



ASSOCIATED FOOD DEALERS OF MICHIGAN

and its affiliate:  
PACKAGE LIQUOR DEALERS ASSOCIATION

# FOOD & BEVERAGE REPORT

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

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

OCTOBER 1995

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Read about some of our fine Michigan companies  
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### Town Hall Meeting!

An important meeting regarding Senate Bill 201, which allows gas stations to sell beer and wine, will be held on October 24 at 8:30 p.m. at Southfield Manor. Please make every effort to attend this special meeting.

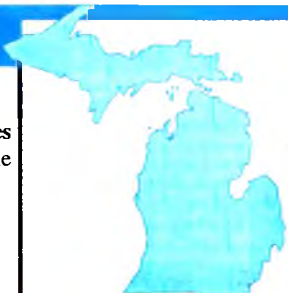
## Eat, drink and be merry at the AFD Ball

Mark your calendar! AFD's 80th Anniversary Ball will be January 19, 1996 at Penna's of Sterling Heights.

Sponsorships are going fast, as we have some very special features this year including free advertising, a slide presentation and much more.

This year's trade dinner will be the best yet! With 79 dinners behind us, we have plenty of experience!

For more information on becoming a trade dinner sponsor or simply attending a great night of fun, please call Jill Roote, AFD Special Events Director, at 810-557-9600.



## Made In Michigan

by Michele MacWilliams  
Editor

Did you know that Michigan is the number one producer of blueberries, pickling cucumbers, geraniums and red tart cherries? We're number two in dry beans, bedding plants, Easter lilies, flowering hanging plants, gladioli and Christmas trees.

We also harvest more apples, asparagus, snap beans, carrots, celery and plums than all but two other states and within the top ten of much more.

With such agricultural diversity, it is no wonder that an abundance of related companies have located here.

But agriculture isn't the only reason businesses choose Michigan.

Manufacturing is our number one industry, followed closely by the food industry and tourism.

In this issue, we profile some fine companies that produce their products right here in Michigan. Some are large, some are small, but all take pride in their business and in this great state.

## Interview with the Governor

We asked Michigan's Governor, John Engler, to answer some questions that deal with issues relevant to the food and beverage industry. We're proud to print his responses here.

AFD: To begin, under your leadership Michigan's economy has gained momentum.

However, some indicators point to a recession in 1996. What is your opinion on the likelihood of a recession and what steps are being taken to avert this situation?

Governor Engler: Michigan's economy is on a roll. Just look at some of the recent positive economic developments:

In its analysis of five

midwestern states' fiscal conditions, the Federal Reserve Bank of Chicago took note of

Michigan's economic comeback, listing it first in its September *Chicago Fed Letter*.

Money Magazine ranked Michigan number one in the nation in economic health. In addition, because of tax cuts, all nine Michigan

cities moved up substantially on the magazine's list of the nation's best places to live. For example, Lansing moved up from 282 to 96 and Ann Arbor moved up from 180 to 33.

In August, Michigan's

See Governor Engler page 4.



## '95 Turkey Drive



Last year's turkey trotters!

Our annual AFD Turkey Drive, sponsored by AFD and the Chaldean Federation, is fast approaching. For those of you who do not know, each year, AFD's Charitable Activities Committee asks its fellow retailers to give back to those who patronize our stores. This year's goal is to raise enough money to purchase over 1,000 turkeys for families in need.

All donors will be listed in the *Food & Beverage Report*. In addition, all turkey recipients will receive a listing of the donors which will include the city where each store is located.

Please make a donation and join us in providing turkeys to the less fortunate this Thanksgiving. Contact Jill Roote, AFD's Special Events Director, at 810-557-9600. Thank you for your support.

## More member services endorsed by AFD

The AFD endorses American Express® Money Orders, Money Gram™ and MCI PhoneCash™ available through First Data Corporation. They are the recognized money order, wire transfer service and long distance calling card of the Associated Food Dealers of Michigan. The addition of these products to your store's list of services is an easy and efficient way to increase both consumer traffic and your "bottom line."

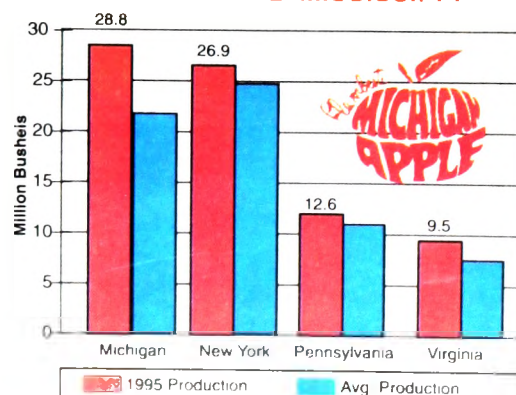
American Express Money Order is the acknowledged leader in the industry and has been for more than 100 years. The fully automated money order dispenser will increase your money order sales by making it easier for your store employees to issue money orders more quickly. In partnership with AFD, American Express Money Order offers special member-exclusive pricing

that can reduce your money order costs.

