Electronic shelf management
The next step for scanning?

Prime Time Live, the national magazine-format television program, brought national attention to it. Local news stations across the country followed suit with their own investigations. In May, Michigan’s attorney general made headlines with his agency’s findings. The object of all this media attention: Store scanners—specifically retail food store scanners.

Consumer watchdog groups, investigators from the media and our agency all say that grocery stores—whether deliberately or not—are ripping off customers by neglecting to program scanners to read the correct price. Attorney General Frank Kelly’s investigators found that they were overcharged at 13 of 25 stores they purchased food at. The accuracy rate at those stores was just 88 percent. Whether deliberate or not, when the press gets ahold of figures like these, consumer confidence in the food industry takes a nosedive.

With over 10,000 items in a typical grocery store, checking scanner accuracy can be a monumental task. Unfortunately, if the public is going to have faith in their local grocery store, we must do a better job of policing ourselves.

Keeping a closer watch on scanner price changes will also become necessary as Michigan’s weights and measures department adopts new monitoring guidelines. Regulations, in the planning stages now, will take effect in 1996. They call for testing of 200 randomly selected items in a typical store and strive for a 98 percent accuracy rate.

Whether you like it or not, technology that was developed to make our jobs easier and check-out lines faster, is becoming more and more burdensome. Instead of simplifying matters, for some stores, scanners have become time consuming and expensive devices that not only require constant monitoring but have also produced a great deal of negative publicity.

But as our automated world speeds along, computer companies are constantly developing new products that help solve the problems left from the last technological breakthrough. This is the case in most industries, and certainly applies to retail food stores.

Electronic shelf management, a system of shelf tags that change along with scanned price changes, is now being touted as the answer to scanner price inaccuracies. The concept is relatively simple. Instead of paper shelf signs, the store is equipped with shelf tags that are actually small LED displays. Every tag contains a bar code and item description and the LED display gives the current price.

See Scanners, Page 20.
When it comes to profits, bigger is usually better. But that can be tough in today's competitive marketplace. When you work with Monitor Sugar Company, you'll discover the many ways Big Chief brand products can help you target a sweet bottom line.

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Big Chief Sugars. Think Pig!
EXECUTIVE DIRECTORS

By Joseph D. Sarafa
Executive Director

The last day to register to vote in the August 2 primary is Tuesday, July 5. Register with your local city or township clerk or with the Secretary of State. The August primary will choose nominees for offices from county commission to U.S. Congress.

I know that sometimes it is difficult to find the time to travel to your precinct and place your vote. However, our country relies on the decisions made in those voting booths. If your opinion is not recorded, then you are at the mercy of those who care enough to make it to the polls. As a citizen of this country, voting is an important privilege, and also your duty. If you haven’t already registered to vote, do it today. Then be sure to get to the polls on August 2.

While on this subject, it is also important to call your senators and representatives when issues of concern to your livelihood or well-being are on the floor. I encourage you to read the story on page 5 about Truth in Sentencing legislation. Because enough of our citizens petitioned their representatives, both Michigan’s House and Senate passed this bill unanimously.

Beware of impostors
Warm weather brings out all kinds of con artists and scams, including people posing as employees of the IRS. Cornelius Jackson, inspector-in-charge of the Internal Security Division in Detroit says that all IRS employees carry distinctive identification and must show it when conducting official business. He adds that people who owe money to the IRS will generally receive written notification before being contacted in person. So remember, don’t fall prey to scam artists demanding money in the name of the IRS.

See you on the course
Our popular golf outing is slated for Monday, July 25, at Golden Fox/Fox Hills in Plymouth. For more information, see the ad on page 11 or call Danielle in the AFD office at (810) 557-9600. We’re looking forward to a great day!
Should I Incorporate?

By James V. Bellanca
of Bellanca, Beattie and Delisle
Attorneys for the AFD

This is the first question you should ask when forming a new business venture or in reviewing your current method of operation. Corporations are not always the best solution to a business venture.

The most important consideration is that of potential liability. When formed properly and maintained correctly, corporations offer the individual shareholders protection against personal liability. The kind of liability that results from slip and fall cases, liquor liability cases and the like can undo all you have worked for. In addition, the complex world in which we live, very often criminal or civil penalties result for violation of licenses issued by the State or local municipality. Very often the corporate structure can afford protection to the owner from personal liability, either criminally or for civil fines.

This can be particularly helpful where absentee ownership is involved. If you operate more than one business enterprise, it is not always possible for you to be present when decisions are made and liability is created.

In recent years, however, governments entities and particularly the Internal Revenue Service has looked closely at the liability protections which generally flow from a corporate status. It is important to maintain appropriate records and to separate your personal business from the business of the corporation. In its most simplistic form, when you form a corporation, you are creating or giving birth to a new person. That person has rights and responsibilities. The maintenance of regular corporate minutes and the separation of personal activities from corporate business activities is simply a matter of setting certain standards and procedures which can be put into place by your attorney and accountant. Major acquisitions and/or contracts should be reflected in the corporation's minutes. Annual meetings should be held in which the corporation's activities are set forth.

