THE CINDERELLA BALL

The Associated Food Dealers cordially invite you to attend our Annual Trade Dinner on January 21, 1994 at Penna's of Sterling Heights. Formal attire is preferred. Tickets are $150 per couple and $650 per table of ten.

To reserve your tickets please call Danielle at (313) 557-9600.

This enchanted evening begins at 6 p.m. with sumptuous hors d'oeuvres coupled with the melodious sounds of an alluring harpist.

A mouthwatering, palate pleasing gourmet meal will be served at 7:30 p.m. This culinary delight includes cream of broccoli soup and an iceberg lettuce salad topped with Penna's house dressing, followed by Fettuccine Alfredo with homemade pasta to tease your taste buds. The main course speaks for itself - Filet Mignon plus Chicken Brochette with a Piccante Sauce.

Dessert is a special surprise - AFD style!

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

The Cinderella Ball is sponsored by:

Gold Sponsors: Silver Sponsors:
7-UP of Detroit Bacardi Imports
Amstel-Busch Courvoisier
Coca-Cola Faygo Beverages
Pepsi-Cola Frito-Lay

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

Education reform
After months and years of debate on the interlocking

See The 1993 legislative year. Page 36

Inside

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More Turkey Drive Photos Page 18

The Road to Safety
Congress is now addressing the issue of high-risk driving. Page 28

Plan Ahead for Your Company's Survival
Help in determining who will carry the torch when you're gone. Page 30
Value — that's the big idea for consumers in the '90s. It's also a business concept that you deserve and your business needs. Monitor Sugar Company's staff of dedicated service specialists offers you outstanding value with every bag of Big Chief brand sugar.

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

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

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When value really counts, you can count on Monitor Sugar's service specialists. So when you're thinking big, think Big Chief sugars.
EXECUTIVE DIRECTOR'S REPORT

January is a time to plan ahead

by Joe Sarafa, Executive Director

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

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

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

In addition, your AFD membership allows you to save money each year on services you need. Our health care programs offer a variety of choices at very competitive prices. Our programs for American Express Money Orders, Master Card, Visa, pay telephones and worker’s compensation can save you thousands.

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

Video cameras in your store

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

See Executive Director Page 4.

Calendar

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

The Grocery Zone

By David Coverly

SEASONS GREETINGS
Aging population to affect food spending

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

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

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

As for other age groups, the 25-34 age group is currently in decline. The decade started out with 43.1 million people aged 25 to 34. By 1995, there will be 2.3 million fewer in this group. The decline in the 1995-2000 period will be even steeper, with the numbers falling from 40.8 million in 1995, to only 37.4 million at the start of the next century. This descent is projected to continue through 2005, before beginning to rise again.

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

“The ‘greying of the Baby Boom’ is upon us,” Panyko observed, adding: “Predictions based on viewing tomorrow as an extension of today won’t hold up in this period of extraordinary change. The targets continue to shift, and so must the approach to consumer marketing.”
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CoreSource names Duff chief operating officer

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

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

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

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

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

Roche named president of Michigan Sugar Company

The Michigan Sugar Company board of directors, at their Dec. 2 meeting, elected David H. Roche to the position of president and chief operating officer effective Jan. 1, 1994. He was also elected vice president of Savannah Foods & Industries, Inc., Michigan Sugar's parent company. Roche succeeds Ernest Plogenheimer who retired at the end of 1993.


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

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

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

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

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

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

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

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

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

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

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

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

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

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

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CITY ___________________ STATE ___________ ZIP __________
TELEPHONE ____________________
NUMBER OF LOCATIONS __________________

FOOD & BEVERAGE REPORT, JANUARY 1994......7
Orchard Food Center, the fruit of brothers’ labor

by Cristina Cleveland

Last spring, the Yono brothers saw an opportunity they knew they couldn’t pass up. An abandoned building became available in Orchard Lake, so Nabby and Nizar Yono seized the chance and opened a new store this fall, the Orchard Food Center.

