Associated Food Dealers 18470 W. 10 Mile Rd. Southfield, MI 48075

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DECEMBER 1995

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AFD members receive more holiday perks!

If you use a cellular phone, or if you would like to but felt the costs were too high, we have two special deals for you! From now through December 31, when you sign up for cellular service through AFD you will receive one of the following: a Fujitsu Personna phone (\$149 value) the property and a plug-in travel charger. An accessory pack, available for \$44.96, includes a cigarette lighter adapter, two hour battery and a leather case with carrying strap.

Or a \$100 credit good toward the purchase of a new cellular phone. Subject to phones currently available on the Cellular One phone matrix. Offer not available with installment purchase, previously owned/rented, rental phones, or Car kits.

The free phone offer and \$100 medit cannot be combined.

Both options require a minimum two year agreement.

105 activation fee will apply.

For more information, contact add at AFD (810) 557-9600.

Happy Holidays!

Turkey Trotting

AFD members and staff joined together to raise the funds to purchase over 1,200 turkeys which were donated to needy families across metro Detroit just before

Thanskgiving.

This was the fifteenth year that AFD's members gave birds to those who otherwise may not have had a turkey for their Thanksgiving dinner.



(L-R) Rocky Husaynu, Mark Karmo, Ron Paradoski, Nabby Yono, Harley Davis and Gary Davis stand in front of TV 2 cameras during the Southfield turkey drop stop. More photos on pages 4 and 5.

Legislative Update

Retail wheeling ignites debate among big stakeholders

Electricity expenses are second only to labor costs for most retailers, who are some of the largest users of electricity. Furthermore, commercial accounts across the country pay the highest proportional rates for electricity relative to the usage levels of any sector. Electric utilities are currently regulated monopolies, whose prices are cost driven rather than market driven, meaning retailers in the same area who are served by different utilities may pay substantially different prices for power.

Deregulation of the electric utilities industry introduces the concept of retail wheeling. Retail wheeling is the delivery of electricity by an owner of a transmission and/or distribution

system from the source of generation to the owner of the electricity, the owner of the electricity having independently purchased the electricity from the generator. Wholesale wheeling among power companies exists today, and retail wheeling has been underway in England for over ten years.

Proponents of retail wheeling point out that it would invite competition into what is now a monopoly, and would force energy providers to operate under real-world marketplace conditions, as retailers do. Competition would produce lower prices for electricity overall, providing retailers and

Sce Updates page 14.

AFD and Miller Brewing team up for charity during the holidays

For the second year in a row, the Associated Food Dealers of Michigan (AFD) and Miller Brewing Company officials announce the kick off of their holiday-season fundraiser for the Alternating Hemiplegia Foundation (AHF) and the AFD Scholarship Program.

Throughout the month of December, four cents of every package of Miller Genuine Draft, Miller Genuine Draft, Miller Lie and Miller Lie te sold at participating stores is contributed to the AHF and AFD Scholarship Program. Approximately 3,400 supermarkets, liquor stores and convenience stores in southeast Michigan will participate this year.

Miller is also offering 30-packs of the four brands at the regular price of 24-packs. Miller's four metro Detroit distributorships participating in the fundraiser:
Action; Powers; O & W; and Eastern, hope the free six pack incentive will result in a greater contribution to the charities

"We're really excited about getting this year's program under

way and having the public get involved in both of these deserving causes," said AFD Executive Director Joe Sarafa. "It is our goal

to double last year's total."

AHF funds research to find a cure for Alternating Hemiplegia, a disorder found in infants at birth. The disorder causes developmental delays in varying degrees which produce abnormalities of motor movements. AHF was founded in Michigan in 1994 by its president, Richard George, and AFD director.

"Miller and AFD are helping raise awareness of the AHF and the need to find a cure for Alternating Hemiplegia. This is the kind of support we need," said George. "God bless Miller Brewing for everything they've done."

The AFD Scholarship Program provides academic scholarships for deserving youths in the food industry. This oneyear renewable scholarship is

See AFD and Miller page 30.

U.S. Tart Cherry Production for 1994 250 **Population** **



NOTHING ELSE IS A PEPSI

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Executive Director's Report

Gift of life

By Joseph D. Sarafa AFD Executive Director

Each year at this time we are bombarded with requests from charities seeking donations. Most are very reputable and sincerely in need of assistance.



even the wealthiest of us can't give to every charity that requests help.

Here's a donation that doesn't cost you a cent, takes very little effort on your part, and could save a life. It's organ and tissue donation.

You mayy know somebody who is a transplant recipient. In fact, you, or someone close to you may need a transplant someday. Organ and tissue transplantation is one of this century's medical triumphs. It is a practice that can dramatically improve, and even save, the

Statement of Ownership

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lives of those suffering from vital organ failure, or those suffering from bone defects, burns and blindness. Given this second chance, transplant recipients return to normal, productive lives.

The most precious gift you can give someone is the Gift of Life itself. That's exactly what you do by becoming an organ and tissue donor.

Unfortunately, every year in the United States, more than 100,000 children and adults must wait and hope for a chance to live normal, healthy lives because not enough donors are available.

Please read the article on page seven. It will give you details about becoming an organ and tissue donor. When you make a donation you give something money cannot buy-a second chance for life.

Miller, AFD and AHF

Speaking about charities, I also want to draw your attention to our cover story about Miller Brewing's fundraising program to help the Alternating Hemiplegia Foundation (AHF) and the AFD scholarship program. Remember, just by purchasing Miller products, you can provide assistance for these two worthwhile causes. Stock up now! And be sure to include Miller's special 30pack in your displays and ads to help your holiday sales.

Coupon fraud case closed

Numerous retail outlets throughout the

metro Detroit area were involved in coupon redemption fraud over a five-year period from 1987 through 1992. The conspiracy cost manufacturers millions of dollars.

Detroit FBI agent Bob Barenie said the individuals were caught by submitting marked manufacturers' coupons. Four individuals were convicted and sentenced. The retail outlets were not prosecuted, however, manufacturers have refused to redeem subsequent coupons from these outlets.

The good news is that the case is now closed. On page 13, we outline steps you can take to avoid coupon chargebacks. When retailers follow the rules, everyone benefits.

Happy Holidays!

The AFD board of directors and staff would like to take this opportunity to wish all of you a very merry holiday season and a prosperous, healthy new year,

Calendar 1996

Jan. 19 AFD 80th Anniversary Ball Penna's, Sterling Heights

FMI 1996 Public Affairs Assembly The Willard Hotel, Washington, DC

Your suggestions and comments are always welcome. Please write Associated Food Dealers at 18470 W. 10 Mile Rd., Southfield, MI 48075 or call 810-557-9600 or 1-800-66-66-AFD.

The Grocery Zone

By David Coverly



QYYN IN TRONDY MALIBU; SHOPPORS FINALLY AGROOD SHOPPING CARTBLADES WERE A BAD IDEA

AFD on the Scene

A big thanks to our Turkey Trotters!

















4.....FOOD & BEVERAGE REPORT, DECEMBER 1995

Turkey Drive

AFD members and staff trotted across Metro Detroit delivering over 1,200 turkeys to needy families.

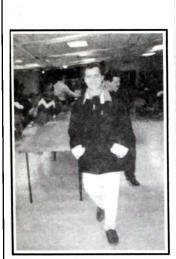


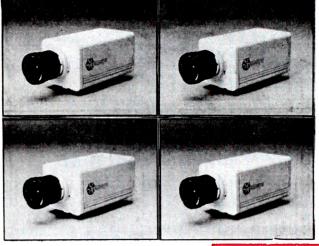




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MONTON LERGER, ALL REQUIRED SOLUTE, CARLES, A CONNECTION, ADDITIONAL CHARGES FOR LANDIS BUILDS AND OPTIONS IN OTHER RESTRICTIONS AND APPLICATIONS AND APPLICATI

& 1906 CENTRAL ALARM BIGHAL, INC.



Tips for security system shoppers

by Derrick D. Hakim

As a security professional, if I was purchasing a new security system for my business or home, the three main factors that would influence my purchasing decision would be: service, service and service.

Today, security companies come in all shapes and sizes, with many to choose from. But don't be fooled by official sounding company names and inexpensive monitoring rates. There is

much more (or at least there should be) to those monthly charges other than simply monitoring. Remember, you are not purchasing products right off the shelf as you would pens or pencils. You are purchasing professional services.

These services should include:

- Professional installations at reasonable prices. Your security service company should be capable of providing fire, hold-up, CCTV, and access control systems.
- 24-hour round-the-clock radio dispatched service department. Your security service company's service department must be dependable, efficient and competent. This means that they are there when you need them with no hassles and they have the knowledge to fulfill your needs.
- Local 24-hour monitoring and dispatch services. Your security service company should own and operate their own local central monitoring facility.

This central station must be fully computerized with its own emergency generator and UPS system to withstand power interruptions.

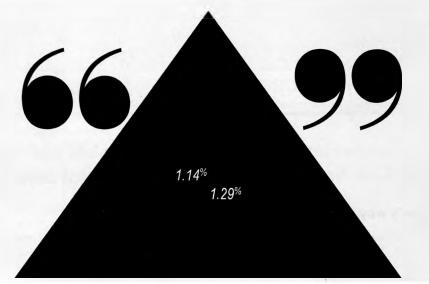
By following these criteria, you will probably find that the vast majority of the licensed burglar alarm contractors in the State of Michigan do not qualify to provide the quality services that you require. But how do you pick the right security service providers from the remaining companies? I suggest asking the following questions to any firms you are considering:

- 1. How many years has your company been in business providing these services?
- 2. May I obtain a reference list of some of your clients?
- 3. How many people are employed by your company?
- 4. Will your firm subcontract any of the services that you will be providing to me at my business or home?
- 5. May I have a tour of your facilities including your 24-hour central monitoring and dispatch facility?
- 6. If I had an installation or service question, who would I contact at your organization?
- 7. If I had a monitoring or central station question, who would I contact at your organization?
- 8. If I wanted to speak the president of the company regarding my security services, could I pick up the phone and promptly speak with him or her, or would I be directed to one of his or her subordinates?
- Is your firm a state certified fire alarm contractor? This is a must even for a single smoke alarm installation.
- 10. What percentage of your staff are state certified fire alarm technicians? This is also required for installation and service of your fire-related equipment.
- 11. Does your firm purchase its major product lines directly from the manufacturer of the products, or mainly through distributors?

This last question could clue you into the size, stability, and reputation of the firm you are considering. In many cases, it takes more than simply a purchase order to buy direct from a major manufacturer.

Satisfactory answers to these questions should help you scrutinize your security service providers more carefully. Remember, the cost of quality service may not come cheap, but then again, we are purchasing security services, not office supplies.

