can see, it is extremely important to comply with OSHA's regulations. Violations can cost you dearly in fines and worse yet-could lead to injuries of your employees or customers. If you have compliance questions, call the AFD at (810) 557-9600.

Calendar

Midwest Wholesale Foods Food Show Burton Manor, Livonia, Michigan

September 18-20 Supermarket Foodservice Conference

Rochester, New York

October 2-5 Retail Store Development Conference

Atlanta, Georgia

Consumer Affairs Conference October 2-5

San Antonio, Texas

National Frozen Food Convention October 9-12

Orlando, Florida

1994 Food Industry Productivity Conference October 23-26

Memphis, Tennessee

Ready to serve you in 1994!

September 13

Midwest Wholesale Foods, Inc.

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

- •Convenient Mid-Michigan Distribution Center
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Come One, Come All!! All Are Welcome To Attend Midwest Wholesale Foods, Inc.'s 1st Food Show Just For You Tuesday, September 13, 1994 • 12 Noon to 8:00 p.m.

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Services

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- Candy & Spices
- Store Supplies Complete variety
- •Private Label Retail sensitive, private/packer label program
- Cigarettes & Tobacco
- •Health & Beauty and
- ·General Merchandise
- Speciality Food Program





MIDWEST WHOLESALE FOODS, INC. 3301 South Dort Highway P.O. Box 1810 Flint, Michigan 48501-1810

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

Attillate ... Michoest Foo

AFD On The Scene



Marsha Tyrrell (right) and son Bret Allan own and operate The Winery Goose Deli in Harbor Springs.



Members of the AFD Board of Directors meet with the Michigan Liquor Control Commissioners and key staff to discuss items of importance to AFD members.



When driving U.S. 31 to Petoskey stop by and visit AFD member JoAnn Pruss of Parti Mart.

Waxed produce sign revisions

Here is the revised waxed produce sign as required by the FDA.

For the sign to be prominent and conspicuous to your customers, the required text, which includes the list of fruits and vegetables, must be 1/4" high. When adding other fruits and vegetables to your sign, these must also be 1/4" high.

Produce Waxed for Freshness

These fruits and vegetables have been coated with food-grade vegetable-, petroleum-, beeswax-, and/or lac-resin-based wax or resin to maintain freshness.

NECTARINES RUTABAGAS **APPLES SQUASH AVOCADOS ORANGES PAPAYAS SWEET POTATOES BELL PEPPERS TOMATOES PARSNIPS** CHILI PEPPERS **TURNIPS CITRUS PEACHES CUCUMBERS PEARS**

PINEAPPLES

PLUMS

No fruits or vegetables have been coated with animal-based wax.

National Grocers Association, 1875 Samuel Morse Drive, Reston, Virginia 22090-5317 - (703) 437-530



Jay Jonna works with his father Yousif at Wine Depot in Warren.



Nick Haddad and family get ready to open a hot food section at Wyoming and Six Market



Saad Kashat keeps the door open for customers at Winthrop & Six Market.

EGGPLANTS

MELONS

AFD On The Scene



Ghadir and Wasam Yaldo offer a very good wine selection at Green Apple Food Ctr.



Yes! AFD even has restaurant members. Hu-Nan Restaurant of Petoskey uses AFD's workers' comp. program.



Customers love the excellent meat quality sold by Larry Kinaia and his sister Sarena at Fairway Foods.



Toski-Sands Party Store in Petoskey has an excellent selection of snacks, food and beverages. Owner Dennis Keiser is pictured.

COMPLETE VIDEO QUAD SYSTEM, INCLUDES JVC 24 HOUR VIDEO RECORDER. INSTALLATION & TAX INCLUDED!

James Karoub, AFD lobbyist, dies at 65

Northville resident and powerful Michigan lobbyist James Karoub died July 23 in his home after a long battle with cancer. He was 65.

Karoub, a state representative (D-Highland Park) from 1962-68, founded the first professional, multi-client lobbying firm, Karoub Associates in 1968.

