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

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JUNE 1995

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June is Dairy Month



Milk and dairy products remain good buys in 1995

Milk and dairy products will continue to be good buys for consumers in 1995.

The Consumer Price Index (CPI) for food in 1995 is forecast to increase two to four percent, while the retail price for dairy products is expected to increase one to three percent.

During 1994, the CPI for dairy products increased 1.9 percent, compared to 4.2 percent for cereal and bakery products; 3.8 percent for fresh fruits and vegetables; and 1.5 percent for meat, poultry, and fish, according to the Bureau of Labor Statistics (BLS).

Dairy foods have consistently continued to give consumers a good value for their money

through the years. Historically, prices of milk and other dairy products have risen at a slower rate than other foods, according to the BLS.

Preliminary data for 1994 showed the CPI for all foods rose 2.4 percent, up from 2.2 percent in 1993. Despite strong growth in away-from-home food sales (restaurants and fast food outlets) during 1994, prices rose only 1.8 percent. This was less than the 2.8 percent increase for food purchased in grocery stores.

The away-from-home component of the food CPI is expected to rise two to four percent in 1995, exceeding forecast increases in grocery store prices of one to three percent.

It's Dairy Month—help yourself to a glass of milk

Nineteen ninety-five commemorates the 58th celebration of June as Dairy Month. It started in 1937 by grocer organizations sponsoring 'National Milk Month." By 1939, it became "Dairy Month," saluting America's dairy farmers and promoting the use of all dairy foods.

Milk continues to play a vital role in the health of the American public. Last year, the government's National Institutes of Health met to review current recommendations for calcium intake. After analyzing the latest research, a panel of experts concluded that Americans need even more calcium in their diets.

The main reason is that

osteoporosis, the "brittle bone disease," continues to be a major public health problem, and increasing calcium in the diet throughout life can help prevent it. Consider these facts from the National Osteoporosis Foundation:

- · Osteoporosis affects more than 25 million people in the U.S., mostly women.
- Economically, health care costs related to osteoporosis are estimated to increase from \$10 billion today to \$60 billion by the year 2000.

See Dairy Month

Legislative Update

Senate Judiciary **Committee endorses** Delaney Reform; Floor fight predicted

After months of intensive food | stry and media relations forts and weeks of Committee onements, the Senate ediciary Committee reported the Dole regulatory reform bill, S. 343, a top priority for the food Industry during the last decade. The food industry has been ordinating a large-scale gastroots campaign to convince the Committee Members of the ed to repeal the Delaney Clause food colors and additives.

According to a recent Detroit News editorial, "America sts the greatest food supply on Earth. Congress must decide whether to safeguard this bounty or condone a chemical witch-hun that will endanger public health. The choice is clear. Repeal the Delaney Clause."

The full Senate is expected to debate the proposed change in the Delaney Clause the week of June 5. The environmental community has pledged a fierce battle to defeat the measure.

More Updates page 8.



Time for tee!

Golf season is here and once proceeds from AFD's golf outing again it is time for the Associated Food Dealers of Michigan **Annual Scholarship Golf Outing** at Wolverine Golf Club on Tuesday, July 25, 1995. There will be 360 golfers ranging from the Trevino or Nicklaus hopefuls to the double bogey bandits;

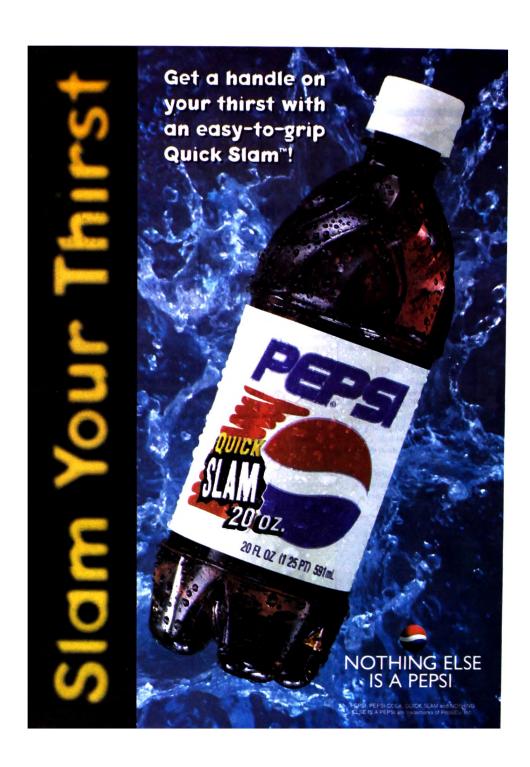
FORE-watch out for the latter! Your day begins at 8:30 a.m. with a continental breakfast, followed by a 10 a.m. shotgun start, snacks and beverages all day, a barbecue lunch on the turn and a dinner reception with open bar starting at 3:30 p.m. And of course, prizes galore. Your routine for the day will be: chew, swallow, drink, swing! The price per foursome is \$500 or \$125 per golfer. Non-golfers are invited to attend the dinner reception at a cost of \$60 per person. All the

will fund 24 academic scholarships worth \$750 each. For the last two years we have

sold out early. Call AFD Special Events Director, Danielle

MacDonald, today to reserve your foursome at (810) 557-9600. Thank you for supporting our Academic Scholarship Program. See you on the course!





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Executive Director's Report

Food stamp task force works for reform

by Joe Sarafa AFD Executive Director

I recently had the opportunity to represent Michigan retailers in a task force meeting, established by the United States Department of Agriculture



Food and Consumer Service, dealing with food stamp reform. Speaking on the record, AFD's position was made clear. We oppose eliminating small stores from the program. We oppose a cash-out program. We favor making the person who commits the food stamp fraud responsible for their actions and not the store owner and we would support issuing food stamps at least twice a month. It is our belief that these recommendations are fairest to all retailers and be in the best interest of food stamp recipients.

Below is a summary of the six issues

Statement of Ownership

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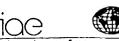
AFD works closely with the following associations:











covered during this meeting. If you have any comments or suggestions, please put them in writing and send them to me c/o AFD

1. Nutrition Security—The mission of the Food Stamp Program is to ensure that all Americans have access to a healthy, nutritious diet. Millions of people, at some point in their lives, will find that their income is not sufficient to properly feed themselves and their families.

In order to achieve this mission, benefits must be adequate. The benefit structure must be tied to nutrition goals. It must be supported by a funding process which ensures that all needy people can be served.

Providing benefits is not enough.

People must also have the information to help them make informed, healthy food choices.

2. Program Integrity—Maintenance of the public trust demands improving the efficiency and effectiveness of program operations.

We are committed to improving payment accuracy to assure that benefits are paid in the right amount to people who need them.

We are committed to reducing the misuse of benefits by improving the tools we have to identify and combat trafficking and to continue to focus our resources on combating trafficking.

3. Modernized Delivery-Electronic

benefits transfer (EBT) offers superior security and customer service compared to paper coupons.

We are committed to facilitating rapid EBT expansion in conjunction with our State partners.

4. State Flexibility—The Federal Government needs to shift its focus from process to results. It is time to redefine our partnership with the States.

State agencies are in the best position to determine how benefits can be delivered effectively.

The level of Federal prescription concerning State operational procedures needs to be reduced to afford States more latitude in managing program operations.

5. Economic Responsiveness—Recause

5. Economic Responsiveness—Because all people deserve economic security, the program must be able to provide enough help when people and States need it most.

The need for food assistance increases during tough economic times. Program funding must be sufficient to meet these increased needs as they occur.

6. Personal Responsibility—The program needs to support the efforts of States and recipients to enhance self-sufficiency.

Recipients have an obligation to the taxpayer to provide accurate information about their circumstances, to participate in activities designed to increase their self-sufficiency, and to use benefits properly.

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



Higher wages in lieu of health care

Many grocers have been faced with having to provide employees and potential hires with a choice between a set wage and health insurance coverage or a higher wage. According to an IRS regulation, providing this choice has tax consequences.

Health insurance becomes taxable if employees are given the option of declining health coverage in return for greater compensation.

Employees who choose health coverage are treated as having received cash compensation for which the insurance is a substitute. The difference between the

compensation actually paid to employees electing insurance and the amount that would have been paid if they declined coverage should be included in the employee's income at the time the premium is paid over to the insurance company. This constitutes wages for employment tax purposes.

This rule does not apply to companies that offer insurance plans to employees who decline the insurance and do not get extra compensation in exchange for declining the insurance.

-NGA

The Sunday Newspaper

This Sunday, two hundred million Americans are going to sit back and enjoy reading the newspaper. It takes an entire forest, over 500,000 trees, to supply that paper every week.

Making new paper from old paper uses 30 to 50 percent less energy than making paper from trees, and it reduces air pollution by 95 percent.

So, the next time you have a nose for news, separate the paper from the garbage. Stack your newspapers and recycle them.

Look in the Yellow Pages under recycling to find the center nearest you.

If everyone in the U.S. recycled even one-tenth of their newspapers, we would save 25 million trees a year.

That's a lot of forest for the trees.

Notice of public hearing

The Bureau of Workers'
Disability Compensation will hold a
public hearing on Wednesday, June
28 at 10:00 a.m. It will be held at:

General Office Building Conference Room A State Secondary Complex 7150 Harris Drive Lansing, MI 48821

This hearing is to allow all persons the opportunity to present data, views and arguments relative to proposed changes and amendments to the Administrative Rules of the Bureau of Workers' Disability Compensation.

The rules which will be discussed include: new and renewal requirements for group self insurers; same industry requirements; admission and termination of group members; record requirements; reporting and filing requirements; powers and duties of group fund board of trustees; investment restrictions; premium discounts;

surplus monies; unfunded claims requirements; and application requirements for servicing self insurers.

You can get a copy of the proposed rules by writing to:

Insurance Programs Division
Bureau of Workers' Disability
Compensation
Michigan Department of Labor
PO Box 30016
Lansing, MI 48909

Those attending the hearing are encouraged to present a written presentation for submission at the hearing. The submission of a written statement will in no way prohibit or limit the right of oral expression at the hearing.

Persons unable to attend the public hearing may present data, views and arguments relative to the above proposed rules by filing the same in writing with the director of the Bureau no later than the close of the business day on June 27.