MoneyGram is quickly becoming the preferred wire transfer service among consumers. MoneyGram is less expensive than Western Union, offers a free, three-minute long-distance phone call and a free, 10 word message with every transaction sent within the U.S. MoneyGram also boasts superior service to Mexico with next day availability through any Banamex branch, as well as 10-minute service to more than 300 cities.

If you would like to learn more about MCI PhoneCash, MoneyGram or Money Orders, call Andy Ayers, your Michigan District Sales Manager for First Data Corporation, at 1-708-778-9267 or Judy Mansur at AFD at 1-800-66-66-AFD.

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## Executive Director's Report

# Food Stamp Reform - its on the way

by Joseph D. Sarafa  
AFD Executive Director

Food stamp reform has been a constant topic of debate in Washington. The food industry, as a whole, supports welfare reform to create simpler, more efficient, and less costly systems. However, AFD strongly opposes cash-out of the food stamp program and we believe any funds designated for food assistance must actually be used to purchase food. In other words, we do not want states to divert food aid to build roads or prisons. AFD has also aggressively supported a national uniform Electronic Benefits Transfer (EBT) system as the most promising alternative to curbing fraud and abuse.

So far sentiments in Washington have been favorable. The Food Marketing Institute (FMI) and other national groups have lobbied hard on behalf of our



industry and their position has prevailed in the House Agriculture Committee, the full House of Representatives and the Senate Agriculture Committee, although the road has not been smooth. The full Senate is now in the process of considering this issue once more as part of its total welfare reform package. In a move driven primarily by conservative Republicans, the Senate is once again discussing a cash-out program.

Negotiations are still ongoing and some key welfare reform issues divide the Republicans - child care, illegitimacy, and more stringent work requirements. At this time we do not believe there is enough support to add cash-out to the food stamp program, but that is not yet a certainty. It will be a key part of the welfare reform negotiations.

Now is a good time to remind your U.S. Senator that:

- Cash-out of the food stamp program would be a disaster for needy families and their communities all across America.

- There is ample room to give each state the flexibility to experiment and design its own approach to eligibility and work requirements without cashing out the program.

- The key to reducing costs and curbing fraud and abuse is an efficient central computer monitoring system. This requires a uniform national delivery system, preferably one that replaces paper coupons with the EBT system already being implemented in several

states, and which is currently being tested in parts of Michigan.

On page 44 we explain how to contact your Senator. It is important for them to know what catastrophic effects a cash-out system could have on welfare recipients and on our industry. I urge you to call or write your Senator today.

## Gas and Alcohol—Say NO!

Don't forget that Senate Bill 201, which would allow gas stations to sell beer and wine, will come to the House this fall. You still have time to voice your opposition with the House Regulatory Affairs Committee. It is important that your voice be heard now!

The members of the committee are:

Rep. Susan Munsell, 517-373-1784; Rep. David Jaye, 517-373-0843; Rep. Walter DeLange, 517-373-0840; Rep. Sue Rocca, 517-373-7768; Rep. Ilona Varga, 517-373-0823; Rep. Ed Vaughn, 517-373-1008; and Rep. Lloyd Weeks, 517-373-2275.

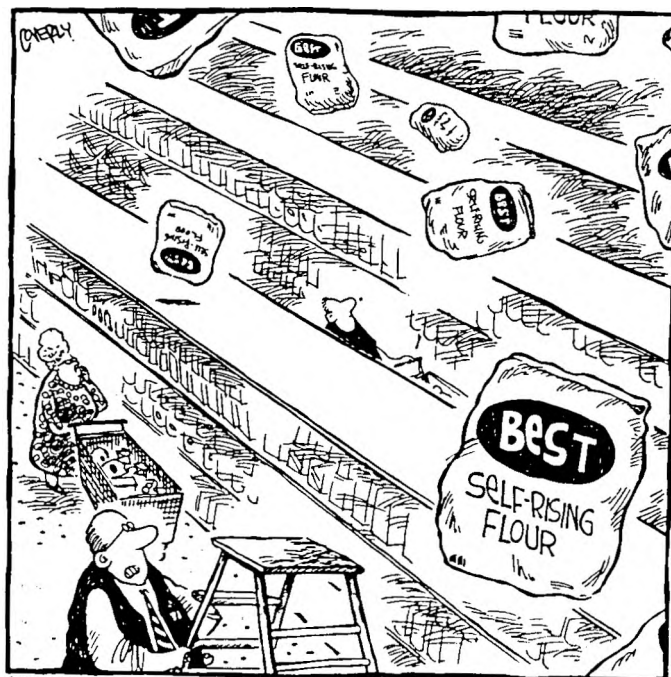
## Talkin' Turkey

It is once again time to prepare for our Annual Turkey Drive. This is one great way that you can help give a little something back to the community. Each year we have requests for more turkeys than we can buy. Your donations help! Please call me personally at the AFD office 810-557-9600 to contribute. I look forward to hearing from you...

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



## Statement of Ownership

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AFD works closely with the following associations:





# Interview with the Governor

## Governor Engler From cover.

unemployment rate dropped to 5.1 percent—the lowest unemployment level for the month since the current method of calculating the rate was established in 1970.