Said another way, it is not sufficient to simply form a corporation, but you must treat that corporation as a separate entity and follow basic and simple rules to preserve the absence of personal liability that motivated you to create that corporation or business entity.

The same kind of formalities should exist in partnership arrangements. While a partnership agreement does not protect you from personal liability, it is still a viable alternative for many business enterprises. There are tax advantages to partnerships and generally management is less formal. Very often friends, relatives and business associates conduct business, acquire property and otherwise do business in the name of a partnership. It is not sufficient to simply file an assumed names certificate indicating that a partnership exists between two or more individuals. A partnership agreement should be written. It should clearly specify the percentage of ownership by each of the respective parties. Who can make management decisions and what will happen in the event the partnership is dissolved or one of those parties dies, becomes incompetent or retires from actively participating in the partnership's business.

Usually when people get together to form a corporation or partnership, they have a distinct idea of what they want to accomplish and are in effect "getting married" to each other. It is always good to set forth those understandings when the marriage is new and the parties are still on "their honeymoon." Times change, people change and situations change. A good partnership agreement or corporate buy/sell agreement will make provision for those changes and protect the interests of not only the partners, but their families.

There is a favorite expression "STONG FENCES MAKE GOOD NEIGHBORS." This is true of corporations and partnerships. The fences you build protect you from not only personal liability, but also anticipate problems which could occur in the future. They also offer a solution of those problems and give owners security in the knowledge that they will be treated fairly and equally and that their families will be protected.

There is no reason to continue the form of business that you have established, even if it has been in place for many years. There is no reason to change it either, but it is always wise to confer with your accountants and your attorneys and revisit your business structure annually to make sure it is the best form of business structure for the present.

Take a moment — TODAY — to call your accountant or lawyer and seek their advice and review of your business structure. Your action today may protect you and all you have worked for from future unknowns and uncertainties.

Attention Retailers!
The Senior Citizen Picnic is coming soon!

Every year the AFD, the Chaldean Merchants of Detroit and Gil Hill host a picnic for Metro Detroit senior citizens. This picnic, held on Belle Isle, is our way of thanking Detroit's seniors for their years of patronage. Please support us by buying tickets to the picnic and then giving them to the seniors who frequent your store. The tickets are $1 each. We ask that you purchase at least 25 tickets. This year the Senior Citizen Picnic will be held on August 18. For more information, contact Danielle MacDonald at (810) 557-9600.
Michigan woman heads drive for Truth in Sentencing

Showing the convenience store industry's support for prison sentencing reform, The National Association of Convenience Stores (NACS) took the issue of Truth in Sentencing to Capital Hill recently.

Working with the Safe Streets Alliance, an organization that supports prison sentencing reform, NACS sponsored a reception in March for Linda Clark, a Flint, Michigan woman who started a highly successful petition drive for Truth in Sentencing legislation in the state. Truth in Sentencing would require violent criminals to serve 85 percent of their sentences.

"Like me, the convenience store industry is tired of seeing violent criminals get second and third chances to terrorize our communities," Clark says. "This industry has shown its commitment to push for a better way. And that better way is Truth in Sentencing."

Clark's petition serves as "wake up call" in Michigan.

Clark's husband, Kevin, was shot to death by fleeing robbers at a Flint, Michigan convenience store last May where he had stopped on his way home from work.

Last fall, Clark approached the operators of another convenience store chain in Michigan, DMJ Corporation (Davison, MI), about using their stores to collect signatures for her petition drive in support of Truth in Sentencing legislation. The result was a partnership that helped Clark collect 38,000 signatures.

"We're very supportive of Linda Clark's efforts to turn her husband's tragic and senseless death into meaningful action for prison sentencing reform," says Mike Dunbar of DMJ Corporation.

Clark's position and partnership with DMJ Corporation has had an impact. The Michigan legislature has taken up Truth in Sentencing and, recently the state Senate Judiciary Committee approved measures that would eliminate early release for good behavior and tack on "bad time" for inmates who misbehave.

Call 1-800-441-1409. And while you stock the shelves, we'll work the phones.
CONTROLLING WORKER’S COMPENSATION COSTS

(This is the second article in a series of three.)

Waste and abuse are two major factors that drive up the cost of worker’s compensation. Twenty-two states, including Michigan, now have some mechanism in place—in addition to general insurance fraud statutes—to detect and prosecute worker’s compensation fraud;

In addition to state laws, there are steps you can and need to take to reduce worker’s compensation costs in your organization.