Located at 3232 Orchard Lake Road, Nabby Yono believes they have a key location for operating their store. Being close to West Bloomfield, Orchard Lake and Keego Harbor allows them to accommodate a wide range of customers. Million dollar homes on Cass and Orchard Lakes, as well as a trailer park, are all located less than a mile from the store. “We have the best of both worlds in this area because we can cater to consumers at all income levels,” he says. “Having a product mix that different types of customers demand makes it exciting.”

At 22,000 square feet, Yono describes the Orchard Food Center as a full-service, conventional store. He feels the store’s atmosphere is the main thing that sets it apart from large chains. “We offer a personal touch in what we call the ‘old-fashioned way,’” he says. Yono stresses it’s the little things that make the biggest impact such as recognizing customers by their first name and offering service that is second to none.

Orchard Food Center is a full-line grocery store which houses special international and Kosher sections. Prepared foods are also available at the store’s deli where one will find homemade dishes such as chicken, ribs, casseroles, pastas and salads.

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

Formerly an A & P, Orchard Food Center faced extensive remodeling before its September opening. The Yono brothers carefully planned out a teal, orange and burgundy color scheme and incorporated it throughout the store.

Orchard Food Center’s meat department is fully computerized which allows an in-house butcher to place safe-handling instructions on each product. All frozen and cold food coolers in the store were also replaced with a new, efficient refrigeration system.

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

With the opening of Orchard Food Center, the Yono brothers and their staff look forward to a successful year of servicing new customers.
For more information about these great beverages, call Keith Keefer, Kramer Food Company, 1-800-227-1493 or (313) 585-8141

Kramer Food Company
1735 E. Fourteen Mile Rd. • P.O. Box 7033 • Troy, MI 48007-7033
NutraSweet adds Equal® Measure™ to sweetener lineup

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

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

“We introduced the packets in 1981, and today 19 million packets are used every day, primarily in single servings of coffee, tea and cereal,” said Debbie Lalla, brand manager. Equal Measure makes it easier for people to use Equal sweetener whenever they want to replace large amounts of sugar, such as in recipes or to sweeten beverages by the pitcher.

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

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

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

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

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

Stucchi's (pronounced Stoo-cheese) was founded by two brothers, Chris Fichera, 33, and Dave Fichera, 30. In August, 1986, the Fichera brothers opened a small ice cream parlor in the heart of Ann Arbor near the University of Michigan campus and began creating their own rich ice cream and frozen yogurt flavors. Over the next seven years, Chris and Dave opened three Stucchi's Ann Arbor retail outlets (with a fourth store under construction) and a 1,200 square foot Stucchi's Frozen Dessert Shop at Twelve Oaks Mall in Novi.

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


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

Greater Pacific Food holdings complete purchase of Honey Hill Farms

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

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

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

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

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

Parkway Foods moved to expanded supermarket

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

The expanded store provides customers with traditional supermarket products, as well as specialty foods, a delicatessen, fresh flowers and plants, specialty meat cuts, a seafood counter, fresh produce, gourmet and imported foods, and an ATM bank machine.

Approximately 48 people are employed at the store.

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

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

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

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

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FOOD & BEVERAGE REPORT, JANUARY 1994...11
Daane's Development, Inc. and Daane's Food Markets, Inc. have announced plans to construct a new supermarket and retail development at the intersection of 28th Street and Cascade Road in Cascade Township.

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

Thornapple Centre will be a unique town center format developed in conjunction with Cascade Township. Buildings will be constructed apart from each other to create a "home-town" atmosphere.

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

Construction is expected to be completed in the spring.

The new Daane's Food Market will offer shoppers a wide range of departments including fresh made-from-scratch deli and bakery, fresh meat and produce, fresh floral, as well as frozen, dairy and grocery departments.