And over the past year (June '94 - June '95), Michigan companies have created 18,000 manufacturing jobs — one out of every seven manufactured jobs created nationwide. These high-paying jobs are being created in Michigan at a rate more than two and one-half times the national average.

The Michigan Economic Growth Authority (MEGA) is another tool designed to make sure Michigan's job-creation engine continues to rev. MEGA is a key weapon in our effort to create and keep good jobs in Michigan. This job creating legislation directly attacks the disadvantage Michigan previously faced in head-to-head competition with other states.

In addition, to make sure that the economically distressed regions of Michigan have more opportunities to become full partners in Michigan's remarkable renaissance, I announced my intention to create Renaissance Zones, tax-free communities. In August, U.S. Senator Spencer Abraham announced plans to introduce federal legislation to complement Michigan's Renaissance Zones. Instead of government, our approach relies on the private sector; instead of offering excessive taxes, we eliminate taxes; instead of more zoning and regulations, we offer regulatory relief; and instead of telling parents where to send their children, we offer them school choice.

States which have established their own zero-tax zones, would be eligible to apply for the following federal benefits:

**Zero tax rates**, including no income taxes (under \$250,000), no wage taxes and no capital gains tax.

**Regulatory flexibility** by creating a process by which local governments could request a waiver or modification of regulations that hinder job creation, community development or economic revitalization in the enterprise zone.

**School choice pilot projects** that would provide low-income parents and their children with financial assistance to enable them to select the public or private school of their choice. Under this plan, parents would be provided with educational certificates to be used for the cost of tuition and transportation for elementary and secondary schools located in enterprise zones.

**AFD:** Privatization of Michigan's liquor industry is a hot topic among our members. AFD supports your privatization efforts of the wholesaling and distribution system. However, we

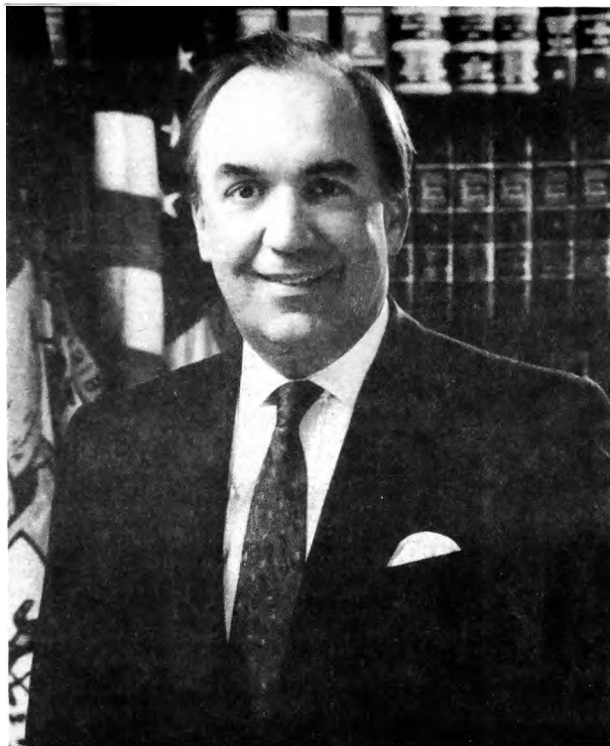
would like to see the Michigan Liquor Control Commission left in charge of liquor licensing, enforcement and setting retail prices. What form do you envision privatization of the liquor distribution system will take and when will this happen?

**AND**, will retail prices for alcohol

of crimes by minors.

**Governor Engler:** In July, I announced my comprehensive seven-part plan to combat the rising tide of juvenile crime. The centerpiece of the wide-ranging plan is "adult crime, adult time."

We must be prepared to protect the public from predatory punks who kill



continue to be set by the Michigan Liquor Control Commission?

**Governor Engler:** Chairman Arthurhultz is preparing several proposals for my consideration. I anticipate submission of proposals during September or October. Until I have an opportunity to review them, I'm not in a position to comment.

**AFD:** AFD applauds your efforts to crack down on crimes committed by minors. Of particular interest to retailers is HB 4136, the underage drinking bill, which you recently signed into law. It provides for stiff penalties for minors who are caught in the possession of alcoholic beverages. What impact do you believe this will have on underage drinking?

**Governor Engler:** I hope the publicity surrounding this legislation serves to educate the public, especially minors, of the negative health effects and legal responsibilities associated with alcohol consumption. Further, I expect the legal sanctions of this legislation to serve as a deterrent.

**AFD:** Please explain your plans for dealing with young criminal offenders and your steps to combat the escalation

without remorse, take without regret and lie without regard for anyone but themselves. Our system of juvenile justice is broken, and it's time we joined forces to fix it. It's time we made responsibility, deterrence, accountability and punishment basic components of Michigan's juvenile justice system.

While serious, violent crimes committed by adults continue to fall, juvenile violence has exploded. Over the last decade, the murder rate for juveniles has soared by more than 150 percent, and the juvenile arrest rate for serious, violent crimes has jumped by more than one-third.