Derrick D. Hakim is the Assistant Vice-President of Central Alarm Signal, Inc.



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New additions to Christmas Lights Display at Domino's Farms

An Juminated, bigger-than-life
Kneeling Santa is the newest feature
added to the 1995 Christmas Light
Display at Domino's Farms in Ann Arbor.
In addition, Lovely indoor attractions
were added in 1994 and expanded this
year for visitors.

Besides the Kneeling Santa, new features include a spectacular nightly laser light show and a yule greeting card exchange on the Internet. The cyberspace venture allows Internet users to send Christmas cards containing Christmas Light Display photos anywhere in the world on the Internet for free.

Visitors take the 12- to 15-minute drive through the beautiful, impressive,

and stirring electrical display of the Christmas story. After driving through the Christmas Narrative, motorists can then stop at world headquarters at Domino's Farms and enjoy such features as the

Celebration of Trees, an International Creche Display, a Christmas Shop, a Living Nativity Scene, and some food or warm drinks.

Over the previous three years Christmas Celebration, Inc., the nonprofit organization that sponsors the Christmas Light Display, has distributed a

> \$225,000 to groups such as American Red Cross, Habitat for Humanity: Michigan Humane Society, Ronald McDonald House.

Gleaners Commonity Food Bank, Mott Children's Hospital, Salvation Army, Meals on Wheels, Students Against Drunk Driving, and Bird Rescue of Huron Valley to name a few. The giving is reciprocal, however, as charity organizations also donate their time to direct traffic and other tasks at the event. Last year more than 8,000 volunteer hours were donated.

Joe Sarafa, Executive Director of the Associated Food Dealers of Michigan and a volunteer member of the Christmas Celebration Honorary Committee says the tour has something for everyone

See Christmas page 33.

Here's a "Feel Good" project: Become an organ donor

You probably know somebody who is a transplant recipient. In fact, you, or someone close to you may need a transplant someday. Organ and tissue transplantation is one of this century's medical triumphs. It is a practice that can dramatically improve, and even save, the lives of those suffering from vital organ failure, or those suffering from bone defects, burns and blindness. Given this second chance, transplant recipients return to normal, productive lives.

Anyone can be a donor. Just by making your wishes known to your family, you can become an organ and tissue donor. Old age or a history of disease does not mean you can't donate. Organs and tissues that can't be used for transplants can often be used to help scientists find cures for scrious illnesses.

Signing a donor card will not affect the care you receive at the hospital. If you are injured and brought to an emergency room, you will receive the best possible care, whether or not you have signed a donor card. Donation procedures begin only after all efforts to save your life have been exhausted and death has been declared.

The organ transplant system is fair. The distribution of donated organs allows equal access for all patients awaiting a transplant in the United States, through a national computer system for organ sharing based on need and availability.

Organ and tissue donation does not eliminate the possibility of a regular funeral service. A traditional, open casket funeral service can still occur even if organs and tissues are donated. Surgical procedures are performed by highly skilled medical professionals; the appearance of the donor's body is unchanged.

The family incurs no expenses for the donation. After death is declared, all costs of donation are covered. The donor family bears no further expense.

Follow these simple steps to become an organ and tissue donor. First discuss organ and tissue donation with your family. It is important that your loved ones know of your decision. Then sign a donor card in the presence of two witnesses and carry it with you at all times.

To obtain a donor card, ask your hospital representative, or call Gift of Life anytime (24 hours, 7 days) at 1-800-482-4881.



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- Your ID card with the familiar Blue Cross and Blue Shield emblem is the most recognized health card in the world. That's important when you travel.
- MEMBER CHT NOTION AND THE PROPERTY INFORMATION AND THE PROPERTY INFORMATIO

We guarantee that you can renew your Blue coverage year after year.

- Your Blue coverage will never be canceled because of major illness or high use.
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For information on AFD programs from Michigan's leader in health coverage, call Judy Mansur at

1-800-66-66-AFD

- AFD and the Blues offer several different programs, with various levels of co-pays and deductibles, so you can select one that's best for your needs and your budget.
- With AFD's toll-free telephone number, you'll get answers to your health care questions at no cost to you.
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 - AFD and the Blues have been partners in health care for 16 years. Your Association has

placed its trust in us. You can too.





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With seasonal needs from Christmas tree lights, tinsel and toys to basic everyday items such as hair care, apparel, and pet supplies, Spartan Stores GM/HBC Department's product mix exceeds 15,000 items. Being that we have one of the most aggressive and extensive GM/HBC programs in the supermarket industry, our goal is to help retailers make general merchandise and health and beauty care a highly profitable part of their business and a one-stop shopping convenience for their customers. Through our GM/HBC program called VISION, we use leverage buying and the advertising power of 450 Spartan retailers to lower costs, boost profitability and maintain a competitive position in the marketplace.



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Retailer Profile

Adventure lands German sausage maker in Michigan's "Little Bavaria"

by Ginny Bennett

For miles around, tourists follow signs to the town of Frankenmuth. Promoted as "Michigan's Little Bavaria," travelers flock to the chicken dinner restaurants,

brewery tours and souvenir and Christmas shops. According to William H. Becker, some don't leave town without a cooler full of sausage from Willi's Sausage Company.

Willi, too, came to Frankenmuth as a traveler. He left his home of Balhorn. West Germany as a young man of 24 seeking adventure. Becker was well educated when he came to the United States. He arrived as a Master Sausage

maker (Meisterbrief) in 1962. In Germany a sausage maker must receive this diploma in order to train others or to have one's own sausage business. To become Meisterbrief, Becker served as an apprentice for three years and a journeyman for five more years. Becker began his career in the U.S. working in the Vassar IGA for six years before he

opened his own factory and store. He is now proud to be a USDA approved facility with 65 federally approved labels including turkey and buffalo. He is licensed to sell products wholesale, retail

> and to restaurant supply.

Becker began by making and selling bratwurst. Twenty-five years later he sells 100 kinds of home made sausage. His wife, Irene, carries several lines of imported European foods in the store, primarily from Germany. Bulk cheeses, both locally made and imported are available.

Becker runs his operation, including the retail store, with only who visit Frankenmuth yearly. Willi's takes four people. Each year he makes over 100,000 pounds of sausage. It is

a real hands-on operation with Becker, himself, making the sausage. Typically he will make 200 pounds or about 1600 sausages in a morning. The store is open every day.

Willi says Willkommen to many of the millions

advantage of AFD's Worker's Comp and

Ameritech pay phone programs.

A variety of meats are produced into sausage including pork, turkey, beef and bison meat (buffalo), which become a variety of products ranging from jerky to summer sausage and braunscheiger. Becker offers a plethora of flavors for his products, including Cajun and jalapeno. Many are distinct to their ethnic background like Ukrainian sausage, Canadian bacon and Potatiskory, a Swedish sausage.

One Mexican flavored sausage is made with tequila and another one.

Bauernwurst farmer sausage (Lufttrockne), boasts 160proof Austrian Rum and fresh garlic and the purchaser must be 21 to buy it.

Becker's customer base is always growing although he considers his

steady customers to be from Bay City, Saginaw, Flint and Detroit. Three to four million tourists visit Frankenmuth yearly. Many come for the festivals which occur nearly every month. They are so well attended that the town had to change Oktoberfest to September.

Willi's store is a focus for many of these events. He considers it a "melting pot" which attracts all kinds of people who are looking for great sausage and a good time. There is a six piece band in

front of the store along with a brat stand for at least four of the yearly Chamber of Commerce events

Becker likes to be a part of the fun and pictures on the walls testify to his participation in the festivities. The store is filled with trophies, including a boar and buffalo mount, and numerous musical instruments including a guitar, a banjo

and at least accordions. Becker likes to "fill in," and he can play all of the instruments including a strange one called a stumph fiddle or "boomba"

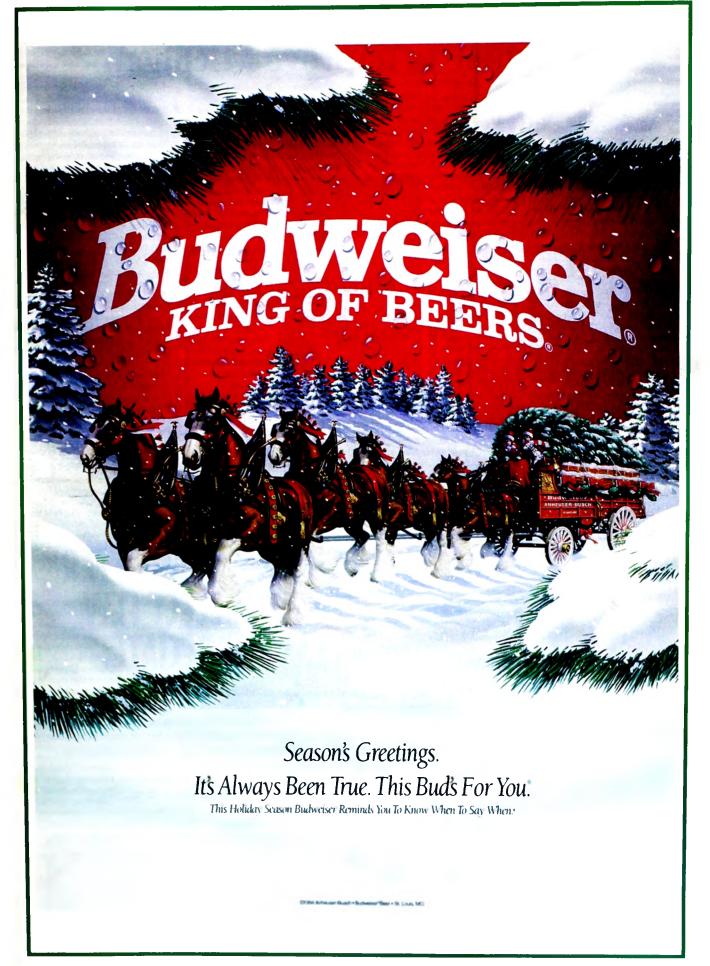


Willi Becker is surrounded by a few of the numerous instruments on display at Willi's Sausage Co. Willi can play them all, but "only one at a time."

but as Willi says "I can only play one at a

At the time of this interview Willi was headed out West to visit one of his children. He and his wife Irene have two grown daughters, Linda Marie and Brenda. If you asked him who will take over the sausage company someday, he answers with a twinkle in his eye, "well it won't be my daughters." Proudly he says, "Linda is a CPA and Brenda is a Chemical Engineer."





A fighter to improve Michigan

by Shannon Taylor

Senator Dan DeGrow (R-Port Huron) serves the people of Michigan's 27th District which is made up of Lapeer, Sanilac and St. Clair Counties. He was first elected to the seat in 1982. Previously, he served one term in the Michigan House of Representatives from 1980 to 1982.