Some of the many clients Karoub represented included the Associated Food Dealers of Michigan, Michigan Automobile Dealers Association, Michigan Savings and Loan League and the Detroit Ti-

In addition to his prestigious lobbying firm, Karoub served as a catalyst in race track legislation for the past 20 years. He was chief executive officer for the Michigan Racing Association and served on several boards of directors for race tracks.

"He was extremely influential in Lansing and also a very good friend to our industry," said AFD Executive Director, Joe Sarafa. "We will all miss him dearly."

· The family sugggests memorials be sent to Children's Hospital of Michigan, 3901 Beaubien Boulevard, Detroit MI 48201, or the National Kidney Foundation of Michigan, 2350 South Huron Parkway, Ann Arbor MI 48104.





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O 1994 CENTRAL ALARM SIGNAL, INC.

Products

If you can't see it, you can't steal it

by Shannon Swanson Taylor

Acts of vandalism, sabotage and loss of products could not be prevented until now. In the past, no alarm or device could actually prevent a loss. But now a product is available that actually does prevent



these problems—it's the MultiGard Fog Machine.

This new anti-theft device, offered by MultiGard Security Systems, Inc. of Dearborn Heights, works together with an existing alarm system to assure the security of your premises and possessions. "We saw the Fog Machine in Europe where it was very successful in both the home and the business," said Lou Csordas, Vice President, Marketing of MultiGard.

"Normally when someone breaks into a business or home, the thief knows that by the time the police respond in 10 minutes or so, he has about five minutes to take what he wants and get out," Csordas said.

The fog machine produces such a quantity of impenetrable non-toxic fog within a few seconds that a burglar will be fogbound and completely disoriented. The fog spreads so fast and is so thick that prospective loot is hidden and absolutely safe. When the machine is activated, the protected space is filled rapidly and fleeing is nearly impossible if the burglar is surprised inside.

Csordas also said that the thief will become frightened by the fog before he even enters because he won't know if it's poisonous or if it is smoke from a fire inside.

There are many benefits to having

the fog machine. There are fewer losses, less damage and a much greater sense of

security in your home or business. There are even special MultiGard Fog Machine alarm decals which come with each system to deter would-be thieves.

The fog is produced from a patented mixture which primarily consists of distilled water. It is nontoxic and harmless and leaves behind minimal or even no residue.

"There is little residue so there won't be any harm or danger to food products," Csordas said.

The fog leaves no traces and with thorough ventilation, will soon lift, without any damage.

"If there is no open door, fan, or any type of ventilation, it will take a couple of hours for the fog to dissipate," Csordas said. "But with good ventilation, it will take five minutes to blow it out of there."

The fog machine's small size allows much latitude in placement as long as the nozzle is clear of any obstruction. Its fluid contents are enough for four activations in the prescribed space, although refill is recommended after each activation and Csordas said the customer can service the machine himself.

Brad Keller, a retired Ford Motors employee, began the MultiGard company in 1970 when he retired. He was looking for a retirement business and had somebody come in and set up a security system in his home which made him feel better that his wife and children were safe.

MultiGard employees approximately 78 people ranging from installation and service technicians, system design engineers, customer service representatives, sales, and central station computer specialists.

MultiGard has a state of the art monitoring station which provides protection to homes and businesses 24 hours a day and computer specialists respond instantly to all police, fire, and security emergencies.

"Almost 50% of our business is commercial," Csordas said. "We have customers ranging from party stores to the Palace of Auburn Hills."

Other services that MultiGard offer besides the fog machine include: burglar alarms, telephone line security, closed-circuit TV, fire alarms, home automation, Bose music and sound, central vacuum and free security surveys.

Csordas said the company philosophy is "One of growth while maintaining outstanding customer service."

For more information regarding

MultiGard and the Mul tiGard Fog Machine, the phone number is (313) 562-2850 or toll free (800 756-0330, th fax number in

(313) 562-1894 and the address is P.O. Box 906, Dearborn Heights, M 48127-0906.

Franco-American® salutes America's cool-cat with national introduction of Garfield Ravioli

Never one to cat nap, Franco-American® Pasta has expanded its line of Garfield canned pasta, featur ing the popular Garfield comic cat character, to include a Ravioli variety.