Make sure you have a safety program in place and that all employees have been trained in accident prevention. Promote safety in the workplace by working with employees in identifying potential hazards. Train your supervisors and hold them accountable; have the supervisors train your hourly employees. Do safety and ergonomic reviews to assess the problem areas and the greatest potential for injuries. Based on these results, formulate and implement effective workplace modifications or programs which will best minimize employee exposure to the risk of injury.

Educate your employees. They need to know that worker’s compensation benefits are wholly paid by the employer and that employers can lose money with bad experiences and save money with effective programs.

Let employees know what is unacceptable behavior. Changing employee attitudes may remove some of the fraud from the system. By clearly communicating what behavior is expected, starting at orientation for new employees, you make it difficult for employees to later claim that they did not know there is anything wrong with what they were doing.

Require employees to report injuries in person as soon as possible and to sign the accident report. This allows you to observe the employee and receive immediate answers to questions. This is your best opportunity to get the complete and honest facts. Ask the employee to sign the report and to certify that it is accurate in your presence. Take care not to be confrontational. Tell your employee that you are concerned for his or her well-being and that you intend to return the employee to work as soon as he or she is physically able. The employee’s reaction to the injury and the way he or she is treated during the disability period can greatly influence the recovery time. An employee who senses indifference on the part of the employer may be more likely to rationalize fraudulent acts aimed at maximizing benefits to which the employee feels entitled.

Get employees back to work as soon as possible. Employees who return sooner often recover from injuries more quickly and completely, resulting in worker’s compensation cost savings. Return-to-work or light-duty programs also reduce the amount of worker’s compensation benefits paid on a particular claim because temporary disability benefits are offset by any wages the employee earns. These programs can prevent fraudulent claims because once an employee knows that a work-related injury does not provide the opportunity for a paid vacation, the incentive to manufacture a false claim is reduced.

Investigate and punish unacceptable behavior. Each workplace has its own network of employee communication, and employees who see others getting away with fraud may be tempted to act in the same manner. When employees are successfully punished for abusing the worker’s compensation program, overall worker’s compensation benefit claims will decline.

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People

Perry elected president of NABCA

LAN Sing — Maxine Perry, Chairwoman of Michigan’s Liquor Control Commission, was unanimously elected as the president of the National Alcoholic Beverage Control Association (NABCA) by its Executive Board of Directors.

The National Alcoholic Beverage Control Association represents 18 states (and Montgomery County, Maryland) and recognizes the interests for public health and safety to be gained from a “control” philosophy which regulates the marketplace for the sale and distribution of alcohol beverages.

As the head of the Michigan Liquor Control Commission (MLCC), Perry brings a strong background in alcohol beverage regulation and marketing issues to the national organization at a pivotal time for many of the states represented.

Perry noted that the Commission has a strong responsibility as the state’s third largest revenue producer. In fiscal year 1992-93 the MLCC contributed over $201 million to the state’s General Fund.

Perry is the first African-American and only the second woman to head the influential 60-year-old national organization. As Governor John Engler’s first appointment following his inaugural, Perry has headed the Michigan Liquor Control Commission since January, 1991. She previously served on the Commission under both the Milliken and Blanchard administrations for nine years.

A native of Colorado, Perry holds an undergraduate degree from Wayne State University and a law degree from Detroit College of Law. She has taught English and Journalism with the Detroit Public Schools and served as a consultant to the school district. From 1985 to 1989, Perry was the Director for Corporate and Foundation Fundraising at Oakland University. She lives in Southfield with her husband Lowell Perry who is the director of the Michigan Department of Labor. They have three children: Lowell, Scott, and Merrideth; and two grandchildren.
Foodland distributors makes $20,000 donation to the Detroit Zoo Penguinarium

The Penguins at the Detroit Zoo will have an easier time seeing their visitors, thanks to Foodland Distributors and its affiliated supermarkets and frozen food vendors. Officials from the Detroit Zoo were on hand to receive a $20,000 donation from Foodland on Saturday, May 21. The proceeds from the effort will be used to replace glass in the Penguinarium.

March was National Frozen Food Month, and throughout the month, affiliated Foodland Supermarkets teamed with participating frozen food vendors to support renovation of the Penguinarium at the Detroit Zoo. Those in attendance at the ceremony which took place in the presentation area west of the Penguinarium were: Ron Kagan, Zoo Director; Joe Yurasek, Jr., Detroit Frozen Food Council; Chuck Hammond, Detroit Zoological Society; Collette Anderson, Frozen Food Buyer for Foodland Distributors; Ron Kagan, President of Foodland Distributors; Gregory Gallus, President of Foodland Distributors; and Collette Anderson, Frozen Food Buyer for Foodland Distributors.

"We're very pleased by the efforts of Foodland Distributors, its affiliated supermarkets and vendors. The support of businesses in our community is important to the success of the Zoo," Kagan said. He accepted the check on behalf of the Zoological Society. According to Gallus, "We are happy to have the opportunity to help the Detroit Zoo continue to build its reputation as one of the finest in the nation.”