In Michigan, the average teen murderer in the juvenile system is incarcerated for only three years. In Wayne County, nearly 90 percent of the most dangerous and violent young offenders are sentenced as juveniles—not as adults.

My plan includes: "Adult crime, adult time." Juveniles who are automatically waived into the adult system should face mandatory sentencing as an adult.

**Streamlining the juvenile waiver process to adult court for dangerous**

**and violent offenders.** These reforms include lowering the age for automatic waivers from 15 to 14 and expanding the list of automatically waivable offenses.

**Expansion of sentencing options for judges.** Implementation of this proposal includes opening a youth prison with a minimum of 400 beds to be operated by the Department of Corrections.

**A series of reforms to create a seamless web between the juvenile and adult systems.** A juvenile's bad record must follow him into adulthood. Like adults, teen felons should not be able to possess firearms.

**Removing the procedural obstacles that often block effective investigation of juvenile crime.** This means allowing police to question and fingerprint juvenile suspects at the police station, DNA profiling of teen rapists, extending fingerprinting requirements for all "reportable offenses" and ending the automatic expungement of fingerprint records where there has been no formal adjudication.

**Making Michigan public schools safe havens.** The core of this proposal is the creation of a violence-free school zone model certification program, including the automatic reporting of all incidents of school violence and tough no-trespassing rules.

**Reforms to reinforce the responsibility of parents.** I'm proposing the following sanctions: creating a civil infraction for the parents of curfew violators, establishing specific contempt proceedings against parents who do not accompany their children to court and allowing the juvenile court to require parents of juvenile offenders to participate in the probation plan for their child.

**AFD:** Speaking of youth, what is it like to be the father of young triplets?

**Governor Engler:** I am enjoying my triply-blessed fatherhood to the utmost!

**AFD:** We know that welfare reform is high on your priority list. Much reform talk includes giving more administrative authority, through block grants, to state government. How do you envision the block grant system working and how will this effect WIC, food stamps, and other welfare programs?

**Governor Engler:** As co-chairman of the National Governors' Association Welfare Reform Leadership Team, I am fortunate to be among a handful of state leaders who have been working closely with President Clinton, House Speaker Gingrich, Senate Majority Leader Dole and members of Congress to establish a plan to end welfare as we know it.

Block grants will allow states like Michigan to design and implement

**See Governor Engler  
page 5.**



## Interview with the Governor

### Governor Engler

From page 5.

innovative efforts to reduce caseloads, increase self-sufficiency, strengthen families and keep them together. They will give the states the flexibility to be different and creative in our strategies to reform welfare and restore hope.

With block grants, the states will finally have a chance to succeed without the heavy hand of Washington weighing us down. Freed from federal micromanagement, we will be able to find new, efficient ways to deliver or contract services to people in need.

As a governor, I welcome being held accountable for the results of our welfare overhaul. I invite comparison of the progress of our reforms with that in Wisconsin, New Jersey, Massachusetts and California. To reduce illegitimacy rates and move people from welfare rolls to payrolls, let Michigan and the other states compete to lower them the way we think best. Take any of Bill Bennet's "Index of Leading Cultural Indicators" and judge us by the one criterion that counts — performance. Whatever the challenge, whatever the objective, I guarantee that the fifty states will be more accountable than unelected bureaucrats in Washington have ever been.

Let me give you an example. Since the end of 1991, the state of Michigan and the Salvation Army have teamed up to shelter the homeless. We have provided almost two and a half million nights of lodging at an average cost of just \$8.95 a night. Better still, our administrative costs amount to only 2.5 percent of the total cost of the program. The money isn't paying a bunch of government bureaucrats; instead, it is getting to the people in need.

Based on Michigan's experience, I think state-based reform has a great chance to succeed, not just in saving dollars, but in turning lives around. And that's the real point.

Block grants will allow the 50 states to design and implement innovative efforts to reduce caseloads, increase self-sufficiency, strengthen families and keep them together. They will give the states the flexibility to be different and creative in their strategies to reform welfare and restore hope.

**AFD:** What role will electronic benefits transfer (EBT) systems

play in Michigan?

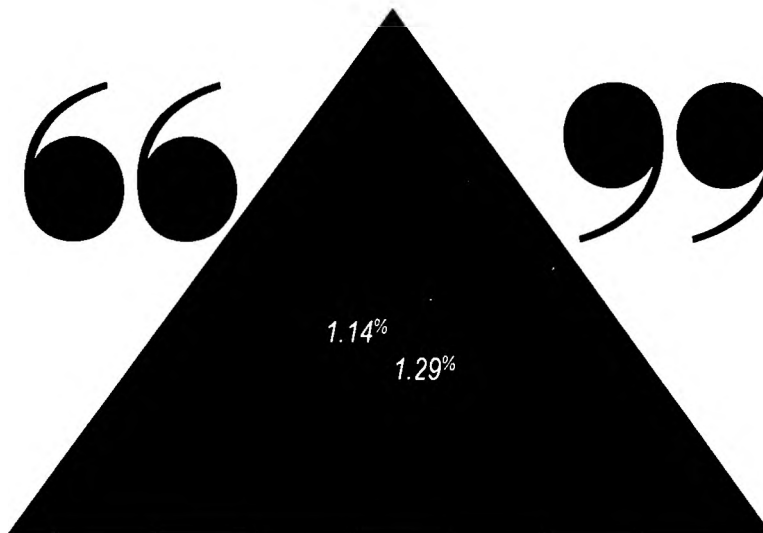
**Governor Engler:** Patrick McQueen, Commissioner of the Financial Institutions Bureau, is currently exploring the use of electronic benefits transfer to reduce the cost of delivering benefits to individuals and to minimize fraud, while leveraging existing distribution.