Garfield Ravioli is plump ravioli



containin tomatoes, beef, enriched pasta and real cheddar cheese. It is available nationally in two sizes:

a 15-ounce can and a 26-ounce "family size" can.

Garfield Ravioli follows the successful introduction last fall of Garfield PizzaOs and Garfield PizzaOs with Beef Patties.

In explaining why ravioli was selected as the next entry in the Garfield line, Vince Melchiorre, Marketing Manager, Franco-American Pasta, said, "Ravioli consumption is rising quickly, and kids are big consumers of canned ravioli. This trend combined with the popularity of Garfield makes for a winning combination."

The Garfield character was created in 1978 by cartoonist Jim Davis. Today, it is one of the most widely syndicated comic strips appearing in more than 2,400 newspapers. The popular feline also appears in a top-rated Saturday morning program on CBS.

Like all other Franco-American kids' pastas, Garfield Ravioli contains no MSG.

Campbell Soup Company, based in Camden, New Jersey, is the make of Franco-American products.



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

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

Golden Dental Plans 29377 Hoover Road Warren, Michigan 48093

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Legislative Update

OSHA to implement new training regulations for Forklift Operators

The Occupational Safety and health Administration has announced that it will propose a new regulation in the fall regarding training for fork-lift operators.

It appears that OSHA will allow employers some discretion in how they train operators. However, the training must be "hands on" instead of by videotape or lecture instruction. in addition, OSHA has expressed concerns over indoor pollution caused by the forklifts.

Changes in WIC ahead

Proposed changes in the WIC reguations are expected early in 1995. The regulations will address vendor (retailer) relationships in the following ways: it will establish a minimum authorization process for vendor selection, establish minimum training standards and provide uniform periods of sanction. It will also more clearly differentiate between fraud and human error.

The retail food industry strongly believes that the retailer is an important part of the partnership between the state, federal agency and the WIC recipient, and should have input into policy development.

The National Grocers Association/ state association task force will continue to work with federal, regional and state WIC officials with a goal of making the program more "user friendly" for all parties.

A key victory on PACA reform

On June 9, 1994, the House Appropriations Committee added language to the Agriculture Appropriations bills for fiscal year 1995 that would have given the Secretary of Agriculture discretionary authority to increase PACA license fees. NGA, FMI and NAWGA quickly rallied in opposition to this action and grocers nationwide called members of Congress in protest. Our action resulted in the introduction of legislation by Representative Kika de la Garza (D-TX), H.R. 4581, which would fund the PACA expenses.

Centsible Super Saver "Sweeps" into Michigan

On the weeks of September 12th and 19th, Paul Inman Associates will present it's 16th annual Centsible Super Saver Sweepstakes program.

Over 100 million money saving coupons on national brand products will be delivered by a full color insert in 50 major newspapers and R.O.P. ads in over 30 metro and suburban papers.

A saturation radio blitz with 1,000 sixty second spots will deliver the Centsible Super Saver Sweepstakes message to over 65% of the state's households. A \$20,000 sweepstakes with high consumer appeal rounds

News Notes

For years the Centsible Super Saver Sweepstakes has helped customers save money on their favorite national brands and has introduced new products to them. By supporting Centsible Super Saver, the retailers have increased sales and profits during this period.

Powers Distributing awarded new brands

Powers Distributing Company, Inc., was recently awarded several new brands by four different suppliers.

In August, Powers became the ex-

clusive distributor of Heineken and Amstel brands for all Oakland and Macomb counties. The new brands are imported by Van Munching and Company of New York and are the top selling imported beer and top selling imported Light beer respectively in the U.S.

Additionally, Powers Distributing also became the exclusive distributor for Corona, by Barton Beers.

Rounding out the new product lines for Powers Distributing Company, Inc., are Foster's Lager, the popular selling import from Australia and all Guinness Company brands including Bass Ale, Harp, Guinness and Moosehead. The company will distribute and market these brands in Oakland county.