Anderson, who coordinated the program for Foodland Distributors, said "Foodland Day at the Zoo was the result of a lot of hard work and cooperation between Foodland Distributors, our affiliated supermarkets and vendors, and of course, our customers."

Other Foodland Day at the Zoo activities included free kid's admission (with paid adult admission) with a coupon from the March Foodland coupon booklet, a luncheon for special guests, and visits with costumed characters sponsored by participating vendors.

Supporting vendors include Conagra, Pillsbury, Egg-o, Sunkist, Welch’s, Big Valley, Rich’s, Tropicana, Mrs. Smith, Lender’s, Dole, Seneca, Michelina’s, Mama Tish’s, Budget Gourmet and others.

Foodland Distributors, based in Livonia, is the wholesale distributor for more than 175 supermarkets in Michigan.

HEINZ ACQUIRES BORDEN FOODSERVICE GROUP

H.J. Heinz Company recently announced that it has acquired Borden Foodservice Group, a unit of Borden, Inc. The group will become a part of Heinz U.S.A.'s Portion Pack, Inc. of Cincinnati, Ohio, an affiliate producing and marketing individual-serving food products.

Terms of the agreement were not disclosed.

Foodservice is Heinz’s largest business. With annual sales of $1.4 billion, it represents nearly 20 percent of the company’s volume.

Borden Foodservice Group includes a single-serving line of sauces, dressings, relishes, syrups, dessert toppings, non-dairy creamers, ketchup, mustard, salt and pepper, sugar, sugar substitutes and other foods. Also included are bulk-size oil-based products, such as salad dressings and mayonnaise. Heinz is not acquiring Borden’s foodservice seafood line, composed primarily of processed clam products.

Many of the products are sold under the brand names Serv, Americana, Chassigny, Greggs and Pitch 'R Pak.

Two facilities, located in Chambersburg, Pennsylvania, and Chatsworth, California, make and distribute nearly the entire Borden foodservice line and have been purchased by Heinz.

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by Shannon Swanson Taylor

Small businesses aren't a concern for most people, but one Michigan politician goes through extraordinary efforts to strengthen the ties between retailers and government.

“I became an advocate for small business because my parents have been involved in a number of family businesses since I’ve been young,” said Dave Jaye, R-Washington Township.

“Multi-family runs business because my parents have been involved in a number of family businesses since I’ve been young,” Jaye said. “I know there is a great deal of hard work, extra hours and sacrifice a family-run business puts in.”

Hard work, extra hours and sacrifice a family-run business puts in. "I know there is a great deal of hard work, extra hours and sacrifice a family-run business puts in."

The businessman were delighted to be asked about the lottery," Jaye said, “and if business wins, the schoolchildren win."

One of the most important yet controversial legislation for retailers is House Bill 5274-sponsored by Jaye. The Bill, passed unanimously by the House on March 1, allows the Bureau of State Lottery, when determining the location of lottery terminals, to consider each lottery agent’s total instant-ticket game sales for the previous three months. Previously, the bureau reviewed agent sales of only a few selected instant games.

The fact that not all agents sell the same games at the same time and an increase in the number of instant games has complicated the allocation process. The bureau believes the bill will make it easier for retailers to understand criteria for receiving a terminal.

Jaye also sponsors House Bill 5086 which would allow winners in the Lotho game to choose between receiving prizes in a lump sum or in the current 20-year payment schedule. Players would have to declare their irrevocable choice when buying tickets. The portability of the lottery terminal itself is of concern to Jaye. "The terminal itself is not portable. I would like to see it so that you can move your lottery terminal within a mile without the commissioners approval, but for more than a mile, the commissioner’s approval would be needed."

Right now, the lottery commissioner has the power to cancel your lottery terminal in 24 hours. Jaye would like to require the commissioner to be subject to the Administration Rules Procedure Act.

The vacancy of the lottery commissioner post is also of great concern to Jaye. “I'm a strong lobbyist for a businessman to be the lottery commissioner,” he said. "Then he would have experience in dealing with bureaucrats and customers."

Yet another issue of significant importance to Jaye is concerning an old state law which requires all Michigan departments to purchase printing from Michigan-based companies. “There is only one printer in the state of Michigan that has the equipment and facilities to make the lottery tickets with Teflon. We would be able to save $1 million if we were allowed to bid the job to printers nationwide. If other bidders were able to bid, then they would have to be competitive."

“I am conservative and pro-business and I have a lot of liberal opponents. Get involved in this election, the primary election, on August 2,” Jaye said. “I strongly recommend businesses support candidates who would help business and back them by voting for them, instead of candidates who want to tax.”