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Calendar

National Grocers Association 20th Anniversary

| | Celebration and Washington Conference 1995 Stouffer Mayflower, Washington, D.C. |
|---------------------|--|
| June 11 - 15 | FMI Performance Skills for Effective Store Management San Diego, California |
| June 18 - 20 | I.D.D.A's 31st Annual Seminar & Expo; San Jose, California |
| June 29 - 30 | FMI Category Management Seminar Newark, New Jersey |
| July 16 - 20 | FMI Performance Skills for Effective Store Management Dallas, Texas |
| July 18 - 21 | 1995 Exhibit Industry Conference & Exposition Moscone Center, San Francisco, California |
| July 22 - 24 | NFDA's 68th Annual Convention and Trade Show New Orleans, Louisiana |
| July 23 - 27 | FMI Performance Skills for Effective Store Management Philadelphia, Pennsylvania |
| Aug. 24 - 25 | FMI Category Management Seminar Seattle, Washington |
| Sep. 10 - 11 | Kramer Holiday Food Show, Novi Expo Center Novi, Michigan |
| Sep. 10 - 13 | NAWGA/IFDA Midyear Executive Conference White Sulpher Springs, West Virginia |
| Sept. 14 - 15 | FMI Category Management Seminar Chicago, Illinois |
| Oct. 8 - 10 | General Merchandise/Health & Beauty Care Conference Pennsylvania Convention Center, Philadelphia, Pennsylvania |
| Oct. 8 - 11 | National Frozen Food Convention San Francisco, California |
| Oct. 22 - 25 | NAWGA/IFDA Food Industry Productivity Conference Phoenix, Arizona |
| | |

Electronic Fund Transfers approved

At a recent Michigan Liquor Control Commission meeting, Electronic Fund Transfers (EFT) between wholesale vendors of beer and/or wine and retailers were approved with the following provisions:

- The wholesaler must initiate the EFT transmittal to the banking institute.
- Participation by retailers in EFT must be voluntary.
- The EFT transmittal to the banking institute must occur no later than the next banking business day after product delivery.
- Participating retailers and wholesalers must maintain accurate records in accordance with Commission rules.
- 5. A single EFT transmittal may be made to a chain retailer who receives delivery from a wholesaler at multiple locations during the same business day, providing that all retail locations and the wholesaler maintain detailed store-by-store, line-by-line records of each delivery so that individual deliveries may be traced to the EFT transmittal.
- 6. Non-sufficient fund EFT transmittals shall be treated similarly to NSF checks. Upon receipt of non-sufficient funds notification wholesalers shall immediately cease sales and delivery to that retailer until such time that the non-sufficient fund EFT transmittal is made good.

AFD receives special award for training video

Vernice Davis Anthony, director of the Michigan Department of Public Health, recently presented a special award to the Associated Food Dealers of Michigan.

AFD was commended for exceptional support and cooperation in working with the Michigan Department of Public Health WIC Program for the development of a retailer training video for authorized WIC vendors throughout the state. The award was presented at the WIC conference in April, 1995.

The AFD WIC training video is available in our video library, for use by all AFD members.

News Notes

AFD PAC holds raffle

A raffle drawing to raise funds for the PAC was held at the AFD Board of Directors meeting on March 21. Frank Arcori of V.O.S. Buying Group was the first prize winner of \$3,000. The \$1,500 second prize went to Susan Kohler of Oakridge Market and third prize went to Faud Barbat of Southfield.

The AFD thanks all those who supported the AFD PAC by purchasing raffle tickets.

Volunteers needed for HOPE program

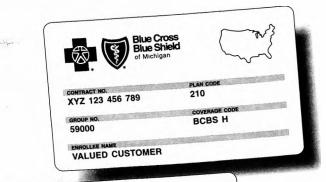
If you like children, volunteering for the HOPE program could be for you. Some children need to learn how to play, have fun and be a kid. HOPE needs volunteers to:

- · Lead structured children's groups
- · Be mentors
- · Help children to like themselves
- Teach children new skills

The HOPE program of Oakland Family Services and the Lighthouse of Oakland County is seeking volunteers to participate in an innovative program to prevent families and their children from becoming homeless. Provide HOPE for families and children, volunteer with the HOPE Program.

For more information, contact Beth Snyder, supervisor/volunteer coordinator, at (810) 858-7766.

More News Notes page 9.





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Up-North store prepares for hot summer sales

by Virginia Bennett

If your convenience store is "up north" in one of the most desirable

resort areas in the the state, some people might think that you really have it made. Right? Not necessarily so. According to Dennis Keiser owner of Toski-Sands, a popular resortarea party store, there is little time for fun in the sun. Visions of fly fishing, jet skiing and boating remain just that, visions. "Our busiest time of

the year is when everyone is up here," says Keiser, "We locals take vacation time in November and March.

Keiser's clients are made up of locals, the snowbirds who fly back in April or May and the weekend vacationers who drop in during the summer and winter months.

Toski-Sands is located in

Northern Michigan on M-119 between Harbor Springs and Petoskey. Petoskey State Park is nearby as is the airport and two major ski areas, Boyne Highlands and Nubs Nob. Part of the year there is smooth sailing down M-119 but during the holidays and in the high season there is usually a traffic jam with long lines of resorters waiting to turn into the small strip mall.

Toski-Sands Party Store shares the mall with Toski-Sands Market and a few other small stores. Built in 1968, the party store and market were one store but the partnership ceased and Keiser bought out his father-in-law George Gerrie's share in 1989. Keiser had been an employee since 1975, just out of high school. He married the boss's daughter, showed interest in the

store and over the years, took over management duties. Kay and Dennis Keiser are now sole owners.



A \$6.5 million ticket was sold at Toski-Sands full-service Lottery counter.

Dennis Keiser makes good use of the 3,100 square foot space. A lot of room is devoted to the popular

The name Toski-Sands

came about because

the store is on the way

"To Ski and Sands,"

i.e.—the way to the ski

areas and the beach.

self-service lottery counter in the store. The Lottery does a brisk business here, due in part to Toski-Sands good luck reputation for selling a \$6,502,741 winning ticket

on May 31, 1990. It was an April Fools Day surprise and a big sign proclaims the event.

Consequently, there is a big demand for the lottery games and Keiser sells all of them. He claims to be the biggest Lotto agent in Emmett County.

Keiser also boasts one of the largest liquor selections in the area. He sells everything from Boones Farm to Dom Perignon. Toski-Sands also has a large micro-brewery section which features 85 imported and domestic beers. The store's alcoholic beverage suppliers are Huron Distributers, Petoskey Beverage, Bayside Beverages and Abrahams & Sons.

Keiser trys to carry products that will appeal to the varying taste of his diverse clientele. He sells out of "Bookers," a very expensive small batch bourbon on the national bourbon listing. An

> Biere des Sans Culottes, a French beer, is popular for wives to give to their husbands. He stocks a wide variety of nonalcoholic beers and wines as well. In spite of the popularity of these specialized

import like

products, alcoholic beverage sales have declined. Keiser says, "I can remember when alcohol sales were 55% of our total business and now they are about 38% of our total—which is why we have diversified into more grocery items to try and make up the difference."

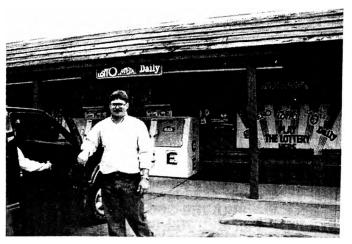
Toski-Sands often experiments with new product introductions, like candy-flavored milk and specialty ice creams and candies. In spite of limited shelf space, the store devotes a large portion of their space to candy and snack foods. There is a remarkable variety of products, from sun screen and bug repellent to hearth rolls and fishing

worms. In fact, within the small store there is an office supply section, complete with copy and fax service; and a fishing area with hooks and line, bait, maps and licenses.

While Keiser makes sure he carries upper-end products for the vacationing and resort crowd, he doesn't forget the locals who make up his core customer base. Toski-Sands has a popular workman's deli which features a different hot homemade meal every day. From a tiny kitchen comes hearty take-out lunches which feature real mashed potatoes with homemade gravy. Every third Friday they roast four turkeys for the featured meal and popular turkey sandwiches. The deli also has homemade soups and nies.

Keiser stresses that he strives to treat everyone the same, from the person who drops in to pick up a 50-cent newspaper to the Dom Perignon purchaser. He is helped by his friendly employees who he describes as "a real good group, fully trustworthy."

Just within the last year his confidence in the workforce has allowed him the leisure of taking Sunday off to be with his family. Usually on the job at six, he enjoys his day off when he can get together with Kay and their four kids which include a set of twins. They like to camp and ski whenever they get a chance. The oldest son, Mark, has started helping Dad at the store. Keiser doesn't forsee passing the business on to his children but instead envisions the day he can retire and really enjoy life "up north."



Dennis Keiser welcomes "snowbirds" back to Toski-Sands after a long winter.

Food stamp reform included in House welfare package

Legislation to simplify and reform the Federal Food Stamp Program, which was approved by the House Agriculture Committee in early March, was included in the welfare reform package approved by the House on March 24. House Republicans retained federal control over the cash-out of food assistance programs.

The bill encourages states to shift to an electronic benefit transfer (EBT) system. Once the state has implemented EBT on a state-wide basis, that state would have the option of operating a food stamp program under a block grant. EBT benefits will be redeemable only for food.

The bill also imposes strict penalties for fraud and abuse in the program and allows the federal government to seize property and proceeds for illegal food stamp trafficking. Owners who are unaware of the violations are protected from forfeiture.

The welfare reform bill will now

Legislative Update

be considered by the Senate. Although changes are likely, alterations of the main concept of state flexibility will be relatively limited.

The food stamp provisions may be considered when the Senate Finance Committee marks up the bill or could be held over until the Senate Agriculture Committee, chaired by Sen. Dick Lugar (R-IN), considers the 1995 Farm Bill.

—FMI

Michigan to consider drug-testing legislation

Michigan H.B. 4154 would prescribe the powers and duties of employers and employees regarding drug testing, generally permitting a broad range of testing. It would also limit the legal liability of the employer.

S.B. 105 would deny

unemployment benefits to any employee who was fired for drug use or failed a drug test given under proper conditions.