**AFD:** Senate Bill 201, which is now before the House, allows gas stations to sell beer and wine. AFD

feels that this will greatly increase the availability of alcohol beverages to minors and send the wrong message about drinking and driving. AFD, MADD, The Michigan Interfaith Council on Alcohol Problems and other organizations oppose this legislation. Would you support or oppose such legislation if it comes to your desk for a signature? Why or why not?

**Governor Engler:** As enactment of HB 4136

demonstrates, I am not supportive of efforts that increase the availability of alcohol beverages to minors nor am I supportive of efforts that encourage anybody to drink and drive.



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## The power behind Spartan brand products

Make no mistake about it, Spartan Stores, Inc. is proud of its Spartan brand private label products. And although this major grocery wholesale distributor does much more than sell Spartan products, this is the brand that carries their name and their reputation.

"We are recognized as having one of the premier private label programs in the country," comments Patrick M. Quinn, President and CEO of Spartan Stores, Inc., "and our company is increasing its focus on Spartan private label. We're expanding the line with new items, new product development, packaging enhancements and new avenues of distribution."

Tom Berg, Manager of Spartan Stores Corporate Brands, adds, "Spartan brand continues to offer the consumer value and provides a solid profit vehicle for retailers. But beyond that, the Spartan name is in the public eye working to support the community through its Cash for Labels program, Michigan Food Aid and the Michigan Special Olympics Summer Games."

### A Quality Reputation

Since 1954, Spartan brand products have been found exclusively on the shelves of independently-owned Spartan stores. Products are chosen carefully for the Spartan brand line and must meet strict standards of quality. A Quality Assurance Team at Spartan Stores selects manufacturers and packers and plays an active role

in tasting, testing and inspecting Spartan brand products to ensure consistency, competitive performance and consumer satisfaction.

Spartan Stores' commitment to quality over the years has strengthened the integrity of the Spartan brand. As diverse as the product line is, the common bond that makes it excel is uncompromised quality. Consequently, an overwhelming acceptance of products bearing the Spartan name has made this brand one of the top sellers in the Midwest.

A full 100% satisfaction guarantee backs the quality of Spartan brand products. A **Growing Variety** Over 1,300 products carry the Spartan brand label and that

number is growing steadily. An extensive line of Spartan products includes everything from fresh produce to canned goods, paper products to beauty care. Spartan Corporate Brands regularly evaluates and audits their product mix to keep variety consistent with consumer wants and needs.

For the health conscious, many Spartan brand products are low in fat, sodium and sugar to meet special dietary or nutritional needs. Special blue labels designate these

Spartan products. Shari Steinbach, M.S., R.D., Registered Dietitian for Spartan Brand Products says, "Consumer trends are showing that 53% of shoppers have changed their diets for health reasons in the last 3 years - 70% of those changing their diet have been trying to reduce fat and 24% have been trying to consume

more fruits and vegetables. We are taking these messages to heart, resulting in the addition of healthier choices to our Spartan brand line.

### More Value for the Consumer, More Profit for the Retailer

Spartan brand products give value-conscious consumers what they want - quality products at a great price! During Spartan brand sales, promotions and special features throughout the year, consumers capitalize on even greater savings. Spartan retailers enjoy a sharp, competitive edge by marketing quality Spartan brand products at a higher gross and lower shelf price than national brands. As mentioned, the Spartan brand is backed with promotional support timed and planned for maximum retail profitability.

### Cash for Labels Helps the Community

The popular Spartan brand not only strengthens retailer's profits but its Spartan Brand Cash for Labels program has had glowing results in their communities. This program is a simple way for non-profit organizations to raise needed funds. Over 5,600 groups in Michigan, Ohio and Indiana are already earning cash just by saving Spartan brand UPC symbols. Each symbol is worth 2¢. Last year, Spartan Brand's Cash for Labels program contributed well over \$100,000 to community organizations.



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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.

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SUPPORT THE LAW...IT WORKS!"

*Danny Glover*  
- Actor and Parent

"WE CHECK I.D.'s"



AGE RESTRICTED  
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*RJ Reynolds*  
Tobacco Company



## Head and feathers above the rest!

Enjoy Mucky Duck Mustard's smooth, creamy, sweet and tangy Michigan mustard on sandwiches, as a pretzel dip, a grilling sauce for meats, poultry and fish, or to add extra flavor to salad and vegetable dishes.

It is available in 4.5 ounce jars for gift baskets and 9.5 ounce jars for grocery and quarts and gallons for delis.