Jaye will be running for re-election this fall and will have eight opponents in the primary election. To contact Dave Jaye, write to him at: 713 Olds Plaza Building, Lansing, MI 48909; or call: (517) 373-0843; or fax: (517) 373-5946.
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Campbell introduces "Simmer Chef" line

Campbell Soup Company has entered the "cooking sauce" category with a new line of eight canned products branded "Campbell's Simmer Chef."

Cooking sauces are convenience products that enable consumers to turn chicken or meat into a hot, home-cooked meal with just three steps: brown the meat, add sauce and simmer briefly, serve with rice or pasta. The cooking sauce category represents about $120 million in grocery store sales.

The line includes varieties such as Hearty Onion & Mushroom, Creamy Mushroom & Herb, Zesty Tomato Mexicani, and Golden Honey Mustard; as well as familiar sauce varieties like Oriental Sweet & Sour, Old Country Cacciatore, Creamy Broccoli, and Family Style Stroganoff.

The new product introduction will be supported by consumer advertising and trade promotion.

Campbell's Simmer Chef cooking sauces will be available on supermarket shelves nationally, beginning in July, at a suggested retail price of $1.79. Average can size within the eight-variety line is 25.8 oz.

Ice Draft Light making debut

Ice Draft Light from Budweiser, a new ice-brewed draft beer from Anheuser-Busch with only 96 calories per serving, recently debuted in Michigan with national distribution scheduled to be completed by late summer.

Ice Draft Light continues to set the pace in the new ice beer category. Performance highlights since the completion of national distribution on Jan. 31, include:

• Ice Draft ranks No. 10 through April in overall supermarket beer sales, well ahead of its ice beer competitors (A.C. Nielsen Co.).
• Ice Draft holds sales levels nearly twice as large as its nearest ice beer competitor (A.C. Nielsen Co.).
• Ice Draft has resulted in impressive incremental sales on behalf of the Budweiser Family of Beers: Budweiser, Bud Light and Bud Dry.

Ice Draft Light follows the continuing success of Ice Draft from Budweiser, the nation's top-selling ice beer with a commanding 40 percent share of the ice beer category in supermarkets and 2.1 percent overall share in supermarkets. Ice Draft Light features a distinctive light body with only 96 calories.

Ice Draft Light, which made its debut on May 2 in Texas, is brewed in Houston, Baldwinsville, N.Y., Fort Collins, Colo., and Cartersville, Ga.
Are You Up To Par? Then Grip It & Rip It!
The Shotgun Sounds...
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All Proceeds Support AFD's Scholarship Program!
22 Academic Scholarships worth $750 each will be awarded thanks to your generous support.

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Call Danielle, AFD Special Events Director, To Reserve Your Foursome at (810) 557-9600.
AFD On The Scene

AFD is proud of our many members whether in large cities or small towns across the state. On a recent trip to Northwest Michigan, we stopped to visit a few of our supporters.

Mary Lou Piotrowski stands in front of Alpine View Party Store in Suttons Bay.

Kathie Cadwell of Roy's General Store in Traverse City has watched the business expand over the years.

Darryl Nelson marks the liquor order for Terrace Shopper in Traverse City and Holiday Shopper in Williamsburg.

Deborah Berrette (pictured) and her husband, Joseph, started in business in Detroit in 1981 and moved to Jack's Party Mart in Traverse City in 1989.

Margaret McKeone of Eastfield Party Store carries one of the largest selections of liquor in the Traverse City area.

Ric's Food Center serves its customers in Interlochen and the surrounding areas.

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NEW FRESHNESS DATING FROM DIET PEPSI. IT’LL CHANGE THE WAY YOU LOOK AT SOFT DRINKS.
Lottery to give away 16 new cars this summer in Michigan Lotto Second-Chance Sweepstakes

by Acting Lottery Commissioner
Jim Kipp

The Michigan Lottery plans to “drive” up Michigan Lotto sales this summer with the exciting new Michigan Lotto “Sweet 16 Giveaway” second-chance sweepstakes promotion. This popular giveaway is a great opportunity for retailers to get players “revved up” about the Lotto game.

The Lottery will give away 16 new automobiles in the Michigan Lotto “Sweet 16 Giveaway” promotion which begins June 26.

Michigan Lottery players who miss out on Michigan Lotto this summer will get a second chance to win big by “driving away” with a new vehicle. The Lottery will give away two automobiles each week for eight weeks in July, August and September. To “sweeten” the prize, the Michigan Lottery will also cover the costs of estimated income taxes, title transfer and license fees.