Recently elected by his Senate colleagues as Senate Majority Floor Leader for the next four years, DeGrow is now the second most powerful Senator at the Michigan Capitol. In this role, he is responsible for setting the Senate's legislative agenda and coordinating all of the action in the Senate Chamber.

Politically, DeGrow has come forward as a leader in the fight to improve the quality of Michigan's schools. In the past several years, he has worked tirelessly on legislation to equalize funding levels of public schools and to cut property taxes for homeowners and Michigan businesses. While much has been accomplished already, efforts to improve Michigan schools are ongoing.

"In the next few months, I'll spend a fair amount of time working on school code reform." DeGrow said. "However. there are a number of other important issues facing the Legislature this fall."

The Senator said that the new term limitations, which take effect in 1997 and limit the terms in the House of Representatives to six years and the Senate to eight years, will be a major factor in Michigan politics in the very near future.

"A significant number of representatives will be running for the Senate because they won't be able to run again for the House," said DeGrow. "I think that this will cause the relationship between the House and Senate to be tense."

He also feels that because there will be so many freshman representatives in the House that the Senate will become more

powerful. Lobbyists and the Governor's office will become more powerful too because the new Representatives will be learning their roles,

Another issue making its way through the Legislature is Senate Bill 201, which passed the Senate earlier this year and is now before the House. This is the controversial bill that would allow gas stations to sell beer and wine. DeGrow indicated he was very leery about this legislation.

"I'm not convinced SB 201 is a good idea," DeGrow said. "I have concerns about the potential increase in alcoholrelated accidents."

> Currently, DeGrow is a member of the Senate Appropriations Committee. He heads budget subcommittees on General Government and K-12/ Department of Education and is a member of the Appropriations Subcommittees for Community Colleges, Capital Outlay and Transportation. He is also a member of the Michigan Legislative Council and the

Michigan Capitol Committee.

DeGrow isn't sure what his future in Michigan politics will be. "I will run for re-election," he said "However, things change quickly and I might like to run for a higher office."

Named 1994 Legislator of the Year by the Michigan Council for Maternal and

Child Health and the Michigan Alliance for Gifted Education, DeGrow also received the 1994 Legislative Achievement Award from the Michigan Association of School Psychologists and received the 1994 Michigan Counseling Association Award for support in the advancement of the profession of counseling.

Other recent awards include the 1993 Dr. Martin Luther King, Jr. Award for dedication and commitment to education, the Henry Toll Fellowship Award and the 1995 Fellows Award from the Michigan Association of Intermediate School Districts for consistent support of public education. He has also been voted as one of the "Ten Best Legislators" for two consecutive surveys by the Detroit News.

A 1971 graduate of Port Huron Northern High School, DeGrow attended St. Clair Community College where he was named "Scholar Athlete of the Year" in 1973. He graduated with Phi Beta Kappa honors at Michigan State University in 1975 and received his Juris Doctor degree from Wayne State University in 1978.

DeGrow has been a partner with the Port Huron law firm of Fletcher and DeGrow since 1979.

He is married to Cheryl and they have three children, Allison, Stephen and Kelsie.



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Tips on avoiding chargebacks when redeeming coupons

Redeeming coupons is a necessary and important part of the grocery and convenience store business, but is often a complex procedure to understand. There are many different steps and procedures to legally redeem coupons while remaining in compliance with the manufacturers' policies.

When the manufacturers' coupon policies are not followed a "chargeback" occurs. Several reasons why are:

- 1. Manufacturer requires a questionnaire. This chargeback occurs if the manufacturer does not have a questionnaire on file for the store or if the questionnaire is outdated.
- 2. Coupon appearance problems. The physical condition of coupons submitted will stop redemption due to torn off manufacturers expiration dates, addresses or incomplete coupon information.
- Physical appearance/mass cut. Coupons submitted in a "gang-cut" appearance are unacceptable. It is illegal for a retailer to cut coupons out of newspapers, magazines, etc. and try to redeem these coupons without legally reducing the price of the coupon product in order to comply with the manufacturers' guidelines. Because some retailers have undertaken illegal practices, the manufacturers have taken steps to prevent this and will not refund or return these suspicious coupons to the store.
- 4. Expired coupons. Although it is recommended that manufacturers enforcing expiration dates allow a sixmonth grace period, this is generally not the case. Generally accepted practice by the manufacturers is a 90day (three-month) grace period after the expiration date. Our experience shows that most manufacturers will not redeem coupons after the 90-day grace period. They will consider the coupons expired and chargeback the retailer.
- Proof of purchase required. Supplier invoices showing proof of purchase of sufficient product to cover the coupons must be received prior to payment. If the retailers invoices cannot prove a store stocks specific merchandise used in redeeming coupons, a chargeback will occur until the retailer provides the manufacturer with the required information.
- Withheld for audit. Coupon payment is being held pending an evaluation of the retail store and its overall submissions. If a retailer receives this chargeback, he should call the appropriate manufacturer immediately to correct the problem. Many times it is a simple answer which can help resolve the problem.

These are some of the main reasons manufacturers cause chargebacks. We feel it is very important for a retailer receiving chargebacks to contact the manufacturer directly, no matter how small the amount of the chargeback. Most manufacturers have 1-800 numbers and the number is listed on the charechack.

If you use AFD's coupon redemption program, you can also call our office at (810) 557-9600.

Tips for preventing chargebacks

- 1. Redeem only coupons for products and sizes specified on coupons.
- 2. Accept only one coupon per product.
- 3. Do not trim coupons you redeem. Manufacturers want to receive coupons in the same condition you receive them from your customers.
- 4. Make sure it is a complete coupon. Some items look very much like coupons, but are not actual coupons.
- 5. Refuse to accept parts of coupons with the redemption instructions torn off or
- Watch for expiration dates and special redemption instructions. Do not accept expired coupons. Most manufacturers will not accept coupons

- which are older than 90 days.
- 7. The coupon must have the contract agreement clearly on one side. Without this, it is not a coupon and should not be forwarded for redemption.
- Never exchange coupons for cash unless specified.
- 9. Manufacturers release direct discount checks. These may look like coupons but are actually checks to be directly deposited into the retailer's business bank account. There will always be instructions that informs the retailers that it is a check, not a coupon and must be deposited as a check.

Misredemption can take many forms, including customers presenting coupons

for merchandise not purchased, cashiers cashing coupons for themselves or for their friends when no merchandise is purchased or store operators purchasing coupons in bulk from organized groups to redeem from manufacturers at full face value. These are highly undesirable and unethical business practices which could affect the entire industry by creating a climate of dishonesty.

We encourage retailers to formally adopt a policy to honor the individual specifications for coupon redemption, to discourage group or individual programs which foster misrepresentation and to inform and educate employees and customers to the coupon redemption policy of the store.

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UpdatesFrom page 1.

other consumers with an opportunity to significantly reduce operating costs. Competition would also provide incentives for new and more efficient generating capacity and technology would eliminate cross subsidies that currently exist, and would eliminate the "captive customer" aspects of today's system.

Two basic models exist for retail wheeling: "central pool" or "poolco," and "direct access." In a poolco setup, all power producers sell power to a monopoly transmission utility (the "poolco") at spot market prices. The poolco charges rates that equal its cost to purchase power plus a regulated markup to cover transmission costs. Costs are said to be reduced to buyers due to competition among generators for the poolco's dollars. However, this model leaves open the possibility of subsidization of residential and large industrial users by commercial customers such as retailers.

Direct access is the retail wheeling model favored by most retailers. In this scenario, a supplier and a customer enter into an agreement for electric service and the supplier arranges for the wheeling of power over electric lines directly to the customer. In this manner, commercial customers can shop for and attain the best prices and services to meet their operational needs.

Opponents of retail wheeling primarily large utility companies and some state public utility commissions

—charge that only industrial users would reap the

savings of reforms. Commercial and residential customers, they assert, would be held captive and forced to cover the costs of "stranded investment," or utility plants abandoned by industrial users. Stranded cost estimates nationwide range from \$20 billion to \$200 billion, but vary from utility to utility. The states most vulnerable include California, New York, Pennsylvania, Ohio, Illinois, Texas, and the

New England states.

At least 29 states are investigating retail wheeling, including Arizona, California, Connecticut, Delaware, Florida, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Texas, Vermont, Washington and Wisconsin.

Many of these states have active task forces examining retail wheeling.

In California, the Public Utility
Commission (PUC) adopted a poolco
model that would begin January 1, 1997,
mandating utility participation in a
regulated pool as both buyers and sellers of
power. This would be a transitional
structure that would give way to retail
wheeling after 1998. Meanwhile, "virtual"
direct access would approximate the
benefits of retail wheeling through
"contracts for differences" and other
financial arrangements. The legislature is
expected to pass a restructuring bill this
year.

In Michigan, the Public Service

Legislative Update

Commission (PSC) recently approved a

wheeling program. The PSC authorized the Consumers Power and Detroit Edison electric companies to participate in a program to test retail wheeling's potential benefits to utility customers and to the Michigan economy.

This program is currently geared to industrial companies rather than retailers but will change as the benefits are realized.
—FMI

See how your lawmaker stacks up

With almost a year into the 104th Congress, NACS has provided us with a snapshot as to how lawmakers rate on pro-business issues.

Compiled from separate votes taken in both the House and Senate, the rating reflects the degree to which lawmakers supported our industry.

A short summary of the Michigan votes are listed below.

Sen. Carl Levin (D) 00%
Sen. Spencer Ahraham (R) 100%
Bart Stupak (D) 50%
Peter Hoekstra (R) 83%
Vernon Ehlers (R) 66%
Dave Camp (R) 91%
James Barcia (D) 66%
Frederick S. Upton (R) 83%
Nick Smith (R) 75%
Dick Chrysler (R) 91%
Dale E. Kildee (D) 16%
David E. Bonior (D) 16%

Joseph Knollenberg (R) 91% Sander M. Levin (D) 16% Lynn Rivers (D) 25% John Conyers, Jr. (D) 00% Barbara-Rose Collins (D) 00% John D. Dingell (D) 16%

Here is the synopsis of how the US House and Senate voted on Food industry issues:

House Votes

- · Oppose tax increases
- Support congressional accountability
- Oppose increasing the minimum wage
- Support unfunded mandates on states
- · Support line-item veto
- Support continuation of self-employed health insurance deduction
- · Support regulatory moratorium
- · Support caps on damages
- Oppose restrictions on tobacco farmers (reflects lawmakers pro/con on tobacco)

Senate Votes

- · Support striker replacements
- · Oppose unfunded mandates
- Support "Super Majority" (3/5) for tax increases
- · Support balanced budget amendment
- Support frivolous lawsuit reform
- Oppose Tobacco Tax increase to fund Medicare/Medicaid
- Support OSHA cuts to balance the federal budget
- Oppose minimum wage increase

More Updates page 15.