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

The additional retail space in the Thornapple Centre development will offer a variety of retail services such as a drug store and a cosmetology salon. The majority of the available space has already been leased.

Construction will be handled by Visser Construction Company.

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

Daane's Food Markets, Inc., a member of Spartan Stores, Inc., is a local, family-owned company founded in 1957.
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FMI Loss Prevention Services Department, 202-429-8254

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**Urgent Media Advisory**

**“Prime Time Live” segment on Seafood**

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

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

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

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

If you have questions, contact the APF at (810) 557-9600 or call the FMI’s Karen Brown at (202) 429-8235 or Edie Meleski at (202) 429-8226 in the FMI Communications Department. Or, if you have questions about seafood quality and handling, contact John Farquhar at (202) 429-8270.
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Stock the unique Faygo flavors your customers are sold on.
Bottle Bill

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

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

The MSDA filed suit in the Ingham County Circuit Court against the State of Michigan on July 22, 1990, claiming, among other things, that the amendment amounted to confiscation of the property of the bottlers (the unclaimed deposits) and violated the so-called takings clause of the Fifth and Fourteenth Amendment to the United States Constitution. In general, the constitution prevents governments from taking the property of private citizens without compensation.

The AFD intervened in the lawsuit in order to assist the Attorney General in defending the constitutionality of the amendments. Additionally, the AFD, represented by Bellanca, Beatie and DeLisle, P.C., argued vigorously in the circuit court that the MSDA should not be allowed to challenge the statute because it was not a real party in interest. Instead, the AFD suggested that the major bottling companies should come up front in the litigation. Plainly, the bottlers did not want to be associated with what might be portrayed as an anti-environment, anti-customer legal initiative.

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

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

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

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

The AFD will continue to pursue its members’ interest in this litigation. AFD FIGHTS ON!
What’s Happening At The Michigan Lottery?

Back-to-back record sales years

by Michigan Lottery Commissioner
Jerry R. Crandall

Congratulations to all the nearly 9,000 Michigan Lottery retailers—on helping the Lottery achieve back-to-back record sales years! Lottery sales soared to more than $1.24 billion in 1993—the best ever in the Lottery’s 21-year history. Last year’s impressive sales record broke the Lottery’s sales at $1,241,359,358—the highest ever in the Lottery’s 21-year history. The previous record was set in fiscal year 1992-93 which ended September 30, show total Lottery sales at $1,218,496,241.

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

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

In the Lotto game alone, there were 20 jackpot winners who shared more than $210 million, while more than 1.3 million players won over $54 million in second- and third-tier prizes. Players won over $324 million in the daily games, $153 million in the instant games, $25 million in “Cash 5,” and $13 million in the KENO game.

Video Poker: A threat to many Lottery agents

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

The Lottery is strongly opposed to this legislation. Should video poker be allowed in Michigan, it would result in the consolidation of video poker machines in establishments where liquor is served and at racetracks.

How would this impact the Lottery and your business? Video poker machines could hurt your business.

January Instant games

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

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

The Lottery is strongly opposed to this legislation because video poker machines are frightfully addictive. A leading clinical director of one of the largest treatment centers for compulsive gamblers has called video gambling machines “the ‘crack’ of gambling.”

Players will also enjoy the new “Cash Combo” instant game—the right combination will unlock lots of great cash prizes. Players can win up to $500 in this new game, which goes on sale January 24. It’s easy to win on the “Cash Combo” instant ticket.

Just a reminder

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

Here’s to a sales successful New Year!
ALL SUPPLIERS ARE NOT CREATED EQUAL

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

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

EBY-BROWN
Serving Illinois, Indiana, Iowa, Kentucky, Ohio, Michigan, Missouri and Wisconsin
Many thanks to all who helped to make the 1993 AFD Turkey Drive a big success. With your contributions, we were able to provide over 2,000 turkeys to needy families.