The exciting cars to be given away include two of each of the following (and the respective dates the winners will be announced):
- Ford Probe (July 16)
- Olds Achieva (July 23)
- Dodge Shadow (July 30)
- Jeep Cherokee (August 6)
- Ford Mustang (August 13)
- Pontiac Grand Am (August 20)
- Buick Skylark (August 27)
- Ford Mustang Convertible (September 10)
- Buick Skylark (September 17)
- Pontiac Grand Am (September 24)
- Ford Mustang Convertible (October 1)
- Buick Skylark (October 8)
- Ford Mustang Convertible (October 15)
- Pontiac Grand Am (October 22)
- Buick Skylark (October 29)
- Ford Mustang Convertible (November 5)
- Pontiac Grand Am (November 12)
- Buick Skylark (November 19)
- Ford Mustang Convertible (November 26)

To enter the Michigan Lotto “Sweet 16 Giveaway,” players just send in a non-winning Michigan Lotto ticket that has five wagers for a single drawing from June 29 through August 20, 1994. Each entry is good for one week’s drawing, and all entries must be received by the close of business on September 6. Winners in the Michigan Lotto “Sweet 16 Giveaway” will be announced each week on the “Michigan Lottery Megabucks Giveaway” TV game show.

Take advantage of this eight-week promotion to generate sales in your store, help build interest in Michigan Lotto and increase your Lottery profits. Use the high visibility in-store materials provided to you by the Lottery to help you and your staff make the most of the great summer promotion. Lottery support includes television and radio advertising, and special feature segments and winner announcements on the Megabucks show. Talk to your Lottery sales representative about how you can maximize Lotto sales during this exciting sales promotion.

In addition, two new instant games, “In Between” and “Wild Time II,” will go on sale at nearly 9,000 retailers this July.

“In Between,” which goes on sale July 11, offers players the chance to win up to $1,500 in great cash prizes. Players can win up to three times on the “In Between” instant. If the value of “your card” is between the two “dealer’s cards,” players win the prize shown for that game. There are three games on each “In Between” instant ticket.

“Wild Time II” instant game was so popular last fall that the Lottery will launch “Wild Time II” on July 25 at Lottery retailers statewide. The game offers players the chance to win up to 10 times on each ticket, with a top prize worth $20,000! If players match any of “your numbers” to either “winning number,” they win the prize shown below that number(s). If players get a “star” symbol in any spot, they win that prize automatically.

The Michigan Lottery will wrap up the “Earn More in ’94” sales incentive program this month. From April 5 through July 25, Lottery retailers have competed for cash prizes in the “Earn More in ’94—Instantly” sales incentive contest. Over 900 prizes (totaling $300,000) will be awarded to retailers who have the greatest increase over last year’s sales.

Have a great summer and remember, you can kick your mid-summer sales into “high gear” with the Michigan Lotto “Sweet 16 Giveaway” second-chance promotion!
RHYME, REASON AND RUEL

Issues when he helped write grants for Gleaner's Community Food Bank. He was also involved as an urban planner for Wayne County, as well as, planning director for Highland Park. All these former jobs have been the springboard to his current position of Community Relations Director with the AFD.

The "Reason" Williams was hired to assume this position is to improve day-to-day communications between the storekeepers and the communities in which their stores are in. Since many Detroit-area communities are comprised of numerous cultures and ethnic groups have different means of communication, it is very important to keep misunderstandings from erupting and escalating into something more. Williams is constantly ironing out the social wrinkles, seeing himself as the problem-solver who will bring both sides together on an issue. He also keeps the retailers abreast on any existing problems. Such problems can range from adults purchasing alcohol for teens, to youth crime involving handguns.

So in keeping with Williams' golden "Ruel"... "do unto others as you would have them do unto you." He is very optimistic about future business for his territory, which covers approximately 3,000 stores. He senses a new spirit of cooperation brewing between the Archer administration and the community and is very positive about a business Renaissance.

...And where this man stops no one knows!

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Meet the 1994 AFD Scholarship Winners

These hard-working students have each won a $500-$750 academic scholarship from the Associated Food Dealers of Michigan. Congratulations to all!

Denise E. Adamson
Entry submitted by: Kroger, Dearborn

Denise will graduate from Cass Technical High School in Detroit and will attend Eastern Michigan University in the fall to study accounting. A member of the National Honor Society and Business Professionals of America, Adamson received 2nd place in regional and 3rd place in state competition in Cost Accounting.

Haytham A. Bahoora
Entry submitted by: Circle K. Supermarket, Flint

Haytham is a West Bloomfield High School graduate and will attend the University of Michigan, Ann Arbor, this fall to study Biology. Physics Club, International Club, Editorial Editor of his high school newspaper, and much more, Bahoora, a National Honor Society member, takes extracurricular activities to their fullest extent. Haytham has also received prestigious awards in journalism.

Kristine M. Benz
Entry submitted by: Melody Foods, Livonia

Extracurricular is her middle name. From marching band and wind ensemble to Institute of Management Accountants and three different fraternity groups, Kristine will begin her third year at the University of Michigan, Ann Arbor, where she studies Computer Information Systems. She appeared on the Dean's List five straight quarters and is a member of two honorary societies. Benz attended Churchill High School in Livonia where she graduated Magna Cum Laude in 1992.