DCI appoints Collins to newly created position

Remo Antoniolli, President and CEO of DCI Food Equipment, Inc., of Detroit and Grand Rapids, recently announced the appointment of Walter J. Collins to the newly created position of corporate director of sales.

Collins brings an extensive background in the business and food equipment industry.

He was President and CEO of



Electronic Management Systems. Royal Oak, Mich.; Collins Business Machines, Bradenton, Florida; and Cash Register Exchange, Sarasota, Florida.

Collins also served as sales manager at Savin Copiers, Troy, Mich. and also at Goodremonts Copier Company, Toledo, Ohio.



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. Whitm





Michigan **Sugar Company** turns sweet beets into college cash

Michigan Sugar Company announced the 1994 winner of the Albert Flegenheimer Scholarship. Scott M. Reithel, Unionville, will receive \$2,500 for tuition at the college of his choice, Oakland University. He plans to study computer science and would like to apply his skills in the field of agriculture.

The son of David and Kathleen Reithel, Scott grew up on his family's farm where sugarbeets were raised. He earned some money for college by hoeing fields. Through F.F.A. and 4-H he gained leadership skills which he used in other areas of his high school activities.

The Albert Flegenheimer Scholarship is awarded annually to a graduating Michigan senior who plans to pursue a career in agriculture and has grown sugarbeets through 4-H or F.F.A. It is awarded by Michigan Sugar Company.

Letters

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 or 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

AMERICA'S HEALTH SECURITY CARD

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

Equal Access from page 5.

points about supermarket entrances: Entrances play a vital role in forming a customer's first impression of a store. A high degree of accessibility integrated into the overall entrance design conveys to customers with disabilities that their husiness is welcome.

- In new construction, at least 50 percent-and preferably allpublic entrances to a supermarket should be accessible to everyone, without requiring people to use out-of-the-way, visually and functionally separated ramps or stairs.
- Alternate entry to the store "is not as preferable as providing an accessible approach to the entrances that all customers can use.
- There are security bollard systems that prevent cart theft and still allow people using wheelchairs to pass. These systems sometimes require retrofitting of shopping CRITIS.

The institute's manual does not provide design specifications for accessible shopping cart corrals. California, however, which in many ways has accessibility laws even stronger the ADA's, offers these regulations on supermarket entrances. They may be useful in states that lack spetific regulations:

- Each entrance/exit must be accessible.
- Openings must be 32 inches wide and unobstructed.
- Gates must open in the direction of travel and be unlocked during business hours. Gates must not operate an alarm, and cannot require more than 5 pounds/foot to operate.
- A level area is required on both sides: 44 inches on each side of the opening and at least 48 inches in width.
- Where a gate is utilized, level area on both sides shall be a minimum of 60 inches in width and extend a minimum of 60 inches.
- When a gate is used, the hottom of the gate shall be within 3 inches of the surface.
- Path of travel should be designed to prevent harners, including vehicles, from obstructing ingress and egress.
- Posts, rails and turnitiles shall allow a 32-inch-wide unobstructed path of travel.

Insurance

from page 4.

ries of liability. You may also wish to consider "umbrella" coverage which is secondary insurance that can be purchased to protect you from verdicts which may be so high that they will cause you financial ruin. Another reason why all your coverages should be reviewed periodically is that sometimes when you first purchase your insurance, company will quote a lower rate in order to get your

business. After a period of time, the annual rate for the insurance rises to a point where it becomes far more expensive that it was initially. In changing insurance companies, you may be able to get a lower and more beneficial rate. A good insurance agent will assist you, if your agent can write policies for several insurance companies, he or she can assist you with the bid process. Otherwise, you may have to change agents to get more competitive rates.

In summary, make sure that you have adequate coverage for your building and contents, including equipment

and inventory. Make sure that you have adequate limits of public liability and property damage insurance. Have these programs and coverages reviewed at least on an annual basis. Have your insurance agent send your insurance coverages out for bids to various insurance companies at least every two years. Keep adequate records of the acquisition of major pieces of equipment and other furniture and furnishings. Keep adequate records of any claims brought against you and secure your premises in the event of a casualty.

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