Chris Zebari, our official "turkey"

1993 Turkey Drive Donors

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

Committee Members

Chris Zebari
Pepsi Cola
Chairman, Charitable Activities
Mark Karmo
Royal Food Center
Frank Arcori
Vegas, Ortonville & Shoppers Buying Group
Sharkey Haddad
Chaldean Federation of America
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Food Value
Michele MacWilliam
DBA Country Farm Market
Sam Arafat
Past Frank’s Party Store
Amir Al Naimi
Metro Grocery

Volunteers

Frank Arcori
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Bryan Yaldoo
Sam Arafat
Gary David
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Community Financial & Mortgage, Inc.

Are you buying a House or Refinancing?
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Do you need a Residential Mortgage or Equity Loan?

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For the best service around
Call Joe Michael, Paul Kemp,
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(810) 352-6161

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

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

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

Dear AFD,
Thank you on behalf of my family for supplying turkeys to the Emmanuel Community Center in conjunction with the Chaldean Federation of America.
Your passion at this time is greatly appreciated. May you enjoy all God’s best during the holiday seasons.
Sincerely,
Michele Thompson

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

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

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

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

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

We’re Taking Workers Compensation Costs In A Different Direction

The CoreSource Approach
If you’re buying your workers compensation management from the lowest bidder, then your costs are probably moving increasingly upward. In today’s environment, quick fixes just don’t work. At CoreSource, we focus on innovative up-front strategies to reduce total costs and increase productivity without sacrificing the quality of care for your employees. Our clients, through investments in innovative, comprehensive programs, are breaking industry trends and report that workers compensation costs as a percent of payroll are actually decreasing compared to a national increase of 12 percent annually.8

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

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

*Proven Results
On average, CoreSource program costs, as a percent of payroll, have dropped more than 36 percent over a three-year period.
The United States’ workers compensation system is in crisis but we continue to find solutions. We’re CoreSource. Let us build a solution for you.
For More Information, Call Toll Free: 800 482 0615.

CoreSource
Healthcare & Workers Compensation Solutions

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

Now by category, industry wide:
Food, $1.1 billion; restaurants, $1 billion; entertainment, $749 million; beer, $491 million; beverages, $388 million.

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

20....FOOD & BEVERAGE REPORT, JANUARY 1994
Member Privilege: Use the Video Library

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

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

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

You can come to the AFD offices in Southfield and view the material on our equipment or check out the videos that interest you and take them back to your home or business. Use the library to train your employees. You can either schedule a time to occupy our conference room and show the tapes to everyone at once, or play the selections you need to smaller groups at your place of business.

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

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

Food Industry Financial Network Provides “Financial Food for Thought”

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

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

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

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

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

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

Aim & Score Big

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

You can choose your ADVO advertising media product:
- A full Mailbox Value page
- The Missing Child Card (D.A.L.)
- One of Seven Power Mail Products
- Client Supplied Pre-Print

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

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

Let ADVO generate the advertising impact that your looking for. Call Michael Houran today at (313) 425 - 8190 to experience the ADVO advantage.
TASTE THE FUTURE
Of DRAFT BEER

New Ice Draft from Budweiser.

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

Then, it’s cold filtered.

All to create a rich, smooth taste that’s remarkably easy to drink.

Great Lakes Beverage Co.
313-865-3900

Petitpren Inc.
313-468-1402

Hubert Distributors Inc.
313-858-2340

Central Distributors of Beer
313-946-6250
Public relations for the retailer

Relations with the press

By Michele MacWilliams

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

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

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

Never play favorites, treat all newspapers with equal consideration.

There is no place in publicity for the person who takes pride in his or her literary artistry. When you provide written information to your local newspaper or send them a news release, don’t be surprised if the version they print barely resembles your original piece or is not even used. It rarely is a good practice to go over a reporter’s or editor’s head to complain about space devoted to a particular story. This holds true even if your company is an extensive advertiser in the publication. While the advertising manager or publisher may say that he will look into it, and may even do so, you can be sure that the working newsperson at the end of the line will resent your intrusion.