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Youth Tobacco Act

It is unlawful to sell or furnish tobacco products to minors (persons under 18). It is also unlawful for minors to purchase or use tobacco products. The Youth Tobacco Act [P.A. 314 of 1988, MCL 722.641] requires tobacco retailers to conspicuously post signs warning employees and customers that it is unlawful to sell tobacco products to minors and that it is unlawful for minors to purchase or use tobacco products.

A violation of this law is a misdemeanor and is subject to a \$50 fine. The county prosecuting attorney is responsible for enforcement. The required signs are free of charge and are available from wholesale tobacco distributors or from the Michigan Department of Public Health, (517) 335-9125.

NACS sues FDA over proposed tobacco regulations

As of this writing, NACS is preparing a legal challenge to the Food and Drug Administration's (FDA) effort to regulate tobacco. In particular, NACS will file a complaint in the Federal District Court in Greensboro, North Carolina, charging that the FDA's proposed regulation of tobacco products unlawfully interferes with convenience stores' marketing of tobacco products to adults.

- Specifically, the complaint alleges:

 that the FDA lacks statutory jurisdiction to regulate convenience stores' advertising and sale of tobacco products:
- that the FDA's restrictions on the advertising of tobacco products violate the First Amendment of the Constitution; and
- that ordering the removal of advertising and labeling materials from convenience stores constitutes a taking of private property without just compensation in violation of the Fifth Amendment of the Constitution.

The FDA's proposed regulations would prohibit the use of self-service displays, order the confiscation of signs and posters in the stores, and climinate virtually all tobacco advertising to convenience store customers.

-NACS

Supermarket associations laud House for passing Baler Bill

The food industry lauded the House for recently passing legislation to permit teenagers to load cardboard balers and compactors, which is currently prohibited by Hazardous Occupation Order Number 12 (HO 12).

This is a victory for teen employment," said Food Marketing Institute President and CEO Tim Hammonds. "The bill makes a common sense change to a very outdated regulation that discourages supermarkets from hiring 16- and 17-year-olds. This measure will enable supermarkets to employ youths without the fear of being subjected to fines up to \$10,000."

National Grocers Association President and CEO Thomas K. Zaucha emphasized that House passage of the bill (H.R. 1114) "represents over five years of hard work.

Legislative Update

the grocery industry
has communicated the message that
we are committed to a safe workplace for
all our employees, but that the current rules
were unnecessarily restrictive and the
penalties too severe."

During that time,

"This legislation gives supermarkets a strong incentive to use fail-safe balers and compactors which cannot be activated unless the door is locked shut and a key lock is turned on." Under the bill, 16- and 17-year olds are still barred from operating balers.

The modification of HO 12 would allow 16- and 17- year-olds to place materials into a cardboard baler or compactor provided the equipment meets current requirements by the American National Standards Institute (ANSI) and are equipped with a key lock. Among other

things, ANSI requires an

interlock system that prevents the machine from being activated unless the door is closed, much like a dishwasher or microwave oven.

A 1994 survey of FMI members found that 90 percent of the balers in grocery stores have the interlocking door and that 42 percent of them are equipped with a key lock.

The survey also confirmed that HO 12 discourages the hiring of teenagers. Over 60 percent of the respondents said that the regulation has led them to curtail hiring opportunities for teenagers or limit the scope of their work. This year, for example, after paying a steep fine for HO 12 violations, a nine-store operator in Alabama stopped hiring anyone under 18.

NGA, FMI and other industry

associations have been working to reform the regulation since 1989. When the Department of Labor was slow to respond, the industry turned to Congress for relief.

Earlier this year, the House voted to withhold funding to enforce the loading ban in an amendment to the FY 1996 Labor/HHS Appropriations bill, which was offered by U.S. Rep. Henry Bonilla (R-TX). The Senate followed suit with report language for its version of the appropriations bill, which is still pending. In addition, the report for the House-passed Budget Resolution recommends that HO 12 "be modified to allow 16- and 17-year-olds to load balers that meet current ANSI standards."

The action now turns to the Senate, where a companion bill (S.744) introduced by Larry Craig (R-ID) is pending.

—NGA

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Frankenmuth Brewery releases Bock beer

Frankenmuth Brewery, Inc. is releasing Frankenmuth Bock Beer for the holiday season. Following on the heels of their most successful Oktoberfest selling season, most of this year's Frankenmuth Bock Beer production is already presold to a distributor network throughout Michigan and Ohio.

Available in 12 oz. six-packs, 22 oz. bottles and 1/2 barrel draft kegs, Frankenmuth Bock Beer is a two-time gold medal winner at the Great American Beer Festival in Denver, Colorado, in 1991 and 1992.

Jawsome! Brach & Brock introduce new Street Sharks Gummies

Brach & Brock Confections, Inc. introduces ferocious fun to youngsters in the form of new Street Sharks Gummy Candies, capitalizing on the cool dude sharks who are destined to become the hot new licensed characters kids will clamor for in the months ahead.

Who are the Street Sharks? They are four brothers, half human and half shark, created in a genetic experiment. They come out of the briny deep to fight crime.

Introduced earlier this year in a syndicated television special, Street

Sharks was released in Fall 1995 in a new cartoon series.

Each of the three licensed character gummies come in unique hologram hanging bags featuring the action characters. They come in six fruit flavors: cherry, grape, lemon, lime, orange and strawberry. The gummies are packed 12, 7.25 ounce bags per case.

New 7UP package graphics give a splash of taste to retailers' shelves



Brand 7UP will be entering '96 with a splash as it introduces a new graphic design. According to consumer research, the new design delivers a more contemporary and refreshing image which will increase consumers' desire to buy 7UP.

The primary design objective was to maintain the white logo across all packages, heightening the billboard impact of every 7UP shelf set. The former graphics had a white logo on regular, green on Diet and regular Cherry

Products

and red on diet Cherry,

fragmenting the impact.

One consumer who participated in a 7UP graphics focus group said, "It looks like the new 7UP is crashing out of the old can."

Kim Feil, Senior Vice President of Marketing says, "In one world UNCOLA communicates all the known benefits about 7UP, that it's not caffeinated, that it's refreshing and it's lighter in taste profile. Research determined that it's a favorable word."

The new splash design will be featured on all brands and packaging. A new, high-imagery design of cans on ice has been developed for 12- and 24-packs.

Chef's Pride food gifts



For more than one century, Chef's Pride has maintained a long-standing reputation as a family-owned and operated business. Among the reasons Chef's Pride has stood the test of time are quality, assurance; competitively priced selections; proven track record of reliable, on-time deliveries; courteous responsive sales associates; and 95-percent retention rate of customers.

Some of the other services and products Chef's Pride feature include guaranteed UPS delivery anywhere in the continental United States; in addition to their extensive selection of gift turkeys, hams, steaks and cheeses, they also offer ducks, geese, Comish hens, turkey breasts, capons and summer sausage; and Chef's Pride will assist you in coordinating the distribution of food gifts to your associates-no matter how many locations or shift changes you have.

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Pow! Brach & Brock hits market with Batman & Robin snacks

Leaping lizards it's true! Brach & Brock Confections continues its dynamic roll in the marketplace with new Batman & Robin Fruit Snacks and Gummy candy, capitalizing on the "Batman Forever" box office hit.

In addition to the promotional punch of the blockbuster movie, Brach & Brock has created a dynamic program of its own. Batman & Robin Fruit Snacks come with free Batman milkcaps inside cach box, taking advantage of the hottest playground craze of the year, if not the decade. Each 10-pack box of fruit snacks

contains two milkcaps, encouraging repurchase so young consumers can collect all five in the series.

The Batman & Robin Fruit Snack box is also specifically designed to be shelved either vertically or horizontally, allowing retailers to place the fruit snacks on center shelves where they will be easily seen and quickly purchased.

Parents are pleased to know that Batman & Robin Fruit Snacks are made with real fruit and they are fat free. Their six flavors are orange, cherry, grape, lemon, strawberry and lime and they are packed ten in a one-ounce packets per box, 12 boxes per case.

Batman & Robin Gummy Candies will be just as exciting in their hologram bags that practically glow on the shelf to catch shoppers' attention.

Gummy candies come in six flavors and are fat free just like the fruit snacks. They come in 7.25 ounce hanging bags, packed 12 per case.

Leinenkugel's winter lager returns for the holidays

For the holiday season, the Jacob Leinenkugel Brewing Company announced the return of Winter Lager, a special beer hand-crafted with a unique chocolate barley malt to give it a rich taste and a deep chestnut color.

Leinenkugel's Winter Lager, to be available only during November and December, is slowly brewed with handselected hops and six varieties of barley.

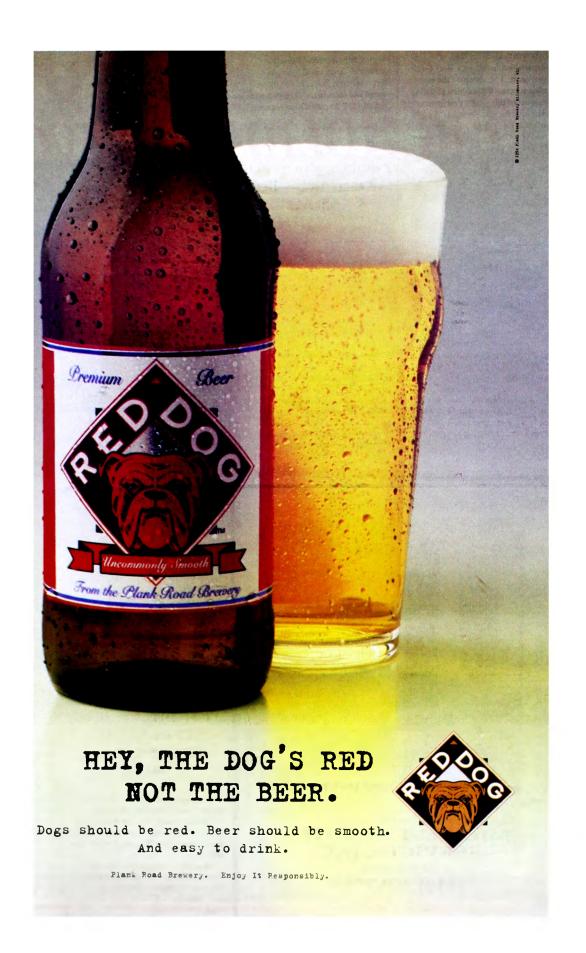
Smooth, lite, everything's right with the new Milky Way Lite Bar



M&M/Mars has created a new Milky Way Lite Bar that contains less fat than leading chocolate brands and it is the only nationally advertised candy bar that meets

the FDA requirements for a "lite" claim. A single bar has only 170 calories and 5 grams of fat. The Milky Way Lite is smaller than the Milky Way Bar and the fat reduction is a full 50% on a gram for gram basis.