-FMI

Michigan House approves legislation to fix "Polluter Pay" law

The Michigan House recently approved a package of bills overhauling the "Polluter Pay" law in order to boost redevelopment of industrial properties and increase the number of cleanups of contaminated sites.

The legislation would limit liability to strict cause and remove joint and several liability provisions. It also would lower health risk standards and eliminate annual publication of a list of contaminated sites.

–FMI

Ohio receives pilot project waiver to cashout food stamp benefits for wage supplements

The U.S. Department of Health and Human Services' approval of Ohio's waiver application clears the way for their three-program reform project, "Ohio: A State of Opportunity."

The first of three pilot programs, Communities of Opportunity, will permit the cashout of Aid to Families with Dependent Children and food stamp benefits for use as wage supplements.

The second pilot, Families of Opportunity, allows welfare recipients to keep more of their earnings as they make the transition to work.

The final pilot, Children of Opportunity, creates financial incentives for welfare recipients to make sure their children attend school regularly.

−FMI

NLEA Food Labeling Requirements Amended

SOT Tax due

July 1

The Bureau of Alcohol, Tobacco

and Firearms (BATF) reminds retail

alcoholic beverages that the special

occupational tax (SOT) is due July 1.

Retailers must pay \$250 annually and

wholesalers must pay \$500 for each

place of business. Your registration

forms were mailed in the beginning

of May. If you do not receive a form

by mid-June, you should call your

regional ATF enforcement office.

Interest and penalties will be

assessed after July 1.

-NGA

and wholesale grocers who sell

The Food and Drug Administration is amending labeling requirements under the Nutritional Labeling and Education Act to allow increased flexibility in the placement of the nutritional label on packaged foods. If the package has a total surface area of greater than 40 square inches and if the principal display panel cannot accommodate all of the required labeling information, the amendment would permit the label to be placed on any panel that can be easily seen by the consumer. The effective date was May 5, 1995.

-NGA

How to communicate with your U.S. Senators and Representatives

Call the Capitol switchboard (202) 224-3121 and ask for his or her office, or write:

The Honorable (full name), United States Senate Washington, D.C. 20510

OI

The Honorable (full name), United States House of Representatives Washington, D.C. 20510





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News Notes

Family Fare introduces new supermarket via video mailer

Family Fare Supermarkets introduced its newest location to local residents with an activity thought to be a first for Western Michigan—a video tape of the new store mailed directly to customers' homes.

According to Jim Nader, director of marketing for Family Fare, approximately 3,000 video tapes highlighting the Grand Opening of the new Family Fare Supermarket on South Washington and U.S. 31 in Holland were mailed to residents surrounding the store.

Family Fare's video featured the many innovations the new store has to offer, such as crescent-shaped checkout aisles which allow cashiers to face customers, an in-store FMB branch bank office with an ATM machine, a supervised Stay 'n Play area for children, a sandwich-to-go center, a 1-hour photo developing center, a full-service pharmacy, and a full-service seafood department that can steam or fry customer purchases upon request.

Approximately 200 people are employed at the new Family Fare store.

According to Nader, Family Fare felt its unique video mailing was the best way to communicate the innovative nature of its new store to the community.

"From the giant revolving door at the entrance, to the in-store bank, our new store has some truly new services and conveniences to offer supermarket shoppers," Nader said. "We felt the best way to introduce these innovations was to use a method that told people 'there's something special' going on at the new Family Fare."

Family Fare currently operates seven supermarkets in West Michigan.

Aluminum can recycling rose in 1994

U.S. aluminum can recycling rose to 64.7 billion cans last year, or 65.4 percent of the 99 billion cans shipped by manufacturers, from 59.5 billion cans in 1993, revealed by the Aluminum Association.

Some 2.149 billion pounds of aluminum cans were recycled in 1994, compared with 2.015 billion pounds in 1993, when 63.1 percent of cans shipped were recycled.

Self-checkout lane added to Kroger store

Kroger Company will add a sixth self-checkout lane to its Columbus store, but this one will feature an automated payment option via credit and debit cards.

Unlike the five existing selfservice lanes, which require shoppers to proceed to a cashier to pay for their purchases, the new lane needs no employee assistance. Kroger will also start testing another systemOptimal 8870 ExpressPlus Checkout—at Middletown, Ky., store. It accommodates automated cash payments, dispenses change and can process debit and credit transactions.

Coors upgrades bottle manufacturing plant

Coors Brewing, has formed a partnership with Anchor Glass, u

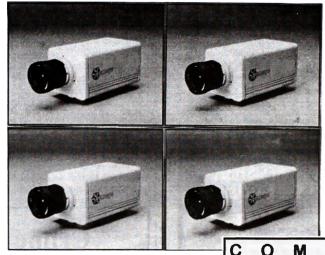
subsidiary of Vitro S.A., to upgrade Coors' bottle manufacturing plant in Weat Ridge, Col.

Anchor will be Coors' exclusive bottle supplier. The partnership, called Rocky Mountain Bottle Company, will modernize the plant, expand its capacity by one-third during the next three years and reduce the amount of glass needed to produce each bottle.

There are two sides to every question. There's your side and the side no reasonable, intelligent, sane person could possibly agree with.

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8 1915 CENTRAL ALARM BIGNAL, INC.

The rational criminal

by Douglas E. Wicklander and David E. Zulawski

"I can't believe he did it!" "You'd have to be crazy to do something like that!"

Disbelief, confusion, and violation of trust are just some of the emotions at play when we are faced with someone committing a dishonest act. We look at the incident from our perspective as someone who is honest and thus, unable to understand the decision making of the guilty. The thief's decisions are far from crazy, rather they are most often the result of a rational thought process.

While criminal activity resulting from mental illness admittedly exists, it tends to manifest itself in violent acts, rather than crimes against property. The theft activity we observe in the investigation of internal losses is most often an expression of rational behavior freely exercised by the thief. Far from acting under a delusion or

hallucination, the thief clearly assesses the potential risks and rewards before selecting a path of action.

How often does the thief commit an act of dishonesty in front of a supervisor, security or the police? Rarely, and then it is usually the result of poor timing or plain bad luck. The thief that we identify and remove from the organization is a rational being who assesses risk in relationship to the potential rewards.

Biologists, psychologists, and criminologists have struggled to establish the root cause of crime and criminality. The biologists have postulated the existence of a "crime gene," the XYZ gene as the cause of criminal behavior. They have also researched a certain body type and why it is associated with criminal behavior more often than other body types. The psychologist offers their permissive or abusive parent as a possible reason. The criminologist suggests the school, economy, and

society as the possible cause. Each has studies to support their position, but we must ask ourselves if it is bad parenting, why does one child commit a crime and another not? If bad schools or financially troubled family or neighborhood is the root cause, then why are not all people from that area or family dishonest?

The true cause of crime is certainly beyond the space of this column or our expertise. The decision to involve oneself in criminal activity is in all probability in part a function of all the theories suggested by the experts. But the decision point is a rational one of risks vs. rewards in relation to the immediate circumstances. The thief, when faced with a choice of behavior will select one that he prefers.

Consider the method of theft selected by the dishonest associate. In general, our investigations become focused on a particular employee because of their repetitive behaviors; patter of register shortages, fraudulent refund or credits, the dishonest associate has chosen a particular method because of his or her perception of a lessened likelihood of detection. An employee may choose to commit a theft or not commit a theft based on a risk benefit scale.



The rewards of the crime (money, merchandise, image) vs. the consequences (no money, no merchandise, apprehension) are assessed by the thief. The thief's perception of their possible discovery or the punishment are future thoughts vs. the immediate reward of the theft. Consequences lose their ability to inhibit a thief's behavior because of how delayed or improbable they are perceived.

Experience has shown us that it is not the ultimate consequence, termination or prosecution that deters the thief, instead it is their belief that their dishonesty will be detected. When a thief believes that their activities will be discovered, the rational thought process takes over and deters them from committing theft. The focus of any loss prevention training program should be to instill in the associate a belief that dishonesty will be detected. While this will not deter each and every person potentially considering a theft, it will to a large extent keep those borderline individuals in check

reprinted from LPS Executive Briefing. Dougles E. Wicklander & David E. Zulawski are partners in the ivestigative and training firm of Wicklander-Zulawski & Associates, Inc., Lombard, IIL (800) 222-7789.



"The best chips in town? It's Charles Chips—again. Charles Chips lovers were smug when results were tallied for our recent blind taste testing of potato chips. Charles Chips won the the last such Chicago Tribune tasting. They are at the top of the heap again, this time beating 12 other potato chip brands sold in Chicago area stores."

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Crime Alert Q&A

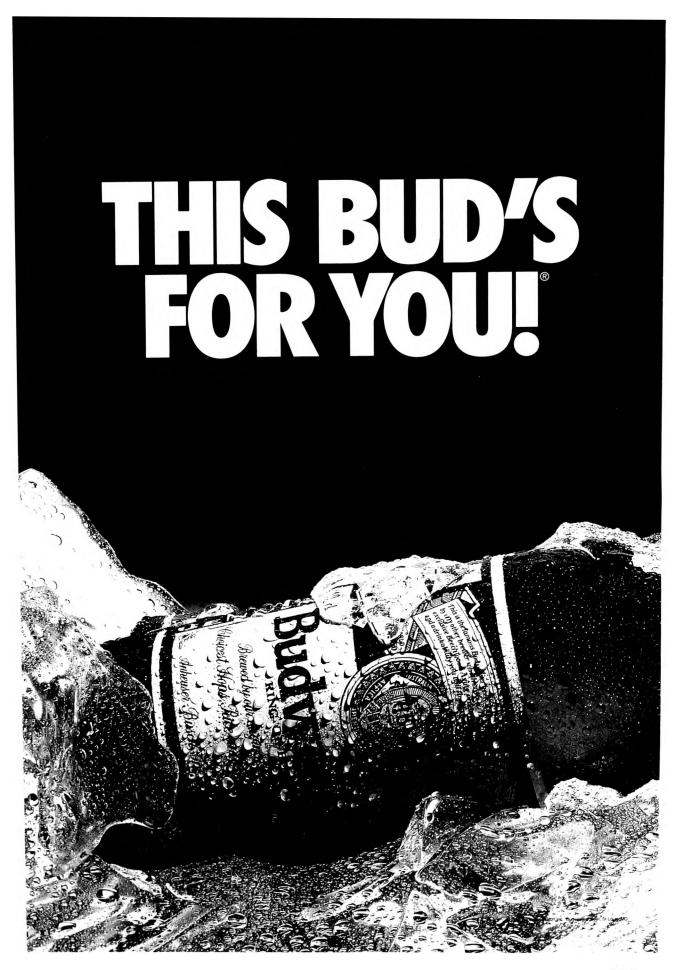
U. We have been experiencing unexplained merchandise shortages recently. How do we determine who's creating the losses? Is it our staff or our customers?