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

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

1. Don’t go over an editor’s head and never try to upstage the managing editor. He controls every editorial section and function. The surest and most direct avenue to publicity success on a large newspaper is to have proper deference for the managing editor and to do most of your contact work with the various department editors.

2. Place your stories with the right people in the right departments. Experience will point out who are the individual editors or reporters who will give you the biggest breaks and are most interested in particular types of stories you have to offer.

3. Treat all alike. Favor no single paper among a group of competitors. Be careful that all papers receive your information. Only featured material should be offered exclusively.

4. Weekly newspapers are usually published on Thursday and Friday. Each has its own closing date. It is wise to check these deadlines before sending any releases.

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

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

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

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

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

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

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

Scholarship Award Specifications

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

We award scholarships in two categories: merit and minority.

Those eligible to apply for a merit scholarship must be high school seniors or college freshmen, sophomores or juniors. Consider the following:

A. Sons and daughters of full-time and part-time employees of AFD members are eligible. The parent/employee must have been employed for at least one year by a member firm as of January 1 of the year in which the scholarships are awarded.

B. Part-time student employees who have been employed by AFD members for at least six months as of January 1 of the year in which the scholarships are awarded are eligible.

C. It is required that applicants or parents of applicants are still employed by member firms when the winners are selected in April.

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

E. One winner per member company only.

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

A. Preferential consideration is given to those applicants with an AFD membership affiliation, though membership is not required.

B. The objective of this program is to assist minority students in pursuing a college education. Eligibility for this financial grant is based on ethnic background and academic merit.

C. Applicants must belong to one of the following ethnic groups to qualify for minority status: African-American, Hispanic, Asian, American Indian, Arab/Chaldean American.

D. Applicants are eligible to win and receive a scholarship grant a maximum of two times.

E. One winner per member company only.

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

AFD Scholarship Application Form

Please send me an application form. I am (please check 2 boxes):

☐ A high school senior
☐ A college student
☐ An employee of an AFD member company
☐ One of my parents is an employee of an AFD member company
☐ Neither I nor my parents are an employee of an AFD member company

NAME: _________________________________
HOME ADDRESS: ___________________________
CITY: ____________________________________
STATE, ZIP: _______________________________
AFD Member Company: _______________________
AFD Employee: ______________________________

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

Pleasing the Customer...

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

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

The Ultimate Reward.

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

Spartan Stores New Business Development 816-330-4517
F.S.I. Coming
Weeks of
February 14 & 21, 1994

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

- Over 38 National Brand Coupons

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

See your Stark & Company Sales Representative
for Promotional and Display Opportunities !!!
The road to safety

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

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

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

But laws must be realistic, enforceable and aimed directly at solving the problems at hand. In its zeal to solve problems with one broad-sweeping law, Congress has written into “The High Risk Drivers Act of 1993” several stipulations which soften and erode the crisis of misuse and abuse of beer, wine and spirits. Fur­ther, we support all reasonable efforts to encourage both underage and adult citizens to obey the law and adult consumers to enjoy alcohol beverages in a lawful, moderate and responsible manner.

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**Legislative Update**

**Definition revised for retail food stores participating in food stamp program**

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

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

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

**Electronic Monitoring**

The Senate Labor Committee has postponed its consideration of the electronic monitoring legislation (S.984). This bill requires all video security cameras in public areas of supermarkets to be visible. It also would not allow a supermarket to reconcile the cash drawer, verify pricing accuracy of scanners, perform quality evaluation checks on employees or conduct a periodic or random audit with point-of-sale equipment on cashiers with at least five years of employment.-FMI