The promotion theme, "Bet You Can't Tell It's a Lite" creates a challenge to the audience that can only be met by tasting the product. Over 14 million consumers are expected to redeem coupons good towards Milky Way Lite products which will be available on miniature bags during introductory months, through direct mail and print ads.



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MIOSHA offers safety and health solutions

By Rhonda Lessel

Through the Michigan Departments of Labor and Public Health, MIOSHA (Michigan Occupational Safety and Health Act) standards are enforced to protect the Michigan workforce. AFD recently asked MIOSHA to list the most common violations made by the food industry. In response, a five-year statistical report was compiled. Within this report, grocery stores and wholesale food establishments were reviewed.

During the five years, a total of 1,010 safety violations for grocery stores were identified with the top 20 representing 57% of all violations. For wholesale food establishments, a total of 125 hazards were identified, with the top 20 representing 48% of all violations.

The number one violation for grocery stores was lockout-tagout, which is an energy control program. Procedures for this

program must be documented so all personnel are aware and compliance is assured. All authorized employees must be

JOB

trained in the function of the energy control program and must have the knowledge and skills required for safe application, usage and removal of energy control devices.

The second and third rated violations

involved hazard communication. Employers neglected to provide employees with information and training as well as develop and implement a written hazard communication program. Wholesale food establishments received violations for neglecting to provide a guard for belt and pulley seven feet or less above floor or platform and personal

protective equipment which ensures the use of appropriate face and eye protection. Both areas received an equal amount of violations.

On the health side of the coin, there were 18

investigations. Of those, 17 were employee complaints and one was a follow-up to a previous investigation.

According to the Michigan Department of Labor, it is estimated that there may be as many as 500,000 different chemicals present in the workplace, with new chemicals being introduced every day. Because many chemicals may be hazardous and workers may need protection against them, Michigan enacted Right to Know provisions as part of MIOSHA.

There are six areas under the Right to Know provisions:

- Evaluation of hazardous chemicals
- 2. Written Hazard Communication Program developed by employer
- 3. Labeling of hazardous chemicals
- 4. Maintaining Material Safety Data Sheets (MSDS)
- 5. Posting requirements to inform employees of information regarding MSDS
- 6. Training of employees
 Ed Fredericks, industrial
 hygienist for MIOSHA Health
 Program, says the majority of
 violations for both grocery stores
 and wholesale food establishments
 fell into the category of written
 hazard communication program
 and the absence of MSDS. Under
 this program, the employer must
 develop a written hazard
 communication program that

describes how the requirements for container labeling, MSDS sheets and employee information and training will be met. The program must also contain a list of hazardous chemicals present in the workplace with a description of the methods the employer will use to notify the employees of the hazards of non-routine tasks. According to the act, if establishments are using hazardous chemicals with the same frequency as in a household, it is not subject to regulation.

"Food retailers and wholesalers should be able to solve most problems in-house, between employee and employer, which accounts for the low amount of complaints during the five year period", says Fredericks. In addition, only five out of 18 complaints involved monetary penalties.

Education and training is available through both the health and safety divisions of the Michigan Department of Labor. The Education Training and Standards Unit provides statewide educational assistance free of charge, on a variety of occupation health topics. They can be reached at (517) 335-8250. The Health Consultation Section provides professional on-site assistance, free of charge, to aid small employers (usually under 250 employees) in complying with MIOSHA occupational health standards. The consultation services have several offices: Pontiac (810) 373-8878, Westland (313) 422-7660, Saginaw (517) 758-1726, Lansing (517) 335-8250.

The Safety Education and Training Division (SET) also offers additional resources at no cost. Employers can receive consultation assistance of specific safety concerns, assistance with workplace hazard surveys, training on the requirements of MIOSHA standards and safety topics. SET also has an extensive library of free pamphlets, brochures, posters and stickers that are available to employers to use in their workplaces.

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Picketing on private property

When the U.S. Supreme Court overturned the NLRB in its Lechmere Inc. v. NLRB decision in January 1992, both unions and employers predicted that organizing would be more difficult and more expensive. The decision prohibited union leafletting on an employer's private property, with the Court ruling that an employer cannot be forced to allow non-employee union organizers to distribute union literature on its property unless the union can demonstrate that the employees it seeks to reach are not accessible by other means.

Organizing could also become a good deal more creative, with different interpretations as to just what constituted private property and the limits of private property rights. Even for stand-alone stores, the issues are often ambiguous. And stores within shopping malls or who share property with other mall tenants have the additional complication of determining whose rights remain paramount in the face of picketing and/or demonstrations on mall property.

Since Lechmere, the National Labor Relations Board has failed to adopt a consistent standard for non employee picketing. In January 1995, the Board expanded Lechmere to include area standards picketing (picketing that typically targets an employer paying less than the area standards for its labor) as well as organizational picketing. However, in two earlier decisions, the Board found union access justified either through state law on property rights or through disparate treatment.

This newsletter will recap decisions since Lechmere and offer suggestions as to what steps can be taken in the event a union attempts non employee picketing.

Lechmere reduced

In a case involving two tenants leasing property from the same strip shopping center in California, the NLRB found that the property rights of the tenants were created by state law which, in this case, limited those rights by virtue of the free speech and petition sections of the California constitution. As a result, the Board found that, based on the strength of the employers' property rights, the employers in question could not prohibit individuals from handbilling or picketing the shopping center premises. More importantly, the NLRB found several California court decisions granting union organizers access to the employer's property regardless of whether the employer owned or leased the property.

Disparate treatment

In at least three cases, the Board has ruled against employers who have denied union access to their property while permitting access by charitable organizations and/or others soliciting donations and conducting fundraising activities. In all three, the instances of

nonunion access were numerous. But what about the employer who granted a charitable group a one-time-only access for a fundraising event and then subsequently denied access to a union organizer? Will it be found to have selectively discriminated against the union? Unfortunately, the Board has not determined a threshold of nonunion access above which an employer can be found to have discriminated against a union, but has chosen to rule on a caseby-case basis. In very general terms, the greater the number of organizations allowed access prior to enforcement of a no-solicitation rule and/or the less time between the consistent enforcement of a no-solicitation rule and denial of access to union organizers, the more likely the Board will find disparate treatment.

All of this ignores the original intent of Lechmere, which made only a very narrow exception for the granting of union access. Moreover, there is nothing in that decision that prohibits the employer from selectively granting access to its property.

The NLRB's record on the limits of union picketing reflects the difficulty of prescribing them on a universal

On December 16, 1994, the Board found than an Ohio supermarket company violated federal labor law when it attempted to ban informational picketing and handbilling by the United Food and Commercial Workers (UFCW) at two stores in Ohio and West Virginia. the Board found the company's solicitation policy was discriminatory because it welcomed solicitation by all types of civic and charitable groups but denied it to the union. Finding that the company also violated the NLRA when it filed complaints seeking to ban handbilling and picketing near the store entrances, the Board ordered the company to reimburse the union for its legal expenses in defending the complaints. In this case, the company's policy specifically prohibited solicitation urging customers not to patronize the company, regardless of whether those doing the soliciting were union or nonunion.

Lechmere extended

Then, on January 25 of this year, the Board ruled in a 3 to 2 decision that employers can bar non employee union representatives from area standards picketing on their private property. Lechmere, the Board found, created no distinction between organizing and area standards picketing, nor did it imply that union efforts to inform customers and the general public should receive different treatment than efforts to organize employees. In another decision on the same day, the same majority found that there are no exceptional circumstances that would allow a union to do area standards picketing on a store's private property. In both cases, the Board found that the employers had not discriminated

against the union in favor of their solicitors, nor had the union proved that they were unable to reach employees by other means.

In April the NLRB extended Lechmere yet again, this time secondary consumer boycott handbilling by union members. In another split decision, the Board ruled that non employees have no right to pass out handbills on an employer's property urging such boycotts unless they could demonstrate that they otherwise lacked access to the employee's customers. The union must show that using mass media such as radio, TV, or newspapers was not a reasonable alternative means of communicating its message.

Picketing on mall property

In December of last year, the New Jersey Supreme Court ruled that privately-owned shopping malls must permit protesters to distribute leaflets on social issues on mall property. In their decision, the justices said that since the shopping mall has replaced the downtown business district as the common venue for free speech, free speech protection as guaranteed by the New Jersey state constitution must now extend to those sites. The court thus went beyond the U.S. Supreme Court, which had ruled during the 1970s that war protesters were not guaranteed the right of free speech at private malls.

New Jersey joins the ranks of five other states that have gone beyond the U.S. high court in the types of expression permitted at malls, and this decision could prompt review of the issue and the re-opening of other cases in other states, such as New York and Connecticut. Unions in states permitting mall leafletting could be expected to argue that their informational literature would fall within accepted types of protected expression. And they could also argue that distributing leaflets in the common areas of a mall rather than the private property of a single tenant is not a violation of Lechmere.

Moreover, since the NLRB found that Lechmere created no distinction between organizational and area standards picketing on an employer's private property, the possibility exists that the same lack of distinction could eventually apply to picketing on mall property. Under the broad language of the new Jersey court, unions may also argue they can leaflet if an employer hired non-union employees or did not bargain in good faith. Even though organizers may not be employees in any of the stores in the mall, they would have access rights based upon this decision.

Conclusion

While the defendants in the New Jersey said they plant to appeal to the U.S. Supreme Court, there seems to be a definite trend to widen individuals' access to what previously may have been considered another successor

venue to the downtown business district for the purposes of free speech. Unions may also turn to the Internet, with its personal access to thousands of employees, as a means of electronic organizing. In the area of state law, especially, unions and the NLRB will continue to seek ways around Lechmere by appealing to state laws governing the right of free speech. Employers, therefore, need to know the property rights and constitutional free speech provisions of each state in which they operate.

At a minimum, to limit non employee access to private property, employers should develop and uniformly and consistently enforce non solicitation and non distribution policies. They may also want to consider posting signs indicating that solicitation and distribution are prohibited on the premises.

—FMI

CLASSIFIEDS

DO YOU PROCESS 90 CHECKS PER DAY? (3) Standard Register TE1930 Encoder Plus check encoders available now. Nine months old, repossessed, excellent condition. \$3,895 ea. or all 3 for \$11,685. Very Low Cost Lease Terms Available. Reduced bank fees make these units profitable at only 90 checks/day volume. Brochure/information from Creative Funding Corporation, 810/357-2550. Fax 810/357-3465.

WANTED: Associated Food Dealer members. If you or someone you know can benefit by joining the AFD, please call Dan Reeves at (810) 557-9600.