A. You've probably asked one of the most basic questions possible . . . that needed to be asked! Rarely does any retail company know the precise breakdown of the causes of their merchandise loss (shrinkage) or cash shortages. Accurate incident and known-loss recording, item (SKU) inventories and other observations will help you better determine the breakdown of loss causes. In fact, this practice is a basic component of loss control methodology.

We really need to identify the cause of our problems before we can begin to determine how best to deter future crime attempts.

National studies are helpful, but the causes of loss identified on questionnaires are based on perception. Some very accurate, others not so accurate.

One thing you may want to try involves aiming a concealed CCTV camera with a time-lapse VCR at an area of heavy loss. Periodic review of the tape may indicate the source of your greatest losses. One store implemented this practice and quickly realized they were experiencing frequent diversion group activity. These were customers working in teams of two to s. who keep the associate(s) occupied while they shoplift desirable items. In many cases, items in secure areas presumed to have been stolen by employees were in fact stolen by customers. You never really know without checking.



Great news for Lottery retailers

Legislature passes bill to remove Lottery's 45 percent payout cap

by Bill Martin Michigan Lottery Commissioner

Great
news for
Michigan
Lottery
retailers—an
important
legislative
change,
which is now
ready for
Governor



Engler's signature, will help retailers increase sales and commissions.

State Representative Susan Munsell introduced legislation (HB 4662) to remove the Lottery's 45 percent prize payout cap law, and it passed both the state Senate and the House of Representatives in May. The determination of Rep. Munsell together with the Lottery proved successful in removing the antiquated restriction which was written in the Lottery's original Act 22 years ago.

The new law, which is expected to

be signed by Governor Engler, gives the Lottery the marketing flexibility to increase prize payouts on a variety of games, namely the popular instant games.

Under this bill, 45 percent becomes the floor and can be adjusted to the marketplace. This is the cornerstone of our business plan. Clearly this is a "Win, Win, Win" proposition for Michigan—Lottery players win bigger and more cash prizes, retailers reap the benefits of increased sales and commissions, and the state is able to generate additional revenues for education.

Passage of this legislation is important to the Michigan Lottery for the following reasons:

- This legislation will enable the Michigan Lottery to generate additional revenue for the state School Aid Fund.
- The Lottery projects it could generate an additional \$500 to \$700 million in sales—adding approximately \$70 to \$120 million in additional revenue for Michigan's

school children.

- The current Lottery Act, passed 20 years ago when the Michigan Lottery was just getting started, requires the state to pay out 45 percent of sales dollars in prizes. The marketplace has changed around us and we haven't responded. Higher payouts are needed to boost sales and increase profits.
- The Lottery would like the marketing flexibility to increase that percentage, perhaps to as much as 65 to 70 percent for some games. The Michigan Lottery's fastest growing product line—instant games—will cash in the greatest dividends for the Lottery with an increase in payout percentage.
- Research and experience from other states shows that lotteries can dramatically increase sales and revenues by increasing the amount players can win. In Massachusetts, Ohio and other states, increasing customer payout has increased customer interest and sales and netted much higher revenues to the state.

The Legislature passed the bill with an expiration date of January 1, 1999. The purpose of this "sunset amendment" is to ensure that an increase in prize payout will not effect revenue to the state School Aid Fund in a negative way.

Other developments at the Michigan Lottery include the introduction of two new instant games, "Beat the Heat" and "Straight Poker," this month.

Players can win up to \$5,000 in the new "Beat the Heat" instant game, which goes on sale on June 5. Players can win up to four times on this new game. There are temperature readings for four days on each ticket. If "Today's High" beats (is higher) than the "Record High" for that day, players win the prize shown for that day.

Players can win up to \$3,000 in the new "Straight Poker" instant game, which goes on sale on June 19. There are three poker hands on each ticket. If players get a "pair" in any hand, they win the prize shown for that hand. If players get a "straight" (five consecutive cards) in any hand, they win double the prize amount shown for that hand.

Players can win up to \$12,000 in the new "Double Joker" instant game, which goes on sale on May 22. There are two "Games" on each "Double Joker" instant ticket. If any of "Your Cards" match the "Winning Card" in that game, players win the prize shown below that card. If players get a "Joker," they automatically win

double the prize shown below the "Joker." Players can win up to ten times on this \$2 instant game.

The Michigan Lottery's successful "SMARTPLAY!" promotion, which started in January, ends July 1, 1995. This promotion, designed as a short-term promotion, has been a winner for players, retailers and the Lottery's bottom line. The marketing division is in the process of evaluating the "SMARTPLAY!" promotion and will explore operational changes to make it even more effective in the future. Be sure to inform your customers and continue to encourage them to buy five-wager Lotto tickets.

The "Daily 3 Big Pay Back" promotion was a success! At the time of printing this article, the Lottery expects total entries for this special second-chance sweepstakes to run up to three million by the end of the promotion.

The Michigan Lottery gave away 22 prizes (ranging from \$1,000 to \$10,000) each week for eight weeks—a total of 176 prizes worth \$280,000 in the "Daily 3 Big Pay Back" sweepstakes. Best of all, the promotion gave retailers the opportunity to increase sales and introduce new customers to the Daily 3 game.

Lottery retailers should be aware that effective July 2, 1995,

the Lottery will not cash, honor or validate winning tickets from instant games that are one year past the end of game date. Therefore, all games up to and including game #56 will be expired and can no longer be redeemed or sold.

We are strongly urging retailers to use the automated validation systems. Tickets past their expiration date are ineligible for payment and will receive a "TICKET EXPIRED" message from the system. Also, claims on Ticket Receipt forms or Adjustment Request forms will not be paid for expired tickets. Each month upcoming expiration dates for Lottery instant games will be noted in Gameline.

The Lottery's retailer incentive program, "Instant Sales Drive—'95," is in high gear. This instant ticket retailer incentive program, which runs from April 4 through July 24, is a great proposition for retailers—
Lottery retailers can win cash prizes from \$100 to \$1,000; increase sales now that the Michigan Lottery is offering more \$2 instant games; and boost commissions by beating last year's sales.

Good luck-and sell, sell, sell!

HoneyBerry Spread!

The Happy Hive Family is happy to announce the introduction of the HoneyBerry Spread.

HoneyBerry
Spread
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simple piece
of toast
come alive!

HoneyBerry Spread is a tasty jam made with Honey. HoneyBerry Spread comes in three delicious flavors...

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- •Raspberry a tantalizing taste of Raspberries.

You can enjoy the flavor of Strawberries and Raspberries without the seeds!

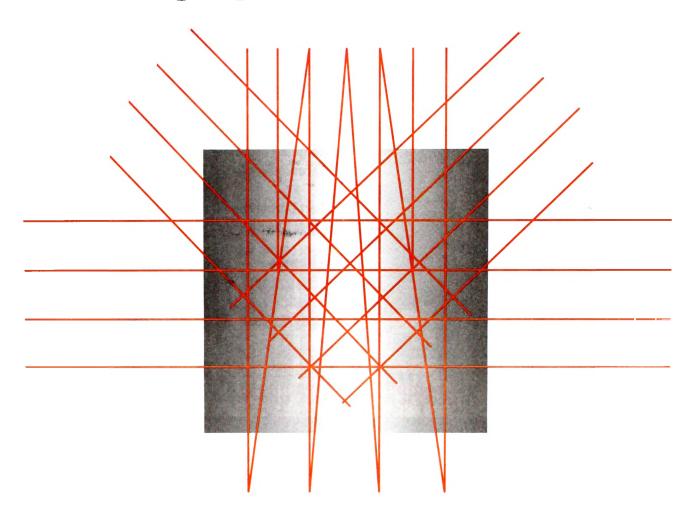
It's made with pureed tomatoes giving it a <u>tanay tasto</u>, a <u>velvety smooth</u>
<u>texture</u>, and making it <u>yery easy to spread</u>. HoneyBerry Spread has <u>no</u>
<u>fat and no cholesterol</u>.

HoneyBerry Spread no household should be without it!



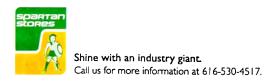
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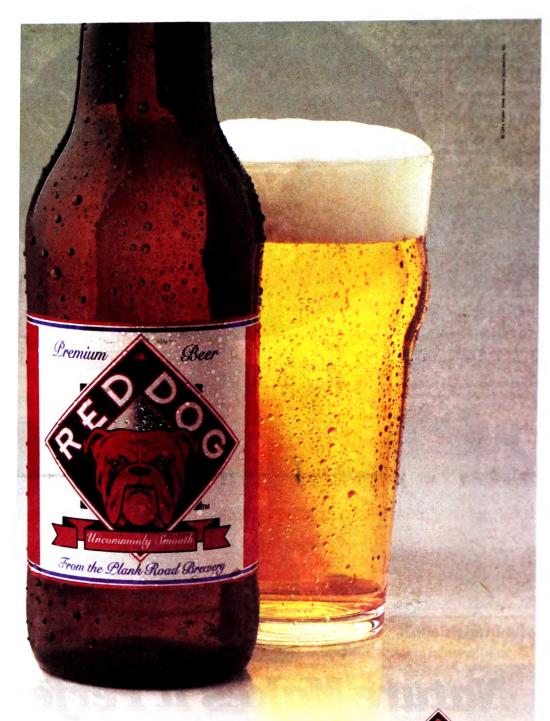


For Information, contact, your local Coca-Cola Bottler at:
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Campbell's soups it up



As a testament to America's growing demand for Mexican foods, Campbell's Soup has introduced a new line of Mexican-style Fiesta Soups to its famous Red & White labeled condensed soup family. Campbell's New Fiesta Tomato, Fiesta Chili Beef and Fiesta Nacho Cheese make easy Mexican dishes like zesty tacos, festive fajitas and spicy nachos.