Mucky Duck Mustard was a silver medalist at the 1995 World Championships of Mustard in Napa



Valley, Calif.

Call 810-683-5750 for holiday orders of "Quack-Quack, You'll be back" Mucky Duck Mustard.



## Monitor Sugar sweetens the state

Monitor Sugar Company the Bay City, Michigan, producer of Big Chief Sugar and other private label sugars, is proud to announce the new case sizes for their consumer sugar products. You will be seeing 40 lb. bales for the 10 lb., 5 lb., 4 lb., and 2 lb., Big Chief granulated sugar. This change is in the implementation phase with new size cases already in the marketplace.

The traditional 60 lb. sugar bale has existed since grocery sugar has been packed at Monitor Sugar Company. The 40 lb. bale should be a more convenient size for the grocer to handle. The benefits are less injuries and less damage. It's a win-win situation for everybody. The new size is in accordance with guidelines issued by FMI, GMA and NAWGA based on OSHA/NIOSH ergonomics protection initiatives.

Monitor Sugar Company produces high-quality, pure Big Chief brand sugars. Area growers plant nearly 70,000 acres, with the company producing 300,000,000 lbs. of sugar annually. Monitor produces a full line of sugars including granulated, powdered and brown sugar. Since 1901, Monitor has played a significant role in Michigan, as a growing business, an employer, and a member of the community. We are proud to be included as a "Made in Michigan" company!



## Michigan Bankard helps Michigan businesses

Last month we featured an article about the new, lower credit card processing rates available for AFD members. One of the features that makes processing with Michigan Bankard™ Services (MBS), a smart business decision, is the flexible cut off time for balancing. With MBS, you can balance your credit and debit card transactions to your timeframe. We manage the holdover accounting. It's an option we built into our processing system to make settling and accounting easier for our customers.

If you are not currently taking advantage of the credit card processing program for AFD members, call MBS today at 1-800-848-3213.



**CABANA**  
FOODS, INC.



*We offer our friends and  
member retailers of the  
Associated Food Dealers  
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**QUALITY, VARIETY  
and SERVICE  
that is . . .  
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# Hey, Michigan! We're glad to call you home!



The Stroh Brewery Company has proudly called Michigan its home since Bernhard Stroh established the first Stroh brewery at Gratiot Avenue and I-75 in Detroit. That's more than 145 years ago, and we're still here in Michigan.

A few changes have occurred over the last 145 years. The Stroh Brewery Company's worldwide headquarters is now located at Stroh River Place, a combination office and residential complex overlooking the Detroit River.

Stroh River Place used to be a maze of unsightly warehouses that marred the river's shores. Now, it's home to more than 350 Stroh corporate employees, with a hotel, apartments and additional office space on site. Creating River Place was our way of helping restore some of the grandeur and esteem of our hometown.

Stroh has said "we're here and we want to help" in other ways as well. We're a long-time supporter of many core organizations that provide fellow Michiganders with crucial services.

We're heavily involved with the American Red Cross, Southeast Michigan Chapter. In fact, our first

annual Rivertown Beer Festival, sponsored by Stroh River Place, was dedicated to raising funds for our local Red Cross Chapter. More than \$10,000 was raised.

We've also supported the Chaldean Federation, Detroit Firefighters Association, Share our Strength, the National Kidney Foundation of Michigan and Leader Dogs for the Blind—all important Michigan-based organizations, like Stroh.

A few other things have changed over the last 145 years. We're not that same small brewhouse anymore.

We're an international company that produces, markets and distributes more

than 30 brands of beer and other malt beverages to 80 countries worldwide.

From as

far away as Korea, to as close as neighboring Canada, consumers are enjoying Detroit-based Stroh's products.

For 145 years, Stroh has kept up its reputation as one of the nation's finest and respected brewing companies.

We've welcomed the microbrewery trend and in fact were the first major brewer to offer discerning consumers seasonal brews as part of our Augsburger line, which is gaining popularity in Michigan.

In a fickle market, we've been able to nurture Schlitz and lead it down a revival path. Schlitz is now one of the hottest brands around and is currently

gaining wide-spread kudos for the "Schlitz Salute to Veterans" tour to commemorate the anniversary of the

ending of World War II.

The interesting Schlitz "retro" graphics have gained rave reviews by Michigan retailers.

The Stroh's brand family is still a national consumer favorite, while Signature remains a local favorite, and an exclusive Michigan brew. It can be said that Signature was the original microbrew and it still is one of Peter Stroh's favorites.

Through 145 years does bring about change, there are a few critical factors that have remained consistent in Stroh's lengthy history. For one, we're just as dedicated today to tradition and quality brewing as Bernhard was when he personally delivered his special brew by horse-drawn carriage. Second, we're proudly the nation's fourth largest brewing company and a major industry exporter.

Third, and quite important, we're still here, Michigan. Through good times and a few bad times, our commitment to Michigan and Detroit has remained steadfast. We're proud of our Michigan heritage, and we hope you are too.