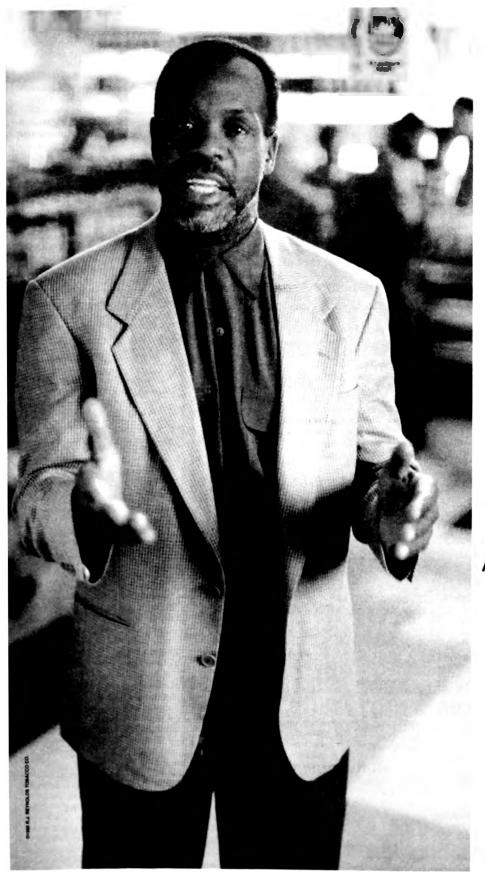
SUPPLIERS: Looking for ways to increase your market visibility? Let the AFD show you how. Promotional opportunities through membership limitless. Call Dan Reeves at (810) 557-

ROUTE SALES POSITION: We are seeking an aggressive Route Sales person to join our company. We are a snack food manufacturer offering a full time Route Sales Position – Experience counts, Good Driving Record required, Good Benefits. Send Resume to: Sales Department, P.O. Box 339, Hazel Park, MI 48030

SPECIALTY FOOD AND BEVERAGE SALESPEOPLE. How would you like to be part of the fastest growing Specialty Food and Beverage Distributor in the Midwest? If you are a hardworking, selfmotivated, aggressive individual willing to be a part of this rapidly growing organization, please apply now. Positions are available today throughout Michigan and Ohio for goal oriented people. This full service outfit pays excellent wages based on both salary and commission. A complete benefit package is also included. If you would like to join this exciting team, please reply quickly to: Sales Manager, c/o Kramer Foods Company, P.O. Box 7033, Troy, MI 48007-7033

GENERAL MERCHANDISE/NON-FOODS: Growing food broker seeks experienced GM/HBC person to take over an expanding department. Must be experienced at HQ level. Reply in strict confidence to: P.O. Box 5183, Dearborn, MI 48128. Eastern Michigan Area.

"Sure it takes time to check I.D.'s...



about 5 seconds."

"Support the Law...
Help keep cigarettes
out of the hands of kids.

We all agree kids shouldn't smoke. That's why most states already have laws that prohibit the sale of cigarettes to minors. People want them supported.

Do these laws work? Research shows that when age restriction laws are supported, minors' access to cigarettes is reduced by over 50%. And this means a significant reduction in underage smoking.

Do your part to help keep cigarettes out of the hands of kids.

SUPPORT THE LAW...IT WORKS!"

(\'

"WE CHECK I'D?"



For more information call: 1-800-392-8333

RS Reynolds-Tobacca Company

Edda da ese da antese e conque as a

Farmer Jack donates 100 percent profit from Christmas cards

This holiday season, Farmer Jack Supermarkets is carrying Christmas cards by The Rainbow Connection, a Michiganbased non-profit organization. The cards, by four talented artists, were unveiled by the artists at Front Street Gallery, in New Baltimore, Michigan.

What makes this partnership unique is that Farmer Jack will not generate any revenue from the sale of these cards. The Rainbow Connection will realize 100 percent profit that will go directly to granting the wishes of children with chronic and life-threatening illnesses.

News Notes

Bottle it!

Americans' love affair with ethnic cuisines translates into healthy sales for sauces and gravies.

Sauces and gravies are as American as dumplings and as exotic as Thai peanut stir-fry. For the last few years, marketers have attempted to take advantage of every food trend that crossed the American table by putting it in a bottle or a packaged mix.

Consumers, newly enamored of ethnic cuisine and on a constant search for menu variety, have eaten it up. As a result, the sauce and gravy market grew to \$4.4 billion in 1994 and, according to a new report by FIND/SVP, a market research firm, will reach \$5.7 billion by 1999.

In The Market for Sauces and Gravies, FIND/SVP notes that Italian sauces still occupy the number one ranking in store-bought sauces, with 1994 retail sales exceeding \$1.5 billion. Mexican sauces are the second-place ethnic sauce contender (\$965 million in 1994 sales) and Oriental sauces are third (\$246 million). Together, these three ethnic sauce categories constituted 60 percent of total retail sauce and gravy sales in 1994.

Meat and poultry sauces (barbecue, steak and Worcestershire sauces, marinades, etc.) contributed another \$1 billion in retail sales; dry gravy and sauce mixes kicked in \$227 million; refrigerated sauces and gravies (including many Italian and Mexican varieties) contributed \$154 million; prepared liquid gravies were food for \$139 million; and all other sauces (including Cajun and hot sauces, cheese sauces, and seafood sauces) contributed \$160 million.

First statewide self-help directory available

The first Michigan Self-Help Group Directory has just been published and released by the Michigan Self-Help Clearinghouse. The directory contains information on more than 2,500 Michigan self-help groups as well as 700 national self-help organizations.

The directory provides readers with information on how to select a self-help group, listings of mental health consumer drop-in centers, Fairweather lodges, tollfree hotlines and more. The directory is a great reference for health and human service professionals and self-helpers who help locate groups for others. To purchase a copy, call the Michigan Self-Help Clearinghouse at (517) 484-7373 or toll-free, (800) 777-5556.

Capuchin Soup Kitchen to accept donated cars to fund new program

Father Jim Leary, Capuchin Director, announced that the Capuchin Soup Kitchen will accept used cars in good condition (at least driveable) to help fund its five-month old "Bouncing Back" Jobs and Transportation Program.

Metro Detroiters interested in contributing their used automobiles for a tax write-off can contact Ken Dillard at the Capuchin Soup Kitchen at (313) 579-2100, ext. 204.

Spartan Stores no longer to distribute bakery/deli products

Spartan Stores, Inc. recently announced that it will discontinue distributing bakery and deli products to its Spartan retailers. Lipari Foods, Inc., of Warren, Michigan, will buy Spartan's bakery and deli inventory. In mid-January or early February, Lipari will begin supplying those Spartan stores that choose Lipari services. Spartan has made the decision to end bakery/deli distribution because it cannot meet retail expectations in this commodity.

Thom Lipari, president of Lipari Foods, says that distributing to Spartan retailers represents a great growth opportunity for his company. Soon, representatives from Lipari and from Spartan will begin to meet with Spartan retailers to give them the information they need to make this changeover.

More News Notes page 25.



An HMO that's good for you.

Great News from The Wellness Plan

The Michigan Food Industry can enjoy the benefits of Health Coverage with one of the four medical plans availale to meet your company needs.

BASIC PLAN

Single.....\$144.78 Double.....\$350.37 Family.....\$408.29

Offers 100% fully funded hospital expenses—plus \$5.00 co-pay on prescription drugs and co-pay of \$10.00 for physician office visit.

ENHANCED PLAN

Single.....\$155.02 Double.....\$376.15 Family.....\$437.16

The "Enhanced Plan" also offers vision and hearing aid coverage, in addition to all the "Basic Plan" features of 100% fully funded hospital expenses \$5.00 co-pay on prescription drugs and co-pay of \$10.00 for physician office visits.

VALUE PLAN

Single....\$118.04 Double.....\$285.17 Family....\$332.93

The Wellness Value Plan features hospitalization nefits with \$200 co-pay and \$15 co-pay for physician office visits. Our lowest monthly rate.

VALUE + PLAN

Single....\$132.75 Double.....\$321.30 Family.....\$374.40

Value Plus carries the extra benefit of \$5-\$10 co-pays for prescription drugs in addition to hospitalization benefits and \$200 co-pay and the \$15.00 co-pay for physician office visits.

THE **WELLNESS PLAN**

An HMO that's good for you.

Live and Be Well

Call for more information Ronald M. Smith **Account Executive** (313) 234-9063 Fax (313) 234-9059

Michigan Department of Agriculture seeks exhibitors for international food show in Chicago

The Michigan Department of Agriculture (MDA), in conjunction with the Michigan Jobs Commission, is seeking exhibitors for the Michigan pavilion at the U.S. Food Export Showcase (USFES) to be held in Chicago on May 5 - 7, 1996.

"The U.S. Food Export Showcase is an excellent place for Michigan food producers to get started in exporting," said Dr. Gordon Guyer, MDA Director. "We have many companies with high-quality food products that are well-suited for international markets. This show provides the producers with an excellent opportunity to meet buyers from many countries around the world."

The USFES attracts over 7,000 international buyers, along with more than 27,000 domestic buyers who attend the concurrent FMI-Supermarket show in Chicago's McCormick Place.

The Michigan pavilion of USFES will contain a dozen exhibitors showcasing fruits and vegetables, beverages and a wide variety of other food products.

Cost of booth space is \$2,050. Small and mid-sized companies meeting criteria of Michigan's Trade Expansion Program qualify for up to a \$1,000 discount.

The booths are available on a first-come, first-serve basis. For more information, contact Denise Yockey, International Marketing Manager, MDA, at (517) 373-9710.

Construction to begin on Food Safety Center

A new center dedicated to improved food safety and public confidence in the food supply has broken ground at Michigan State University, with the award of a \$18.7 million construction bid by the MSU Board of Trustees.

The board authorized Granger Construction Co. of Lansing to build the 108,600 square-foot Food Safety/ Toxicology Center-Laboratory Building.

The three-story building will provide sophisticated laboratory facilities for researchers seeking new ways to identify and eliminate or reduce chemical and microbial hazards in food. The building will also be the home of a large unit studying the causes of cancer.

"This is a national center with an unusually powerful concentration of toxicologists and pathologists who can help us understand the toxic and antitoxic substances that can occur in our food," said Robert Hollingworth, the center's director. "Our strong linkages to production agriculture are another key feature, since the best way to safeguard the food supply is generally to eliminate hazards at their source.

"We are interested in food safety from the farm to the fork, but the farm may be the best place to cure many food safety problems."

News Notes

expected to be completed by early summer of 1997. The funding comes from the U.S. Department of Agriculture and MSU, with a total budget of \$24.2 million.