Campbell is supporting the introduction of the Fiesta line with an integrated program of advertising, including national TV, print media and consumer and trade promotions.

HoneyBerry Spread joins the Happy Hive Family

Consumers can enjoy the flavor of strawberries and raspberries without the seeds in new Honey Berry Spread from Happy Hive. The spread is made with pureed tomatoes giving it a tangy taste, a velvety smooth texture, and easy spreadability. The spread also comes in Cherry.

HoneyBerry Spread is suggested for use on waffles, potato pancakes, muffins, biscuits and bagels. HoneyBerry Spread has no fat and no cholesterol. It is available in 8 oz. and 4 oz. jars.

For more information on this "Michigan Made" product, contact The Happy Hive at (313) 562-3707



Aqua Splash joins new age beverage category

Aqua Splash is a new, clear and naturally flavored sparkling water to add to your water or new age beverage section. It's less than five calories per serving.



Aqua Splash is available in three flavors: Raspberry Rain, Cherry Breeze and Ice White (a white grape flavor). It's available in either 1 liter or 20 oz. non-returnable bottles, which are also recyclable.

Products

Battery Box is positively a jump for convenience

You won't find a car battery when you open this Battery Box. What you will find, however, is Leinenkugel's Red Lager. Called the "Better Red," Leinenkugel's Red Lager is brewed with a blend of five barley malts and two varieties of hops from Washington's Yakima Valley.



Just like the lager, the packages are hand-crafted in small batches in Chippewa Falls, Wisconsin. The square box is close to the size of one used for car batteries and holds 12, 12-ounce longneck bottles.

Campbell Soup Company presents Barilla to U.S.



Get a taste of Italy in the U.S. with Barilla Pasta Sauce. Italian recipes and quality ingredients have made Barilla the favorite pasta sauce of Italy. Now the U.S. will be able to enjoy this popular sauce in six varieties: Green & Black Olive, Sweet Pepper & Garlic, Tomato & Basil, Marinara, Spicy Pepper and Mushroom & Garlic.

All varieties are made with fresh onions and garlic, chunks of ripe red tomatoes and pure olive oil blended with other spices.

To capture the look of old-world Italy, the glass jar is molded with an impressed design of tomato vines and the word "Italia."

Barilla pasta sauce is sold in 26 oz. jars.

A summer refresher with a hint of honey

The Jacob Leinenkugel Brewing Co. is putting more than a century of hand-crafted brewing experience into a distinctive new summer seasonal beer, Leinenkugel's Honey Weiss. The honey wheat beer will be available May through August.

Honey Weiss is brewed with carefully selected wheat and barley malts for a light, crisp taste. Cluster hops provide a well-balanced, smooth finish. Leinenkugel's brewmasters add a hint of 100 percent Grade A honey to give

Honey Weiss a refreshing sweetness.

The introduction of Honey Weiss gives Leinie's fans a specialty beer for every season—Genuine Bock (spring), Autumn Gold (fall) and Winter Lager (winter).

"Wok" on the wild side

Swanson broths have added a "taste of the Orient" to America's favorite broth line—Swanson Oriental Broth. New Swanson Oriental Broth combines the classic taste of



soy, sauteed onion and sauteed garlic to create a unique and authentic Oriental taste.

The broth will be available nationally in August in 14 1/2 oz. cans.

Lawry's Foods, Inc. has some fresh ideas for supermarket produce sections

Lawry's Foods, Inc. introduces a line of 10 new dry seasoning blends that turn fresh produce into delicious fare with garden-fresh flavor.

Quick and easy to prepare, Fresh Ideas helps consumers create delicious entrees, side dishes and appetizers with fresh produce in 30 minutes or less. Consumers just combine the pre-blended single-use package with the appropriate fresh vegetables, add milk or water, and cook or chill for a dish that's tasty and ready in minutes.

Flavors include Fresh Minestrone Soup, Fresh Vegetable Soup, Fresh Cream of Broccoli Soup, Fresh Garden Pasta Sauce, Fresh Tomato Pasta Sauce, Fresh Broccoli and Mushroom Alfredo Sauce, Fresh Skillet Potatoes, Fresh Potatoes Au Gratin, Fresh Vegetable Stir-Fry and Fresh Tomato Avocado Salsa.

Packaged 12 to a case in moistureresistant plastic, the seasoning packets are merchandised in supermarket fresh produce sections to provide consumers one-stop shopping convenience. Packets are color-coded to help consumers identify the main vegetable ingredients.



Mac & More offers much more

Campbell Soup Co. introduces Swanson Mac & More, a new line of frozen entrees featuring macaroni, cheese...and much more. Varieties in the Mac & More line include "hot" flavors for the 90's such as broccoli, salsa and Italian seasonings. The new six-ounce entrees cook in three minutes in the microwave.

Along with taste and value, convenience is a key part of the Mac & More line. The products are portable - great for work of school.



Arizona Iced Tea debuts new flavors

Kiwi Strawberry and Grape Kiwi are available in both 20 oz. bottles and 24 oz. cans.

Arizona Lemonade and Arizona Pink Lemonade, previously only offered in cans, are now available in 20 oz. bottles, too.

According to A.C. Nielson, Kiwi-Strawberry is the #1 new age flavor in ready-to-drink juices. Regular Lemonade is #2, Pink Lemonade is #3 and Grape-Strawberry is #6.



Killian's introduces brown beer

With all the brew haha about red beers, Killian's is breaking ground for another specialty beer market with its Irish Brown Ale- a more full-bodied, darker ale than red



beers. This new beer made its public debut May 1st.

Killian's Brown Ale is brewed in the classic tradition enjoyed by Irishmen for centuries. It's brewed with 4 kinds of traditional ale malts and an extra measure of imported Goldings whole cone hops. These ingredients give Killian's Irish Brown Ale its deep chestnut brown color.

Retail packaging of a 6-pack carrier and 22 oz. bottle offers an Irish theme.

More Products page 22.

Another Red lager hit the shelves



Old Milwaukee Red is a smooth Red lager brewed with Drum Roasted Caramel Malt.

It's available in 6 packs of 12 oz. nonreturnable bottles, 6, 12 and 24 packs of 12 oz. cans and also in draft.

Old Milwaukee Red's point of sale includes a 14" x 16" Mirror, Bottle Neck Hanger, Tap Knob, 13 1/2" x 18" Easel Card and a 6' x 3' banner

ATMs not

just for banks anymore

The miniATM cash dispenser responds to retailer's needs for a cost effective, secure automated teller machine. The miniATM's operating costs are significantly reduced when compared to traditional ATM programs. These costs have included high usage requirements to reach a break-even point, the cost of armored car services, cost of buying cash, cost of leased telephone lines and the initial high cost of the unit itself.

The miniATM uses a dial-up modem to cut transmission costs. Once a customer dips a debit or credit card into the unit, processing, transmittal and approval of the transaction is identical to other ATM units.



Customers have ready access to cash and the ability to transact credit card advances, transfers and balance inquiries. Its advantages include:

- Cash is still king. Almost 75 percent of consumers' everyday transactions are still in cash;
- In 1990, 56 billion checks were processed of which 482 million bounced;
- Create impulse buying. ATM related purchases increase the average cash transaction by 10 percent to 90 percent;
- No I.D.'s, no manager approvals, no hassles;
- Gives you a competitive advantage.
 Customers will spend more and come in more often;
- Speeds up the check-out line;
- Customers enjoy the safety and convenience of an in-store ATM;
- Networks available: Magic Line, Plus, Cirrus, Express Cash, Discover, Visa, MasterCard, Pulse, Honor and more;
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Upper Deck creates authentic sports drink



Sports fans who identify with Upper Deck as a famous brand name can now find it in sports drinks.

Upper Deck Authentic Sports Drink is a naturally flavored beverage that delivers electrolytes and carbohydrate energy to replenish the body. It's available in four flavors: Fruit Cooler, Tropical Berry, Lemon Lime and Mandarin Orange.

It comes in 20 oz. singles or 4-packs and a single 1 liter bottle.

For more information on this product contact Energy Foods, Inc. at (818) 707-0795.

Sports Drinks may give added boost

Intense workouts may result in exhaustion. If this is the case, sports drinks may prove to be a beneficial beverage to combat this

Sports drinks are a combination of sugar water with sodium, potassium, fruit flavorings and coloring. The sugars are carbohydrates, which are what the body needs to fight off fatigue. Sports drinks are most valuable after strenuous exercise, usually after 60 minutes or more.

Studies have shown that hard riding cyclists who were ready to call it a day after three hours were able to ride an hour longer after drinking carbo-boosting sports drinks while riding. Drinking sports drinks have other advantages for athletes. Not only do they restore valuable minerals lost during excessive sweating, but they help replenish the body's fluids after exercising.

If extra energy is needed, a sports drink may provide the boost a body requires.

Consumers find coupons help clip their food costs

by Bloomberg Business News

Of the 310 billion or so coupons manufacturers distributed last year, all but 6 billion ended up in the garbage, 600 million more than in 1993. With a two percent batting average, you'd think coupon issuers would pack it in.

In fact, they're doing quite the opposite. A marketing mainstay, coupon clipping has changed how Americans shop. Even though coupons now have shorter expirations and more restrictions, almost 30 percent of consumers say they wouldn't go grocery shopping without them, 79 percent say they use them regularly and some 86 percent say they save money.

According to Dun & Bradstreet's Nielsen Clearing House Promotional Services division, coupons saved consumers an unprecedented \$4 billion last year. About 3,000 manufacturers issued coupons to tout new products, call attention to new sizes or packages, cushion price increases, garner retailers' support, reward loyal customers and break ties with competing products.

For consumers, marketing "legal tender" can be easier to come by than the real thing. The average coupon-clipper works 25 minutes a week searching and sorting to earn the equivalent of \$20 an hour, said Joan Johnson, marketing manager at Carolina Marketing Services. And that's tax-free savings.

New CMS research shows 44 percent of U.S. shoppers will try a new brand or item only if a coupon discount softens the risk. "They are one of the major secrets of brand loyalty," Johnson said. "They keep customers in the fold and coming back for more."

The average face value of manufacturers coupon redeemed was 63 percent, up six percent from a year earlier, said NCH senior vice president Jane Perrin. The average coupon is good for 3.4 months, about half the time until expiration of five years ago.