**New H-2 Form**

Under the recently passed tax law, an H-2 form must be filed each year by employers who provide health benefits for their employees. The first health form covers the 1994 plan year and is due with 1994 W-2 forms on February 28, 1995. The H-2 must show the name and social security number of each employee receiving medical coverage and each covered dependent, the effective dates of coverage, type of coverage and plan number. Forms are also necessary for retirees, dependents of retirees and former employees who are receiving health benefits. This promises to be a huge administrative headache for companies of all sizes.-FMI

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Planning ahead for your company’s survival

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

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

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

1) Plan for the unpredictable: A viable succession plan is, above all else, flexible. Business, family, health, and partnership situations can change at any moment. You should be able to easily modify and amend your plan to adapt to any changes that may lie ahead. Consider these examples:
   - After twenty years in business with you, your partner decides that it’s time to write his long-postponed novel; he needs his share of the company’s assets to move him, his family, and his word processor to Tahiti. Do you have a buy-sell agreement in place that will enable the stock purchase without bankrupting your business?
   - For years, your son has been an active player in your business; he’s made it through the ranks and his last three deals netted a hefty profit for the company. Now it turns out your daughter wants in, too. Her legal background will be a big plus. But how will you divide company shares and leadership responsibilities between them?

   What happens if someone on your management team is suddenly disabled and most likely won’t be returning to work? What if your partner and her husband divorce and the settlement calls for a portion of your joint business assets? Or, what if you need and infusion of capital to take advantage of a sudden expansion opportunity? Whatever the situation that might arise, is your business structured to handle unexpected changes and opportunities?
   - The fact is, the only constant in life is its unpredictability; be prepared with a plan that can meet the challenge.

2) Who will carry the torch? Is there anyone out there who can run your business with that same inimitable style and acumen that you’ve brought to it? There won’t be unless you’re there to teach them how. By grooming a successor now, you’ll be able to impart the knowledge and experience you’ve accumulated over the years, and be assured of a continuity in leadership style and business proficiency after you’ve gone. Picking a successor can be a minefield, however, especially if you have a choice of equally qualified children or employees.
   - With more than one child involved in the business, you must decide which one gets to be boss and which merely get voting stock. How will you divide assets equitable among your heirs if some are active business participants and others off in their own careers? The distribution of money and assets among siblings can be a highly divisive issue, even in the happiest of families. Your challenge: divvy up business responsibilities and assets in a way that allows your business to survive—and preserves family harmony.

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

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

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

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

   Other financial factors which can affect your business and your estate include any outstanding debt, probate and administrative costs, and the immediate loss of profitability because of your absence. It’s not unusual for heirs to lose between 40 percent and 60 percent of a parent’s estate or even be forced to sell off a family business, all because of poor planning.
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World Wide Financial
Mortgage rate declines helped company’s fast-paced growth

by Michele MacWilliams

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

The company, which was started by a group of childhood and college friends less than four years ago, has outgrown its office space twice and has opened satellite offices around the state and in Indiana and Maryland.

Timing played a big part in the company’s rapid growth. Started in 1990 by Jack Wolfe, Howard Babcock, Andrew Jacob and Rob Silverstein, World Wide Financial rode in on the tide of falling interest rates. Capitalizing on that trend and specializing in home-mortgage loans are the main reasons for the company’s current success.

World Wide Financial closed its first home mortgage January 11, 1991 and wrote $65 million in loans that year. In 1992 the figure jumped to $350 million, this year they were at $1 billion and next year the founders are predicting total closings of more than $2 billion.

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

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

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

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

It is safe to say that World Wide Financial is a sprinter in a fast-paced business.
January 6, 1994

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• Serving sizes, RDI’s
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• Consumer education
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![Blue Care Network](image)
1993 Legislative Year
From Page 1
issues of school financing and property tax relief, on July 21st the House and Senate, in rather dramatic fashion, took a major first step towards resolution of the problem. Dramatic in that the legislation which passed both Houses within 17 hours, eliminated property taxes for school operations without provision for replacement of the $5.6 billion in lost revenue.