The laboratory is

Miller receives convenience store news "Hall of Fame"

For a second time, Miller Brewing Company has been inducted into the Convenience Store Industry Hall of Fame.

The award was presented on October 16 during the annual convention of the National Association of Convenience Stores (NACS) in Chicago. Miller last

received the award in 1989.

Miller was nominated by a blue ribbon panel of convenience store retailers, including the Convenience Store News editorial advisory board. Criteria for the award included service, support and contribution to the success of convenience store retailers. Readers of Convenience Store News voted for the winner via ballots appearing in the magazine this past summer.

Red Dog wins awards from leading beverage trade magazines

Red Dog beer, a Gold Medal winner at the 1995 Great American Beer Festival, recently received the "1995 Retail Excellence Best of Year" award from Drug Store News and the "Leader's Choice" award from Market Watch magazine.

The Retail Excellence Best of Year award recognizes outstanding performance, innovation and category excellence. Among these voting were merchandisers and category managers/ buyers for the top 50 drug store chains, the 12 leading supermarket combos, and the top six wholesalers.

The Leaders' Choice Award was given to Red Dog for the "best beer advertising of the year." Leaders' Choice awards were voted on by 119 Market Watch Leaders—a group of leading retailers selected by Market Watch over the past ten years for "creativity, innovation, merchandising and volume."



Quality Convenience Foods

Manufacturers and Distributors of Quality Foods



Hamilton Quality Convenience Foods

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Michigan Lottery retailers earn record sales commissions

by Bill Martin, Michigan Lottery Commissioner

Michigan
Lottery
retailers
earned a
record
\$93.5
million in
sales
commissions,
the most
ever since
the



Lottery's inception in 1972.
Increased Lottery sales means increased store traffic and bigger profits for the nearly 9,000 Michigan retailers who sell Lottery tickets. The Lottery is a win-win-win proposition for

Michigan, it's a winner for our retailers, school children, and players.

Michigan's school children hit the jackpot this year with Lottery revenue to the state School Aid Fund hitting an all-time record \$541.9 million, that's \$3 million for each school day for our children's education.

Michigan Lottery gross revenue reached an all-time record in fiscal year 1994-95, the bureau's 23rd year of operation, with sales soaring to \$1.381 billion. Net revenue of \$541.9 million, a six percent increase over last year, will be transferred to the state School Aid Fund this year to help support K-12 public education.

Preliminary unaudited figures

for fiscal year 1994-95 which ended September 30, show total Lottery sales at \$1.381 billion, the highest ever in the Lottery's 23-year history. The previous record was set in fiscal year 1993-94, with Lottery sales totaling \$1.342 billion.

Our record year could not have been accomplished without the excellent cooperation and extra effort of our Lottery retailers and staff, and the tremendous support of our players.

It was an exciting year filled with new games and promotions. In addition, we had the largest Lotto jackpot in the Bureau's history, \$45.8 million! During this Lotto mania the Lottery hit two sales records: 2.2 million tickets sold in one hour and 39,000 tickets sold in one minute.

Overall in fiscal year 1994-95, players won a record \$715 million in prizes. Players won \$317.8 million in the Daily 3 and Daily 4 games, \$23 million in "Cash 5," and \$8 million in the KENO! game. Players won \$225 million in the instant games.

In the Michigan Lotto game alone, there were 25 jackpot winners who shared \$160.5 million. In addition, Lotto players won \$42.8 million in second- and third-tier prizes. Players can win \$2.500 for matching five of six Lotto numbers and \$100 for matching four numbers.

Say "Happy Holidays" with Michigan Lottery tickets!

The Lottery has an assortment of new and exciting games for the holiday season. Your customers will be looking for great gift ideas and you'll have the answer with new instant games like, "Holiday Cash" and "Winner Wonderland."

The new Holiday Cash instant game, which went on sale in November, is already a player favorite. The new \$2 instant game, which is clad in bright holiday colors, offers players the chance to win up to ten times on

each ticket, with a top prize of \$25,000! Best of all, there are more than \$20 million in prizes in the Holiday Cash game. Players simply rub off the latex covering and if any of "your symbols" match either of the "winning symbols," players win the prize shown below that symbol(s).

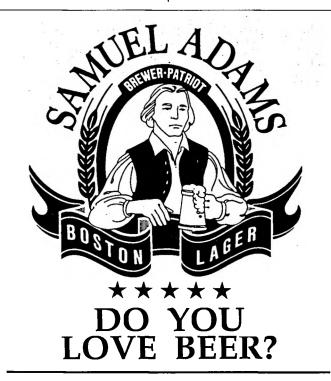
Remind your customers that instant games make perfect holiday gifts. As part of the Lottery's holiday promotion, Michigan Lottery retailers will give away free specially designed holiday gift cards which provide a unique way to package Michigan Lottery instant tickets as gifts.

The holiday gift giving cards are designed to hold all sizes of Lottery tickets. Each card resembles a holiday package with a giant red bow. The cards will serve beautifully as tree ornaments, gift box toppers, stocking stuffers or as standalone gifts.

The Lottery will celebrate Michigan's winter wonderland with a brand new instant game called "Winner Wonderland." Players are sure to enjoy this instant game which pictures six different beautiful Michigan scenes. The "Winner Wonderland" tickets capture the beauty and bounty of the Great Lakes State with portraits of a downhill skier, an ice skater, an ice hockey goalie, a warm hearth, a deer in the woods, and a cross country skier.

Players can win up to \$5,000 in the Winner Wonderland instant game which went on sale November 20. If players get three like amounts, they win that prize. If players get two like amounts and the "doubler" (\$\$) sign, they win double the amount.

Congratulations again on a record-breaking profitable year. On behalf of everyone at the Michigan Lottery, we wish you a happy holiday season. We look forward to working with you for another successful year.



The Boston Beer Company

TIMOTHY GALES

Area Manager (313) 441-0425 Voice Mail

Pick up some extra cash for the Holidays.



Instant tickets make great gifts...and more traffic.

The Michigan Lottery's popular Holiday Cash instant ticket is back. And you'll want to stock up for the holidays. Here's why:

- More prize money and more winners than ever—overall odds of 1 in 3.7.
- 97% of prizes over \$19,000,000 will be redeemed at your stores
- Heavy radio and TV support means heavy store traffic.
- Last year 12 million Holiday Cash tickets sold out in only nine weeks.
- Displaying gift cards helps last minute gift sales.
- An easy sale to customers who need last minute gift ideas





Family partnership can preserve business, save taxes

by Michael J. Lograsso In conjunction with CIGNA Financial Advisors, Inc.

Looking for a way to keep control of the family business, protect assets and minimize estate taxes? One possible answer: structure your business as a family limited partnership. For some business owners, these partnerships are an attractive way to run a family business, manage a family investment portfolio and move assets into the next generation with a reduced estate tax bite.

Why a Limited Partnership?

There are two basic types of partnerships-general and limited. In a general partnership, the partners are essentially equal, fully sharing in the profits, losses and liabilities of the partnership. Limited partners have no management authority and limited liability for partnership debts. In a family context, that's very useful. It gives you a way to transfer partnership assets to family members for tax purposes, while letting you

stay in charge of those assets yourself.

In many small family-owned companies, the parent who runs the business is the general partner and the children are the limited partners, working for the partnership as employees. The general partner may keep a small ownership interest (say, 5 percent) while retaining control and deciding how much income goes to the limited partners. This often pacifies parents worried about spoiling their children-or worse, getting booted out of their business by their kids.

Estate Planning.

Annual gifts
of family limited
partnership
interests to younger
generations can gradually reduce the
size of an estate subject to federal
estate taxes. For instance, a husband
and wife, as general partners, can
jointly give partnership interests

worth \$20,000 annually to each of their ten children and grandchildren without paying gift taxes. After five years, they will reduce the size of their estate by \$1 million. And they will have done so without giving away partnership-owned cash and other investment assets which remain

under their management and control as general partners.

Family partnerships can
also leverage your tax
savings because the value of
minority partnership
interests may be greatly
discounted in
transfers. Consider

transfers. Consider this: if someone owns 20 percent of a partnership's \$100,000 asset, but has not rights of control, then the value of that 20 percent to a buyer much less than \$20,000

could be much less than \$20,000. When transferring a limited partnership interest, you may be able to discount the value of that interestand get a tax break. In some cases,

discounts range from 20 to 40 percent. So, if the partnership interest you give to your child is worth \$15,000, you might be able to value it at only \$10,000 by discounting—thereby avoiding gift taxes.

There's another angle too. What if mom dies having given away 70 percent of her business partnership to her children? The remaining 30 percent can qualify for a minority discount from estate taxes.

Creditor Protection.

In some instances, family partnerships may also serve as asset shields. While trusts can serve the same purpose, that's not always the case. If you put assets into a trust that you control or benefit from, the asset may still be exposed to your creditors. But by putting the assets into a limited partnership, you may be able to keep creditors at bay.

After you contribute assets to a limited partnership in exchange for interests in the partnership, you no

See Partnership page 33.

Working With CoreSource, Our Third Party Administrator

AFD Is Taking Workers Compensation Costs In A Different Direction

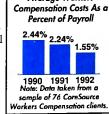
The CoreSource Approach

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

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

Local Perspective, National Resources

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



CoreSource Clients

Average Workers

Proven Results

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

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

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

*Social Security Administration

CORESOURCE

Healthcare & Workers Compensation Solutions

Pfeister shows off new

building at a recent open house







AFD Golf Committee and Staff critique last summer's outing and make plans for next year.

AFD On The Scene

A good time was had by all at the DAGMR Trade Dinner at **Northville Downs**







Sweetening the festival pumpkin pies at the 15th Annual Tuscola County Pumpkin Festival in October are (1-r) Michigan Sugar Co. Caro Factory Manager Dave Baumann; President of both the Great Lakes Sugar Beet Growers Association and Caro Sugar Beet Growers, Inc. Don Keinath; Michigan Sugar Co. Caro Agricultural Manager Kent Graf; Pumpkin Festival co chairmen Kelly Sales and Tammy Verchereau.

Town Hall Meeting



Left & right: Photos from AFD's Town Hall meeting where retailers learned about Senate Bill 201. This Bill, if passed would allow gas stations to sell beer and wine and have a devastating impact on AFD members.



Lottery wins, judge rules

A Dearborn Heights Michigan Lottery player, who thought he had won \$500, will reap no rewards. State Court of Claims Judge Michael Harrison recently dismissed a suit filed against the Bureau in September by Walter Malczewskyi. In the suit, Malczewskyi claimed the state owed him the \$500 in Money Match

winnings. He said the language on the game cards confused some players.

Money Match players scratch off four rows trying to match cash prize amounts ranging from \$2 to \$5,000. Each row is supposed to be played as a separate game. But some players read the instructions, "match prize

amounts in any game," to mean the prize amounts from each row were interchangeable. Under that interpretation, virtually any ticket for the game would have been a winner.