Consumers expect a 52 cent face value for brands they already buy, and a 42 percent differential to switch. Many clippers won't touch coupons worth less than a quarter, and more than half shop where they can double or triple their face values.

In general, the costlier the product, the bigger face value of a coupon, Johnson said. While a cracker or shampoo coupon could offer an eight percent redemption, trash bag buyers would be lucky to get a two percent discount, according to Johnson. Shoppers expect the most value from coupons for detergent, pet food,

cough and cold remedies, cereal, coffee and soda.

Manufacturers issue more cereal and breakfast food coupons than any other kind followed by cents off offers for medications, remedies and health aids, household cleaners, sanitary, pet food, protection, oral hygiene, hair care, cough and cold remedies, detergents, bread and baked goods.

The coupon revolution began exactly a century ago in 1895, when C.W. Post issued a one-cent certificate for Grape-Nuts cereal. When NCH issued its first coupon report 70 years later, 10 billion were issued, growing 30 fold in the last 30 years.

Marketer's methods have also changed. Roughly four out of five coupons today are distributed through coupon mailers or free-standing Sunday newspaper inserts. The fastest growing coupons, up 20 percent last year to account for 5.3 percent of all coupons, are highly targeted and distributed in stores. Other sources include magazines (2.4 percent), daily papers (1.5 percent) and product packaging (5 percent).

Also on the grow are intangible "coupons," which are used by frequent shoppers whose ID cards are electronically scanned and deductions automatically awarded. Last year, 16 percent of stores used these coupons.

Actmedia, a subsidiary of Dallasbased Heritage Media Corp., dispenses coupons in store aisles from machines with blinking red lights. The crowd stoppers, which first appeared two years ago, are now in 9,800 food stores, 7,400 drug stores and headed for convenience stores and mass merchandisers soon.

Redemption rates from in-store coupons are much higher than the average at 16 percent. "Shoppers forget to turn them in at checkout or opt not to buy the product," said Actmedia sales director Pat Harris. "But on average, they pump up sales 35 percent."

Catalina Marketing Corp. prints coupons tailored to each supermarket order through machines, connected to 90,000 cash registers in 9,000 supermarkets, said the chief financial officer Bill O'Connor. A Huggies buyer can be targeted with cents-off vouchers for Carnation formula or a Milk Bone buyer can receive a rebate on Alpo dog food.

Issued for future use, coupons distributed at the checkout can reward shoppers with a discount for the same product, or prompt them to switch by offering a rival's better deal. Catalina said its redemption rate was 8.8 percent last year up from 7.9 percent

in 1992.

Such progress may have been inspiration for Advanced Promotion Technologies of Pompano Beach, Florida and its Vision Value Network, which uses video screens to issue coupons on demand at checkouts in 260 stores.

While households with incomes between \$15,000 and \$30,000 use a shade more than any other group, the Mercedes- and mink-coat set are also apt to clip. New Englanders clip more than shoppers in any other region at 90 percent, compared to 75 percent of Pacific and West South Central shoppers.

Even though 24 percent of shoppers said coupons contribute to rising prices, 78 percent called them easy to forget and 51 percent resent investing the time and effort, only 13 percent said they won't use coupons.





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

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

Golden Dental Plans 29377 Hoover Road Warren, Michigan 48093

1-800-451-5918

Wholesaler Profile

Greeson experiences growth with investments in technology

By Kellee A. Bradley

In 1932 a Flint food brokerage company was started with the philosophy of providing the best service possible for both its potential retailers and for the products it hoped to represent. Today, that same philosophy still holds for the Greeson Company.

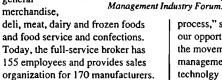
Founded by Walter Greeson to serve the Flint, Saginaw and Bay City markets, the Greeson Company expanded in 1955 to service the Grand Rapids market when Walter Greeson Junior opened an office there. The company continued to grow and in 1980, Allen Greeson, Walter Greeson's grandson, established an office to service the Greater Detroit area. A quick succession of events then resulted in dramatic growth.

The company moved into the Ohio market in 1983 with the opening of an office in Toledo. In 1986, Allen Greeson became the company's, president. The Flint office was closed in 1990 and the market was consolidated into a Troy facility,

serving all of eastern Michigan. The Greeson Company's merge with Progressive Brokers of Ohio in 1994

resulted in Greeson offices in Cincinnati and Columbus.

In addition to its geographic expansion, Greeson has also increased its product list to include health and beauty care, general merchandise,



Strong in the grocery business, The Greeson Company represents such brands as Del Monte, Prego, Brooks Beans, Open Pit, and Vlasic. Campbell's recently consolidated representation and chose Greeson to be its broker for the entire state of Michigan and the city of Toledo.

"We are proud of the brands we represent," says Allen Greeson. He adds "In keeping with our mission statement and concern for our reputation in the marketplace, we work hard for all accounts."

The focus for the company is "to make sure we are adding value to the distribution

process," says Greeson. "We feel it is our opportunity to be a critical piece of the movement to ECR and category management. Our investments in technolgy and qualified people, along with training, should put us in a position to provide valuable services for our customers and manufacturers in this process."

Category management is a move

away from basing purchasing decisions by brands. Instead, retailers are able to strategically evaulate total product categories and base decisions on an analysis of product movement, profit margins, shelf space allotment and other important factors.

Allen Greeson was a recent guest panelist for a Detroit Association of Grocery Manufacturers' Representatives (DAGMAR) category management industry forum. He is considered an expert in this field.

With five offices throughout Michigan and Ohio, The Greeson Company services 1300 stores, with 900 in Michigan. They provide service to mass merchandisers, hardware stores and drug stores and grocery retailers of all sizes.

In addition to Allen Greeson, key personnel include Rick Weatherhead, executive vice president; and senior vice presidents Tom Adloff, Ray Peuler, and John Simmons. Greeson has plans to enter the Indianapolis market by 1997.

For more information about The Greeson Company, call (616) 698-6161.

Flegenheimer named "Sugar Man of the

Ernst Flegenheimer, retired President and CEO of Michigan Sugar Co., was named "Sugar Man of the Year-1994" and was presented with the Dyer Memorial Award. This is the sweetener industry's most coveted prize, recognizing outstanding accomplishments in the sugar business. Industry leaders from across the nation convened in New York City to honor Flegenheimer as he received the award.

Flegenheimer was cited for his career in the sugar industry and leadership of Michigan Sugar for three decades.

Ernst Flegenheimer was elected president of Michigan Sugar in 1963, and added the title of CEO in 1970. Under his leadership, Michigan Sugar sales and production increased dramatically. Sugarbeet acreage under contract more than doubled from approximately 50,000 acres in 1963 to 111,000 acres in 1993. Slicing capacity at the firm's four factories increased 280 percent during the same period, and beet sugar production more than tripled from 160 million pounds in 1963 to nearly 500 million pounds of sugar in 1993.

Flegenheimer also spent three decades serving on the Board of Trustees of the United States Beet Sugar Association (U.S.B.S.A.), the Washington, D.C. trade alliance for beet sugar processing companies. As a vice president of U.S.B.S.A. for 17 years and the senior trustee on the board of directors for more than 10 years, his understanding of and commitment to the industry influenced the formation and conduct of national sugar policy for many years. He directly shaped the outcome of dozens of statutes and regulations governing America's agricultural policy.



Above Photo: Members of the "Sugar Man" selection committee traveled to New York to present the prestigious award personally. (L-R) Chip Dyer, partner of BW Dyer & Co.; Director of Commodity Purchasing M&M Mars Steve Warwick; Emst Flegenheimer, former president of Michigan Sugar;

People

Allen Greeson at DAGMAR Category

President and CEO of US Sugar Corp.
Nelson Fairbanks;

and President of Supreme Sugar Bob Conlin.

Stroh's Ice Cream Co. names controller



Rhonda L. Johnson was recently appointed controller of Stroh's Ice Cream Company of Detroit.

In the position, Johnson will have the responsibility for financial management of the company and will also serve as manager of Human Resources.

Prior to joining Stroh's she served

ten years in various public accounting and financial management positions.

Johnson is a member of the Michigan Association of Certified Public Accountants, Walsh College Alumni and the American Business Women's Association

Dairy Month

from page 1.

 Osteoporosis leads to more than 1.5 million bone fractures a year, of those with hip fractures, 20 percent will die within a year, and half of the survivors will never walk independently again.

The National Institutes of Health experts recommended even more calcium than the current recommendations for all age groups, and noted, "the preferred source of calcium is through calcium-rich foods such as dairy products."

During this annual celebration of June as Dairy Month, everyone can be assured of the benefits of drinking milk and eating other calcium-rich dairy products.

Help yourself to a glass of ice cold milk for good health's sake!

Are You Up To Par? Then Grip It & Rip It!

The Shotgun Sounds...
360 Eagle Bound Golfers Start The Scramble!

8:30 a.m. Breakfast 10 a.m. Shotgun Start 4:30 p.m. Dinner All Proceeds Support AFD's Scholarship Program!

22 Academic Scholarships worth \$750 each will be awarded thanks to your generous support.

AFD's Annual Scholarship Golf Outing

Join Us At
Wolverine Golf Club
Tuesday, July 25, 1995
10 a.m. Shotgun Start
Scramble Format

- Bring your own green jacket -

Wolverine Golf Club 17201 25 Mile Road, Macomb, MI (810) 781-5544

Door Prizes
Free Use of Driving Range
Golfer Goodie Bags
Continental Breakfast
Snacks All Day
Outdoor Barbecue Lunch
Dinner Reception with
- Premium Open Bar

Golf & Dinner: \$500 Per Foursome or \$125 Per Golfer

> Dinner Only: \$60 Per Person



Call Danielle, AFD Special Events Director, To Reserve Your Foursome at (810) 557-9600. Call Today!