GIMME A  
**T**

GIMME AN  
**O**

GIMME AN  
**N**

GIMME A  
**Y**

GIMME AN  
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  - Lemon Iced Tea!
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- Big, thirst-quenching 20-oz. size!

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Hawaiian Punch

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Evian Spring Water  
Gatorade Vending Equipment  
Mistic Natural Sparkling Juices





## The Gerber heritage and trust

For almost 70 years, Gerber Products Company has been the leader in developing and manufacturing baby food. The company itself, originally known as the Fremont Canning Company, was founded in 1901. By 1927, Mr. Dan Gerber had joined his father, Frank, in management of the company. About the same time pediatricians were beginning to suggest using strained fruits and vegetables as a supplement to milk for babies and in fact such a recommendation was given to Dan's wife, Dorothy, for their second child.

Apparently, after several months of peeling, steaming, and straining food for her baby, Dorothy, struggling over a bowl of peas, asked Dan why he couldn't puree baby food at the cannery. Realizing that thousands of American mothers struggled with this job each day, experiments began at the plant and within a few months Fremont area youngsters were trying Gerber's strained vegetables. Conferences with pediatricians confirmed the opinions of these first market testers, and a decision was made to launch Gerber baby food on a national scale.

It is important to note that Gerber baby foods were not the first foods pureed especially for babies. There was a limited line sold through drugstores, primarily for infants with various dietary problems.



The Gerber innovation was to market its five varieties of baby food through grocery stores as food items; that made the difference.

Gerber launched its new line (vegetable soup, peas, carrots, spinach and prunes) in what was considered a daring and extensive advertising campaign in 1928. Ads were placed in leading national family magazines like Good Housekeeping. The ad offered five cans of baby food in exchange for one dollar and the name of the individual's grocer. The dollars flowed into Fremont and a whole new industry was born.

Armed with the grocers' names, Gerber salespeople were able to convince these people that their

customers would buy the then-new product. Within six months, Gerber baby foods were available in major markets throughout the country.

In connection with the advertising effort, a number of artists were

invited to submit drawings of babies to the

# Gerber

Company. Among those received was a small unfinished charcoal sketch of a baby's head that had been submitted merely to learn if it portrayed the desired size and age.

That little charcoal sketch became the Gerber Baby. Its fresh, appealing, universal look was immediately popular. The Gerber Baby appeared in the first Gerber advertisement and in 1931 was officially copyrighted and has been the trademark ever since.

During the 1930s the company took three tiny steps which are still at the heart of its success. The first was to hire a nutrition expert. That was the beginning of Gerber's heritage of infant nutrition expertise that parents have grown to trust. Gerber now

operates the largest private research facility in the world dedicated exclusively to infant nutrition, safety and quality.

The second was to initiate a consumer relations function with Dorothy Gerber personally answering every letter. This began the special direct relationship that Gerber maintains with parent and care givers. Today, direct mail advertising reaches 85 percent of all households with new infants. A toll free number, 1-800-4-GERBER answers approximately 2,200 calls daily, 24 hours, seven days a week.

The third was to establish a national sales force, which began the Gerber commitment to the highest level of service for retail trade customers. That original sales force has grown to almost 500 dedicated sales persons armed with the latest technology to provide account and category management services at all levels.

It is this complete dedication to babies, parents and caregivers, and the retail trade that makes Gerber the name in baby food that you can trust.