Ann N. Bragunier
Entry submitted by: Danny's Foods, Dearborn

Ann will be a sophomore at Wayne State University in the fall where she is in the Honors program. She received the Presidential Scholarship and is studying medicine. Bragunier graduated from Fairlane Christian High School in 1993 where she received a National Science Olympiad Award and was vice president of student government from 1989-91. Ann also played varsity soccer for four years.

Nathaniel C. Crain
Entry submitted by: Gohs Inventory Service, Southfield

Nathaniel will be a sophomore at the University of Evansville in Evansville, Indiana. He is a Physics major and some of his activities include concert band, concert choir, and flute ensemble. Crain was on the Dean's List both semesters and is in the Honors program. He graduated from Harry S. Truman High School in Taylor where he was ranked first in a class of 300.

Clark N. Dawood
Entry submitted by: Shoppers Market, Centerline

A Troy Athens High School graduate, Clark was a member of the National Honor Society, band, newspaper and Students Against Drunk Driving (SADD). He will be attending Albion College in Albion where he will major in social studies.

Angela M. Gabbara
Entry submitted by: Paul's Wine Cellar, Troy

Hotel Restaurant and Institutional Management is Angela's area of study at Michigan State University. She will be a sophomore in the fall and she

See Scholarships, Page 18

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Scholarships

made the Dean’s List her first semester. Angela is a 1992 graduate of Roscommon Adams High School.

Entry submitted by: Glass Bottle Shoppe, Detroit

Anthony V. Hcsano

This basketball buff will attend Michigan University in Oxford, Ohio, where he will study medicine. He is a graduate of Detroit Catholic Central High School in Redford and was a National Honor Society member. Besides playing Varsity basketball, Anthony also played tennis and was a member of student government.

Entry submitted by: Fox Hills Market, Plymouth

Jennifer is a graduate of Howell High School and will attend the University of Michigan, Ann Arbor, in the fall to study chemical or environmental engineering.

Entry submitted by: Zeller’s Farm Market, Temperance

Carey is studying to be an actor at Wright State University in Fairborn, Ohio, where she will be a sophomore in the fall. She has been on the Dean’s List with highest honors and was in the student production of Roudhill. Matthews graduated from

Whitmer High School in Toledo, Ohio. She was a member of the National Honor Society and appeared in seven theatrical productions.

Entry submitted by: Qwik Shop Food Mart, Ypsilanti

Amanda L. McLenon

A Belleville High School graduate, Amanda was ranked third in her class of 319. She plans to attend the University of Michigan, Ann Arbor, in the fall to study engineering. In high school she participated in the student council, Varsity tennis, Chemistry and German clubs, marching band, SADD. She received a National Math Award and was on the honor roll.

Entry submitted by: Nestle Beverage, Northville

Randall S. Meisner

Randall is a pre-med student entering his third year at the University of Michigan, Ann Arbor. He is a 4.0 student and was invited to apply for a Rhodes Scholarship. Meisner is also a volunteer at U of M Hospital and is a community relations director for Tauen Epsilon Phi fraternity. He participated in dozens of activities and received endless awards at Andover High School as he graduated in 1992 with a 4.3 grade point average.

Entry submitted by: Sterling Meat Market, Sterling Heights

Jeffrey J. Michalowski

Dantaya M. Rhodes

This Adrian College football player is entering his sophomore year and has appeared on the Dean’s List and received an Adrian College Future Leader Award. Jeffrey graduated from Sterling Heights High School in 1993 and was ranked ninth in a class of 317.

Entry submitted by: Super Save Supermarket, Detroit

Mervet T. Nafso

A physiology student at Michigan State University entering her second year, Mervet was on the Dean’s List and was recognized for academic achievement. She graduated from West Bloomfield High School in 1993 where she finished Magna Cum Laude, was a member of the National Honor Society, and played Varsity soccer.

Entry submitted by: Super Fair Foods, Detroit

Jason graduated from Detroit Country Day School in Beverly Hills and plans to attend Wayne State University in the fall where he will major in business administration. He played baseball in high school and graduated Cum Laude.

Entry submitted by: River Oaks Pharmacy, Dearborn Heights

Alexander will be attending Wayne State University in the fall as a pre-med student. A graduate of St. Alphonsus High School in Dearborn, he was Valedictorian of a class of 71. He also had memberships in the International Thespian Society, along with playing on the basketball, track and soccer teams.

Entry submitted by: Metro Foodland, Detroit

Dantaya is entering her Junior year at Michigan State University where she majors in psychology. Rhodes graduated from Lutheren High West in Detroit and was Salutatorian in a class of 35. She was also a National Honor Society member, Student Council President, and a Varsity cheerleader.