'95 AFD Trade Show in review



- A. A special thank you to our esteemed Best Bagger judges: Phil Fischioni from Paul Inman and Associates, Karen McTaggert from Spartan Stores and Jerry Urcheck from Menczer and Urcheck P.C.
- B. Joe Sarafa at the Kramer Foods booth.
- C. Steve Yaldoo of Union I cewrites up an order at the trade show.
- D. Pepsi-Cola was not only the "People's Choice" but it was the judges' choice as they won third place.
- E. The Spartan Stores booth was popular.
- F. Budweiser was a popular booth at the trade show.
- G. Miss Michigan with Charles Chips.
- H. AFD's 11th Annual Selling Trade Show was a huge success. Thank you to all those who exhibited and who attended.
- I. The personal cheering section did make a difference as Sean from Farmer Jack won 2nd place.
- J. Mountain Valley Water/L & L Wine World won first prize in the booth competition. (Left to right: Trade Show Chairman Gary Davis, John McClay, Jerry McClay, and Nabby Yono, AFD Chairman.)
- K. Kramer Food Company held their own mini show within the AFD trade show. Their booth decoractions were outstanding and they won second prize in the competition.
- L. Wendy Tod and Mel Pearl at the R.M. Gilligan booth were passing out samples galore.
- M. AFD's 2nd Annual Best Bagger Contest was again a lot of fun. The three lucky winners in descending order were (from left to right): Cassandra Friedl from Foodtown, Sean Coughlin from Farmer Jack and Tiffany Cook from Kroger.
- N. The customers were lined up out the door for a look at 7-UP's new products and show specials.























Special kudos

The Associated Food Dealers of Michigan would like to thank the following organizations and people for their donations and help for the 1995 AFD Annual Trade Show.

Thank you Spartan Stores for donating the groceries for the Best Bagger Contest.

Thank you DCI Food Equipment for donating the grocery counters and weight scales for the Best Bagger Contest.

Thank you to our Best Bagger
Timers; Keith Hakim from
Central Alarm Signal and
Ronnie Jamil from Mug & Jug
Liquor.

Thank you Union Ice for donating all the ice to the exhibitors.

Thank you Kraft Foods for keeping our coffee bar stocked with your Maxwell House.

We really appreciate your outstanding support!

The aggressive selling show direction that the AFD Trade Show has taken is due in no small part to the outstanding leadership of the 1995 Trade Show Chairman, Gary Davis from Tom Davis & Sons Dairy along with the Trade Show Committee. Thank you for your hard work over this past year!

Gary Davis, Tom Davis & Sons Dairy, Trade Show Chairman Joe O'Bryan,7-UP of Detroit Ronnie Jamil, Mug & Jug Liquor Remo Antoniolli,

DCI Food Equipment

Keith Hakim, Central Alarm Signal

Mark Sarafa, Frito-Lay

Keith Tipper, Tony's Pizza

Romy David, Kramer Food Co.

Dan Moskal, Melody Foods

Mike LaFollette, The Pfeister Co.

Faiez Asmary,

General Wine & Liquor

Brian Yaldoo, Majestic Market John Jonna, Wine Depot





'95 AFD Trade Show in review



- O. John Finney from Detroit Popcorn.
- P. Tom Cartmell and Bill Richmond from Oven Fresh Baking.
- Q. Gary Pavicic from Michigan Fast Food Supply Co. and Ken Solterisch from Germack Nut Company.
- R. Frank Vitek from Texas Brand Meat Snacks.
- S. Mike Kallabat and Joanne from Jays Snack Foods.
- T. Marc Siegler, Dave Urbain, Ernie Ostheiner, Mike Francescutti and Phillip Hoyt from Sherwood Food Distributors.
- U. Bob Sugarbaker from Canandaigua Wine Company.
- V. Sal Russo and Dane Hime from Russo's Italian Specialty.
- W. Doug Germain and Mark Sarafa from Frito-Lay.
- X. Danny Phelps and Joan and Joe Amato from Amato Foods.
- Y. Carolyn Singleton and Terry Hanna from Kraft Foods.













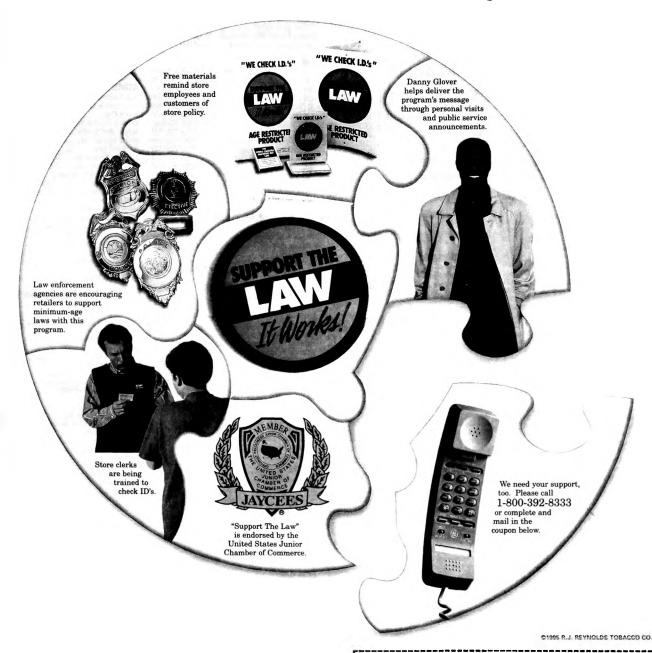








Help Us Add The Missing Piece.



Three years ago, R. J. Reynolds Tobacco Company introduced a program called "Support the Law...It Works." The program is designed to help keep cigarettes out of the hands of kids by teaching retailers how to support tobacco age-restriction laws.

Recent research has shown that community support and retailer participation with the "Support The Law" program can help reduce sales to underage persons by over 50%. And reducing sales to minors is a major step forward in helping stop underage smoking. Remember, when we all support the law...it works!



| Yes! I'd like to know more about how my retail store can help support age-restriction laws. Please send information to: |
|---|
| NAME |
| (Please Pnot) |
| POSITION |
| |
| |

ORGANIZATION_____

 CITY_______STATE_____ ZIP CODE______

 TELEPHONE (______)______

Complete and mail to: "Support The Law" Training Program P.O. Box 2959 Winston-Salem, NC 27102-2959