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

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

Since passage of the House package the Senate Republicans have been in caucus for many hours trying to resolve their own difference before presentation to the Senate Democrats. Many legislators are strongly opposed to an income tax increase despite the Governor's agreement to support such a move. His support is conditioned on failure of the sales tax increase at the ballot box and would be only temporary. Legislators are also faced with strong opposition from the business community for the substantial increase in its taxes as incorporated into the House plan.

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

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

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

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

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

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

The second budget balancing proposal took aim at the Sales Tax Collection Fee enjoyed by Michigan retailers. Unlike the liquor tax, though, eliminating the sales tax collection fee required legislative approval. A letter from AFD Executive Director Joe Sarafa was thought to be particularly influential to the Legislators. The letter was distributed to House Taxation Committee members with a positive effect.

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

Tobacco and Alcohol Tax

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

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

Obscenity

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

Both proposals are fraught with problems.

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

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

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

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

Underage drinking

Unlike a few years ago when AFD was clamoring for legislation calling for suspension of driving privileges of underage drinkers, now there are several sponsors and interest is extremely high. The legislature has indicated its intent to act soon on any number of bills that would provide a disincentive for minors and alcohol-related offenses. AFD is working closely with long-time supporter Senator Gil DiNello as well as Rep. Dianne Byrum, co-chair of the House Liquor Control Committee.

Item pricing

Earlier this year a bill to repeal Michigan's Item Pricing Act was introduced. While the measure was opposed by AFD, a number of other groups also voiced their concerns with the bill. While the legislation was scheduled for a hearing of two separate occasions, both meetings were canceled. Even though the bill remains alive until December 31, 1994, there appears to be at this point in time little sentiment for moving it.

Lottery

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

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Fowlerville) as an administrative assistant.

A personal note

Karoub Associates is pleased to announce that Lansing Mayor Jim Crawford will be joining the firm in January. In addition to his tenure as Mayor, Jim also served on the Lansing City Council as well as in the office of Senator Fred Dillingham (R-Fowlerville) as an administrative assistant.
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- **Thompson Beverage Co**: 439-2404
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### BEVERAGES
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### BOTTLE & JUGS
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- **Iggy's Food Products**: 464-2400
- **Kowalski Sausage Company**: 873-4300
- **Lind's Supermarket**: 335-1900
- **Morton Packing**: 894-4663
- **Oscar Mayer & Company**: 488-3000
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- **Pilgrim's Pride**: 458-9530
- **Smith Meat Packing**: 458-9530
- **Swift-Eckrich**: 929-4530
- **Winter Sausage Mfg, Inc**: 777-9080

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- **News Printing**: 349-6130
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### STORE SUPPLIES/EQUIPMENT
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- **American Mailers**: 842-4000
- **CIGNA Individual Financial Services**: 827-4400
- **Independance One**: 290-3835
- **I.H. & O Distributors**: 493-0011
- **J.B. Novak & Associates**: 752-6453
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- You will be entertained by a Dixie Land Band as you walk through the show floor.
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Borden Quality Snacks
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Cassadoga Wine Co.
Central Alarm Signal
Central Foods
Check Point System
Coca-Cola Bottling Co.
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DCI Food Equipment
Dep. of Agriculture
Eby-Brown
Entersman's Bakery
Everfresh Beverages
Faygo Beverages
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Ibena Galore, Inc.
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Kaye Nut Products
Koz Food Distributors
Kowalski Sausage
Kraft General Foods
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Michigan Bell
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Midwest Wholesale Foods
Miller Brewing Co.
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Monsieur Sugar
National Cooper Wholesale
Nikka's Distributing
North Pomme Insurance
Oscar Mayer
Pabst Brewing Co.
Paul Simon Associates
Pepsi-Cola
Pleasing Company
Pointe Dairy Services
R.J. Reynolds Tobacco
R.M. Giffin, Inc.
Roundy's/Scot Lad Foods
Royal Crown Cola
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