Judge Harrison said the language of the instructions was clear enough to be interpreted as the lottery intended

The bureau halted distribution of about eight million Money Match tickets September 27 after instructions on the game card confused some players.

The Lottery paid about \$2 million on 600,000 winning tickets for the game, spokesperson Lisa Grayson said.

Paramount Coffee expands sales department

Paramount Gourmet Coffee, Ltd., recently announced the appointment of Dan Kreft as executive sales representative. Kreft brings to the company extensive experience in sales and marketing and will be in charge of national account expansion for Paramount Gourmet Coffee.

People

Miller names new director of category management

As part of its new emphasis on category management in the retail environment, Miller Brewing Company has named Jeffrey Schouten director of category management.

Prior to his appointment, Schouten served in a number of positions at Miller. Most recently he was the director of pricing.



Reeves receives prestigious teaching honor



Kathleen Reeves was recently honored at a ceremony in October in Washington, D.C.

Reeves had been awarded National Board Certification in early adolescence/English language arts by the Detroit-based National Board for Professional Teaching Standards (NBPTS).

Currently a teacher at Seaholm High School in Birmingham, Michigan, Reeves underwent vigorous testing in March 1993. She joined about 1,500 teachers at 27 sites in 19 states where she originally competed for certification. By the time Reeves reached the testingcenter phase, only 256 teachers remained.

Kathleen is the wife of AFD Membership Director Dan Reeves.

N.G.A. Presents **America's Supermarket Showcase '96**

Orlando, Florida, February 25-28 New Special "Convention Within a Convention"—featuring 4 symposiums on Marketing, Store Development, Human Resources and

> "My American Journey" of James Carville vs. Milliam

"The Making of a Champion" Marlin Fitzwater, "The '96 Election"

- New Product Panorama, Technology Pavilion and Store Perimeter Profit Centers
- *Maureen McGovern, "Gold Record and Grammy Winner"
- Danny Gans, "Entertainer of the
- Stars"

Technology. Keynote Speakers Gen. Colin L. Powell, USA (Ret.), Kristol, "The Great Debate" Murray Raphel, "Listen, Sell & Reward" National Grocers Association's Pat Williams of the Orlando Magic, 40 Workshops Covering 8 Operational Tracks Over 400 Exhibits-including the • 5-Star Entertainment Year and Mr. Standing Ovation" The Bellamy Brothers, "Nashville Yes! I want to attend N.G.A.'s Annual Convention. Wational Grocers
Rush me more information!

Association Rush me more information! Build Market Share Name

AFD & Miller From page 1.

awarded to Michigan high school seniors, college freshman, sophomores and juniors who excel in academics and are either employed in the food industry or have parents who

"When AFD approached us about joining forces to support this holiday season fundraiser, we took only a few seconds to accept the opportunity to contribute to these two deserving local causes," said Miller Brewing Company representative Kyle Weinsheim.

Miller is a wholly owned subsidiary of Philip Morris Companies Inc. Principle beer brands include Miller Lite, Lite Ice, Miller Genuine Draft, Miller Genuine Draft Light, Miller High Life, Miller Reserve, Lowenbrau, Meister Brau, Milwaukee's Best and ICEHOUSE and Red Dog from the Plank Road Brewery. Miller also produces Sharp's, a non-alcohol brew.

National **Association** Address State ___

Telephone Mail To: N.G.A., 1825 Samuel Morse Drive, Reston, VA 22090-5317 or for faster response, PH (703) 437-5300, FAX (703) 437-8363.

Wal-Mart bar-code switching

By switching bar codes on merchandise, some Wal-Mart employees of Tyler, Texas, were taking home more than their paychecks, said law enforcement officers, who served warrants in May on seven former employees and one customer accomplice.

Sealed indictments against the former Wal-Mart workers accuse them of stealing money from cash registers, changing prices and bar codes on merchandise and giving fictitious cash reimbursements through fraudulent refunds.

Bar codes on some items were changed to lower prices so the suspects could take them from the store at a discount, Tyler police said. The indictments, returned in May, also accuse the workers of forging customers' checks and property theft.

Merchandise taken over a sixmonth period beginning in late 1994 ranged from carneras to computers to toys and clothing, say officers. An estimated \$66,000 in property and cash was taken, said Sgt. Terry Morrow, with none of it yet recovered.

All eight are charged with engaging in organized criminal activity.

—Theft Trax

Canada suffers theft as well



Shoplifters and sticky-fingered employees took home about \$1.7 billion (\$2.4 billion Canadian dollars) worth of products and cash from Canadian stores last year, the Retail Council of Canada reported.

The council's annual survey, released earlier this year, said such thefts, coupled with bookkeeping errors, was up from \$2 billion in 1993.

The survey found that shoplifters accounted for \$1.1 billion of the losses, while dishonest employees cost another \$652 million.

-Thest Trax

Billion of dollars lost annually to dishonesty

Everyday in just about every business someone steals something. Not everyone steals. In fact, most people don't. It is incredible but the causes of dishonesty are not widely understood despite the fact literally billions of dollars are lost annually to theft, slowdowns, absenteeism and the fear of crime. By better understanding what combination of factors usually must exist before an individual will steal we can more effectively displace most dishonesty from our business.

We must better understand why people steal so we can costeffectively reduce losses. The process of deciding to steal appears complex, but by reducing motives and justification for theft,

restricting access to valuable/ desirable assets, and raising the specter of quick detection and unpleasant consequences, retailers can greatly reduce theft attempts

is stolen it can't be sold. Sales figures should be reduced.

Replacing stolen merchandise means higher re-purchase and reprocessing costs. Gross margins should be compressed. Fierce competition and increasingly frugal customers mean retailers must look inwardly to increase annual pre-tax margins. Investments in focused, cost-effective loss controls should provide competitive rates of return. high loss-low margin merchandise should displace most crime events

and ultimately losses. Shoplifting unfortunately appears to be alive and well More alert and better motivated in the United States. All retailers are staff combined with article advised to spend some destruction, surveillance and observation systems zeroed in on time evaluating the real impact external theft is having on their business. from your properties resulting in When merchandise heightened pre-tax margins. @ 1994 L.P. Specialists, Inc., Winter Park, FL.



AFD On The Scene

Hats off to Michigan Grocers Association for their fine trade show held recently in Grand Rapids



















Harbortown Wine Tasting



Right: Enjoying an evening on the streets of Old Detroit. (L-R) Maryanne Szpara, Dawn Kasbah. Harbortown Market owner Jerry Mansour and Anita Mansour sample wines during the Harbortown Wine Tasting called "Vintage Wines in Vintage Detroit."



Left: Tom George (l) and Jerry Mansour, owners of Harbortown Market, at their 4th Annual Harbortown Market Wine Tasting.

Right: Trudy Archer, wife of Detroit Mayor Dennis Archer, is greeted by Tom George at the entrance to the Harbortown Wine Tasting "Vintage Wines in Vintage Detroit."



Partnership

From page 28.

longer own the assets. That leaves divorcing spouses or other creditors with few options. They generally can't satisfy a judgment by grabbing the partnership assets. And they usually don't become substitute partners or have a say in management. Instead, they become entitled to your share of partnership income, if and when that income is ever distributed. Since you could simply withhold distributions, your creditors may be left out in the cold. Be aware, however, that recent court decisions suggest this protection may be eroding. So don't assume that a family partnership can always stonewall a determined creditor.

Family Continuity.

Family limited partnerships can be used to bring children into a family business at whatever pace you desire. The children can be given a taste of running the company or managing property, for instance, while the parents remain in control. Further control can be added by having the children sign buy-sell agreements—so if in later years they want to leave the business, the other partners can buy their shares. That ensures that the family business stays in the family.

The partnership can also provide for management succession. The partnership agreement may designate a successor general partner upon the existing general partner's death or inability to serve.

Income Taxes.

In some instances, family partnerships may trigger income tax savings by allowing parents to shift income out of their portfolios. By transferring ownership of a partnership interest, a high income parent may be able to shift income to a younger family member who is in a lower tax bracket. There are limits, however, to the amounts that can be allocated to others.

If each of the family members who are partners contributes services or capital to the business in exchange for a limited partnership interest, the IRS may find the arrangement acceptable. But if the partnership doesn't appear genuine—for instance, the original owner doesn't really give up control of the interest to the donce—the IRS may disregard the partnership as merely an attempt to avoid income taxes.

A decision to use a family limited partnership should only be made after analyzing the business, financial and tax implications. Consult with a qualified professional about whether a family partnership makes sense for your business.

Christmas

From page 7.

"I urge you to bring your family, drive through and support this worthwhile cause."

The Christmas Light Display will be open 6-10 pm every evening through December 31, 1995, at Domino's Farms which is on Earhart Road off Plymouth Road, about one-half mile east of US-23. Minimum donation is \$5 per car with proceeds to benefit charities. For more information call (313) 668-1800.

The ADA: The workplace five years later

A new generation of civil rights law or an excuse for frivolous lawsuits? Five years after its enactment, the Americans with Disabilities Act continues to spark controversy between advocates for the disabled and those who cite the ADA as a cause for a litany of frivolous lawsuits.

According to the Equal Employment Opportunity Commission, approximately 50,000 charges alleging ADA violations were filed between July 26, 1992 (the day the law took effect for most employers), and June 30, 1995.

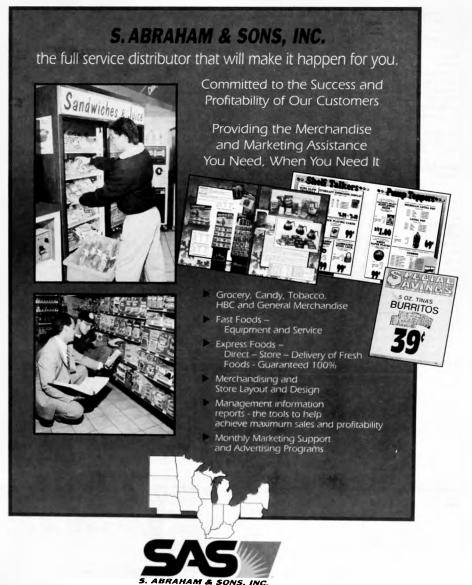
More than 57 percent (or about 29,000) of those charges were resolved

in some fashion. More than 4,600 have been settled, 10,230 are administrative closures (charges voluntarily withdrawn to be settled privately), and 822 were found to have merit after full investigation by the EEOC.

The agency acknowledges that frivolous lawsuits are a byproduct of definitional ambiguity, particularly as to what constitutes a disability, but maintains that the ADA has been a success in changing the way employers and employees view people with disabilities.

—FMI





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