Entry submitted by: Pepsi-Cola, Detroit

Rachael A. Rucinski

Rachael plans to give back what she receives as the major’s in education at Central Michigan University in the fall. Salutatorian of her class, Rachael graduated from Memphis High School in Memphis, Michigan. She was also a member of the National Honor Society and played basketball for three years.

Entry submitted by: Faygo Beverages, Detroit

Port Huron

Janette J. Torrico

She graduated from Grosse Pointe South High School in 1990 where she participated in a number of activities and received several awards. In 1994 she was the vice president to the Wayne State Student Nurses Association and she participated in the Filipino Society Student Organization.

Entry submitted by: Spartan Stores, Plymouth

Joshua is a graduate of Howell High School and was ranked first in his class of 350. He will attend Georgetown University in Washington, D.C. in the fall to study international affairs. Joshua received a remarkable amount of awards in high school ranging from nine sports writing awards to a Howell Public Schools Good Apple Award. He also was a National Honor Society member and a youth role model at the Livingston county Sheriff’s Department Drug Abuse Resistance Education (DARE) program.

Entry submitted by: Faygo Beverages, Detroit

A nursing student at Wayne State University. Janette is approaching her senior year and will seek a master’s degree immediately after.

Entry submitted by: Faygo Beverages, Detroit

Nancy graduated from Grosse Pointe South High School in 1990 where she participated in a number of activities and received several awards. In 1994 she was the vice president to the Wayne State Student Nurses Association and she participated in the Filipino Society Student Organization.
IRS scrutinizes interest you charge members of your family

When making loans to family members, you might think that the interest you charge them—if any—is strictly your business. Not so. The IRS has a lot to say in the matter.

The government sets minimum rates each month that must be applied on what’s termed an “intrafamily loan.” Last year for instance, the rates were 5.84% for long-term loans, 5% for loans of three to nine years and 3.69% for loans of less than three years. If you charge less than the current rate, the agency can tax you on the interest you should have collected.

Note, however, that there are two exemptions to the intrafamily-loans rules. First, they do not apply to loans of up to $10,000 used to purchase non-income-producing property. As an example you can loan your child say, $9,500 to buy a car without attaching interest. Second, you can actually extend an interest-free loan to a family member for as much as $100,000 if his or her net investment income is less than $1,000. Example: You loan your daughter $85,000 to finance her medical-school studies. It’s interest free because her current net investment income is under $1,000.

Wage hour department proposes changes to hazardous occupations

The Department of Labor has announced that new, higher penalties for child labor violations became effective June 16. The maximum fine will increase from a flat $10,000 to $10,000 for each violation leading to a serious injury or death.

In addition, comments have been requested on hazardous occupations involving the employment of minors under the age of 18 including comments on hazardous occupations regarding the use of paper baling equipment and meat cutting equipment. Comments have also been requested on the permissible hours and time standards for 14 and 15 year olds.
New flavored iced teas introduced by Faygo

Faygo Beverages in Detroit is continuing its growth with the introduction of seven flavors of all natural, real brewed iced teas and two lemonades.

Faygo’s new flavors are: Sweetened Iced Tea (regular), Diet Iced Tea (regular), Lemon Flavor, Diet Lemon Flavor, Unsweetened Lemon Flavor, Peach Flavor, Raspberry Flavor, as well as Lemonade and Pink Lemonade.

 According to Beverage World publication, about one-third of all beverages today are considered “new age.” One of these new drink specialties is iced tea, which is geared towards adults in their quest for an alternative natural product. In 1993, Americans drank the equivalent of 1.2 cases per capita of tea a year, spending $905,000,000. This was a 91 percent increase from 1992. Heavy sales increases are expected for 1994 as well.

Headquartered in Detroit since 1907, Faygo’s bottling plant and corporate headquarters are located at 3579 Gratiot Avenue in Detroit’s East side. Faygo is a subsidiary of National Beverage Corp of Fort Lauderdale, Florida.

Scanners, from page 1.

units are linked electronically with your computer system. Whenever item prices are changed, the new price is automatically changed on the LED screen.

These new systems are intriguing, as they reduce the chance of scanner error dramatically. Some systems also come with the capability to laser print product labels.

However, technology does not come cheap. According to Charles Huebner of ERS International, one of the companies carrying the new electronic shelf management system, the price to outfit a typical store with 10,000 to 12,000 price-scanned items, is about $100,000.

Michael Breuker, retail pricing/marketing manager for Meijer, Inc., says his company is planning to test electronic shelf tags in two stores this year, as part of his company’s program to reduce scanner price errors.

However, Lawrence Holden, a Michigan Weights and Measures senior inspector, sees Meijer’s motivation differently. He believes the company will eventually use the product as “the end of the wedge to lever Michigan’s Item Pricing Act off the books.”

Whatever the motive for change, we can be sure that electronic shelf management will be the next step in automation for retail food stores.

A MESSAGE TO MICHIGAN’S SMALL BUSINESSES:

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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.

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