SUPPORT THESE AFD SUPPLIER MEMBERS

| BAKERIES | | | |
|--|--|---|---|
| | Emerald Food Service | Kowalski Sausage Company | REA Marketing(517) 386-96 Frank Smith's Red Carpet Keim(810) 645-58 |
| Ackroyd's Scotch Bakery & Sausage (313) 532-1181 Archway Cookies(616) 962-6205 | Karen's Kafe at North Valley(810) 7/1-0500 | Metro Packing(313) 894-4369 | Peter Rageas, Attorney/CPA(313) 961-80 |
| Awrey Bakeries, Inc (313) 522-1100 | Nutrition Services(517) 782-7244 | Oscar Mayer & Company(810) 488-3000 | Sal S. Shimoun, CPA(810) 424-94 |
| Continental Baking (313) 591-4132 | Penna's of Sterling(810) 978-3880 | Pelkie Meat Processing(906) 353-7479 Ray Pleva Products(616) 228-5000 | Sarafa Realty |
| Oolly Madison Bakery (419) 691-3113 | Southfield Manor | Smith Meat Packing, Inc | SDIS Inventory |
| Coepplinger Bakeries, Inc | St. Mary's Cultural Center | Strauss Brothers Co(313) 832-1600 | Southfield Funeral Home(810) 569-80 |
| & M Biscuit Distributing(313) 893-4747 | Taste Buds(517) 546-8522 | Peet Packing Co(517) 845-3021 | Statewide Financial Services(810) 932-86 |
| Schafer Bakery (810) 294-9166 | Tina's Catering(810) 949-2280 | Swift-Eckrich(313) 458-9530 | Thomas P. Soltys, CPA(616) 698-88 |
| Sunshine/Salerno(810) 352-4343 | Vassel's Banquet Hall & Catering (810) 354-0121 | Texas Brand, Inc(708) 526-0620 Thom Apple Valley | Telecheck Michigan, Inc (810) 354-50 |
| Faystee Bakeries(810) 476-0201 | DAIRY PRODUCTS: | Winter Sausage Mfg., Inc(810) 777-9080 | Travelers Express Co |
| BANKS: | American Dairy Association(517) 349-8923 | Wolverine Packing Company(313) 568-1900 | Vend-A-Matic(810) 585-77 |
| Comerica Bank | Bernea Food Service | , , | Western Union Financial Services (810) 740-35 |
| First Federal of Michigan(313) 965-1400 | Borden Ice Cream(313) 871-1900 | MEDIA: | Whitey's Concessions(313) 278-52 |
| First of America—S.E.M(810) 399-5501 | Dairy Products of Michigan (810) 552-9666 | Arab & Chaldean TV-62 Show | Wolverine Real Estate Services (810) 353-78 |
| Greenfield Mortgage Co | Golden Valley Dairy(810) 399-3120 Independent Dairy Inc(313) 246-6016 | Booth Newspapers(515) 397-9100 | STORE SUPPLIES/EQUIPMENT: |
| Madison National Bank | London's Farm Dairy(810) 984-5111 | C&G Publishing, Inc(810) 756-8800 | A & B Refrigeration(313) 565-24 |
| N.B.D., N.A. (313) 225-1581 | McDonald Dairy Co(517) 652-9347 | Daily Tribune(810) 541-3000 | All-American Cash Register(313) 561-41 |
| Standard Federal Bank(810) 637-2543 | Melody Farms Dairy Company (313) 525-4000 | Detroit Free Press(313) 222-6400 | Ameri-Copy 1-800-888-16 |
| | Milk-O-Mat(313) 864-0550 | Detroit News | Belmont Paper & Bag Supply (313) 491-65 |
| BEVERAGES: | Pointe Dairy | Gannett National Newspapers(810) 680-9900 | Bollin Label Systems |
| Absopure Water Co | Superior Dairy Inc(810) 656-1523 | Macomb Daily(810) 296-0800 | Brinkman Safe |
| Action Distributing(810) 591-3232 American Brokers Association(810) 544-1550 | Tom Davis & Sons Dairy(810) 399-6300 | Michigan Chronicle (313) 963-5522 | Cornelius Systems Inc(810) 545-55 |
| Anheuser-Busch Co(810) 354-1860 | • • • • | The Beverage Journal(313) 454-4540 | DCI Food Equipment(313) 369-160 |
| Arizona Beverages(810) 777-0036 | EGGS & POULTRY: | WDIV-TV4(313) 222-0643 WJBK-TV2(810) 557-2000 | First National Pallet Rental(314) 469-22 |
| Bacardi Imports, Inc(810) 489-1300 | Linwood Egg Company(810) 524-9550 | WWJ-AM/WJOI-FM(810) 557-2000 | Hobart Corporation(313) 697-700 Imperial Marketing(313) 882-280 |
| Bellino Quality Beverages, Inc(313) 946-6300 | Loewenstein Poultry(313) 295-1800 | WWW-AM/FM(313) 259-4323 | MMI Distributing(313) 582-440 |
| Brooks Beverage Mgt., Inc(616) 393-5800 Cadillac Coffee(313) 369-9020 | FISH & SEAFOOD: | • | Metro Equipment Inc(313) 571-665 |
| Anadian Arctic Beverage(416) 676-0201 | Salasnek Fisheries | NON-FOOD DISTRIBUTORS: | Michigan Bale Tie Company(313) 925-119 |
| Canandaigua Wine Co(313) 753-5673 | Tallman Fisheries(906) 341-5887 | Advanced Formula Products, Inc (313) 522-4488 | Midwest Butcher & Deli Supply (810) 689-225 |
| Central Distributors(313) 946-6250 | Waterfront Seafood Company | Albion Vending(517) 629-3204 | Murray Lighting Company(313) 341-04 |
| Coca-Cola Bottlers of Mich (810) 478-2212 | • • • • • • | Gibralter National Corporation | North American Interstate(810) 543-166 Refrigeration Engineering, Inc(616) 453-246 |
| Consolidated Wine & Spirits(810) 772-9479 Coors Brewing Co(313) 451-1499 | FRESH PRODUCE: | Ludington News Company, Inc(313) 925-7600 | Sales Control Systems(810) 356-070 |
| Decanter Imports(810) 344-6644 | Aunt Mid Produce Co(313) 843-0840 | McKesson Service Merch 1-800-462-1908 | Saxon, Inc(810) 398-200 |
| & J Gallo Winery(810) 643-0611 | Detroit Produce Terminal(313) 841-8700 Sunnyside Produce(313) 259-8947 | | TRM Copy Centers(503) 231-023 |
| Eastown Distributors(313) 867-6900 | Vitale Terminal Sales(313) 843-4120 | POTATO CHIPS/NUTS/SNACKS: | Million real rac moon becomprised. |
| Everfresh Beverages(810) 755-9500 | 11 1011 10 10 10 10 10 10 10 10 10 | Better Made Potato Chips(313) 925-4774 | WHOLESALERS/FOOD DISTRIBUTORS: |
| Faygo Beverages, Inc(313) 925-1600 | ICE PRODUCTS: | Charles Chips Snack Food Co(717) 285-7710 | All-Star Foods |
| Frankenmuth Brewery | America's Ice, Inc(313) 491-9540 | Frito-Lay, Inc | Cabana Foods(313) 834-080 |
| General Wine(313) 867-0521 | Great Lakes Ice`(810) 774-9200 | Harbour Foods, Ltd(810) 333-3014 | Capistar, Inc(517) 699-360 |
| Great Lakes Beverage(313) 865-3900 | Midwest Ice | Kar Nut Products Company(810) 541-7870 | Capital Distrbutors(313) 369-213 |
| Great Lakes Marketing(313) 527-1654 | One of the contract of the con | Michigan Popcorn & Fast Food Supply (313) 861-3535 | Central Foods |
| leublein(313) 594-8951 | INSECT CONTROL: | Nikhlas Distributors (Cabana)(313) 571-2447 | Dean French Inc |
| Hiram Walker & Sons, Inc | Pest Elimination Products(810) 296-2427 | Variety Foods, Inc(810) 268-4900 | EBY-Brown, Co1-800-532-927 |
| Hubert Distributors, Inc(810) 858-2340 | Rose Extermination (Bio-Serv) (313) 588-1005 | Vitner Snacks(313) 365-5555 | Epco Foods, Inc (810) 857-404 |
| J. Lewis Cooper Co(313) 835-6400 | INCHANO. | PROMOTION/ADVERTISING: | Family Packing Distributors(810) 644-535 |
| L & L Wine World(810) 588-9200 | INSURANCE: Alphamerica Insurance Agency(810) 263-1158 | Advo System(313) 425-8190 | Foodland Distributors(313) 523-210 |
| Lotts Distributors(313) 336-9522 Miller Brewing Company(414) 259-9444 | America One(517) 349-1988 | Insignia Systems 1-800-874-4648 | Garden Foods |
| Mohawk Distilled Products | Blue Cross/Blue Shield 1-800-486-2365 | Intro-Marketing(810) 540-5000 | Great Lakes Home Food Service (517) 835-678 |
| Mr. Pure Juices(312) 379-3000 | Capital Insurance Group(810) 354-6110 | J.K. Kidd & Co | H & O Distributors(313) 493-001 |
| Nestle Beverages(810) 380-3640 | Cranbrook Group, Inc(810) 362-4640 | J.R. Marketing-Promotions(810) 296-2246 JDA Associates(313) 393-7835 | The Happy Hive(313) 562-370 |
| Oak Distributing Company (810) 674-3171 | CoreSource | News Printing(810) 349-6130 | I & K Distributing(313) 491-5930 J.F. Walker(517) 787-9880 |
| Pabst Brewing Co(810) 887-2087 | Golden Dental(810) 573-8118 | PJM Graphics(313) 535-6400 | Jerusalem Foods(313) 538-1511 |
| Paddington Corp | Health Alliance Plan(810) 552-6000 | Safeguard Business Systems(810) 548-0260 | Kehe Food Distributors 1-800-888-4681 |
| Petitpren, Inc(810) 468-1402 | Jardine Insurance Agency(810) 641-0900 | Stanley's Advertising & Dist (313) 961-7177 Stephen's Nu-Ad, Inc | Kramer Food Company(810) 585-8141 |
| Powers, Dist(810) 682-2010 | Kanter Associates | T.J. Graphics(810) 547-7474 | Lipari Foods(810) 469-0131 McInerney-Miller Bros(313) 833-8660 |
| R.M. Gilligan, Inc(810) 553-9440 | Frank McBride Jr., Inc | | Midwest Wholesale Foods(810) 744-2200 |
| Royal Crown Cola | Miko & Assoc(810) 776-0851 | RESTAURANTS: | Micsel/Sysco Food Service(313) 397-7990 |
| Seven-Up of Detroit(313) 937-3500 | Mitzel Agency(810) 773-8600 | The Golden Mushroom(810) 559-4230 | Mucky Duck Mustard Co (810) 683-5750 |
| Stroh Brewery Company (313) 446-2000 | Monroe-George Agency(810) 489-9480 | ernigore. | Norquick Distributing Co(313) 522-1000 |
| Sunlike Juice Ltd(416) 297-1140 | Murray, Benson, Recchia(313) 831-6562 North Pointe Insurance(810) 358-1171 | SERVICES: A-1 Building Maint. Services, Inc (810) 647-4630 | Northwest Food Co. of Michigan (313) 368-2500 Rich Plan of Michigan(810) 293-0900 |
| Tetley Tea Co | Rocky Husaynu & Associates(810) 557-6259 | A-1 Building Maint. Services, Inc (810) 647-4630 AARMCO Security(810) 968-0707 | Riviera Food Corp(313) 538-3020 |
| Thompson Beverage Co | Security First Insurance | A Catered Affair(313) 393-5311 | Robert D. Arnold & Assoc (810) 635-8411 |
| Jnited Distillers(810) 347-2267 | SelectCare(810) 637-5391 | Akram Namou, C.P.A(810) 557-9030 | S. Abraham & Sons(810) 754-0220 |
| | Simmerer & Company(810) 776-4036 Joel Weingarden(313) 453-3636 | American Express(708) 778-9267 | Sackett Ranch |
| Vintage Wine Co(810) 294-9390 | aus: weingarden | American Mailers(313) 842-4000 | Sanuta-Store Co(810) 0/4-11W |
| Viviano Wine Importers, Inc (313) 883-1600 | | American Day Phone Services 1 900 441-1400 | Scot Lad Foods, Inc |
| Viviano Wine Importers, Inc | The Wellness Plan(313) 369-3900 | Ameritech Pay Phone Services | Scot Lad Foods, Inc(419) 228-3141 Sherwood Foods Distributors(313) 366-3100 |
| Viviano Wine Importers, Inc | | Bellanca, Beattie, DcLisle(313) 964-4200 Buiten Tamblin Steensma & Assoc (616) 949-0490 | Sherwood Foods Distributors |
| Viviano Wine Importers, Inc | The Wellness Plan | Bellanca, Beattie, DeLisle | Sherwood Foods Distributors |
| Iiviano Wine Importers, Inc | The Wellness Plan | Bellanca, Beattie, DeLisle | Sherwood Foods Distributors (313) 366-3100 State Fair Wholesale (313) 893-4629 State Wholesale Grocers (313) 567-7654 Stephenson & Stephenson (906) 293-3851 |
| Viviano Wine Importers, Inc. (313) 883-1600 Warner Vineyards (616) 657-3165 West End Soda & Fruit Brew (810) 231-5503 BROKERS/REPRESENTATIVES: (810) 968-0300 Acmer Food Brokerage (810) 478-8840 | The Wellness Plan (313) 369-3900 MANUFACTURERS: Amato Foods (313) 295-3337 Bil Mar Foods 1-800-654-3650 Brown & Williamson (810) 350-3391 | Bellanca, Beattie, DeLisle (313) 964-4200 Buiten Tamblin Steensma & Assoc (616) 949-0490 Cellular One (313) 590-1200 Central Alarm Signal (313) 864-8900 Century Marketing (419) 354-2591 | Sherwood Foods Distributors |
| Viviano Wine Importers, Inc | The Wellness Plan (313) 369-3900 MANUFACTURERS: Amato Foods (313) 295-3337 Bil Mar Foods 1-800-654-3650 Brown & Williamson (810) 350-3391 Eden Foods (517) 456-7424 | Bellanca, Beattie, DeLisle | Sherwood Foods Distributors (313) 366-3100 State Fair Wholesale (313) 893-4629 State Wholesale Grocers (313) 567-564 Stephenson & Stephenson (906) 293-3851 Spartan Stores, Inc. (313) 455-1400 Super Food Services (517) 777-1891 Superfor Fast Foods, Inc. (810) 296-7118 |
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