## An important part of a healthy diet and a healthy economy

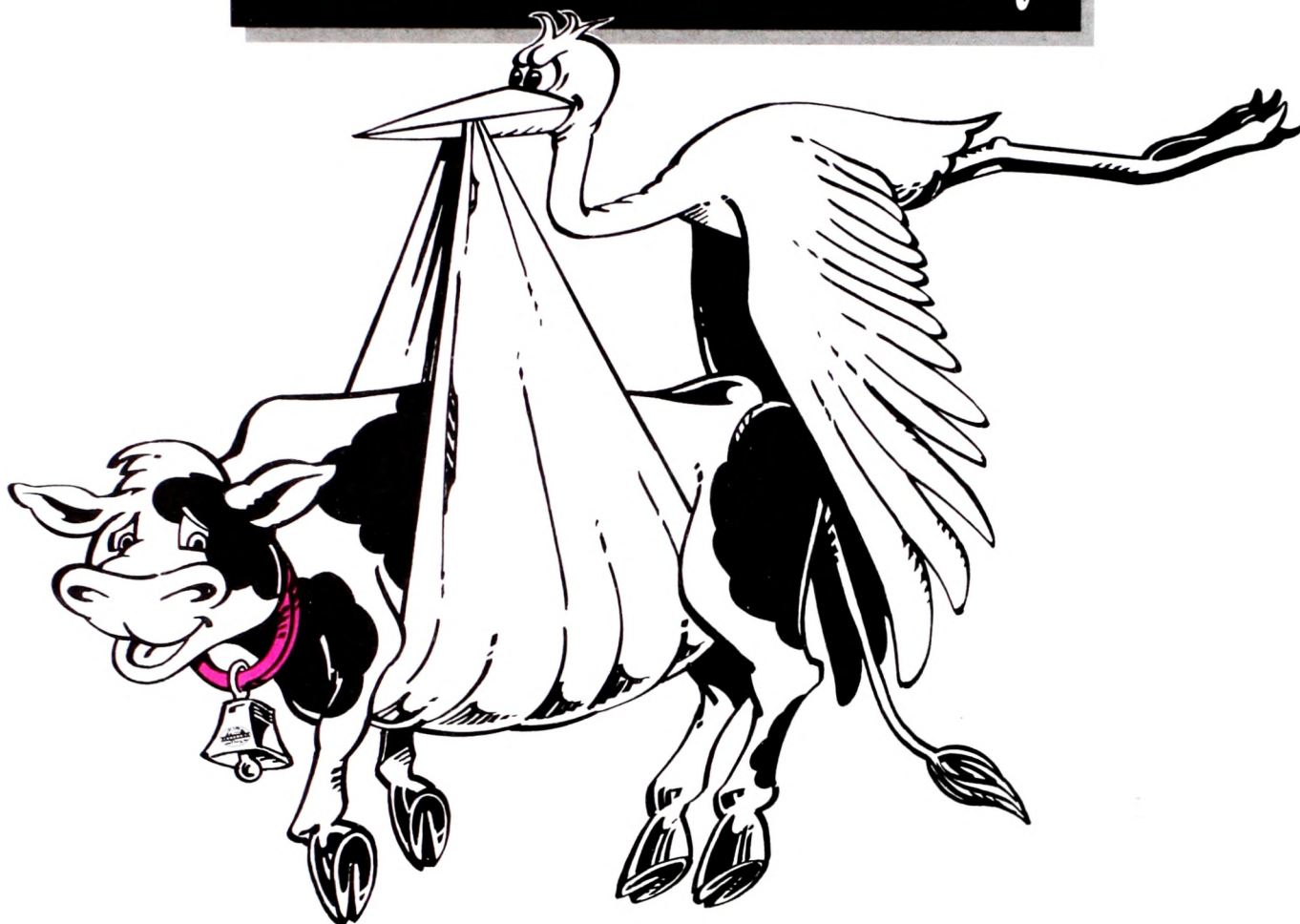


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## An important part of a healthy diet and a healthy economy

In today's health-conscious society, we know you don't want to sweeten your life with anything that will weigh you down. At only 15 calories per teaspoon, there's positively no substitute for the great taste of Pioneer Sugar.

Sugar is an essential part of a well-balanced diet, because it provides the body with essential energy. Used in moderation, it can help make your healthy lifestyle taste better naturally. Just a little goes a long way toward making food taste better. So go ahead, live a little. Sprinkle some on that grapefruit, and sweeten your favorite whole-grain cereal. You can relax knowing Pioneer Sugar is 100 percent pure and Fat Free!

Sugar is part of a healthy economy too. Michigan Sugar Company operates five sugar processing facilities, including the Great Lakes Sugar Company facility in Fremont,



Ohio. The sugar industry creates more than 3,600 jobs in the state of Michigan. This includes not only sugar production, but also trucking, packaging supply, farming, etc.

In Michigan, sugar is made from sugarbeets, grown in 15 counties for Michigan Sugar Company and Great Lakes Sugar Company. Beets are supplied by more than 1,000

independent sugarbeet growers. More than 65 percent of the sugar produced in the state is made by Michigan Sugar Company; which is the only American-owned sugar processor in Michigan. The company produces Pioneer Sugar, Peninsular, Great Lakes Sugar and many other private label brands.

The sugar industry is, without a doubt, an important part of a healthy diet and a healthy economy. You enjoy the taste, Pioneer Sugar will take care of the quality... one crystal at a time.

## Dairy has long-time association with Michigan

Made in Michigan products have been coming from London's Farm Dairy in Port Huron for nearly 60 years. Over the years, the Dairy has enlarged its product line from the original milk processing and distribution to now include six product lines of ice cream—including the Ryba's Mackinac Island Fudge flavors that were created by London's—yogurt, novelties, cottage cheese, chip dip, sour cream and most recently orange juice.

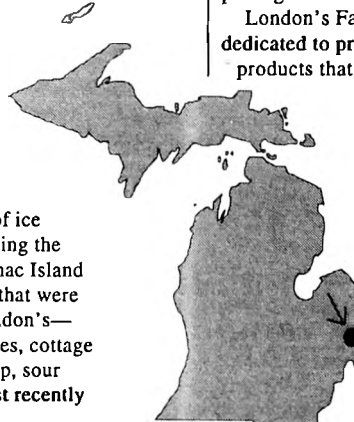
This past summer, London's introduced a frozen Orange Juice Bar which is a healthy snack or after-school treat. The bar is 30 percent orange juice with no fat and

no cholesterol. The bar is currently available in 24 pack bulk for individual purchase and will soon be available in a six pack retail package.

London's Farm Dairy is dedicated to providing the quality products that has always been their trademark. They are expanding their chip dip line to include two new flavors later this fall and will be introducing a new line of ice cream early in 1996. As a strong Michigan company, London's continues to increase its sales force and

distribution network to service their customers efficiently.

London's Farm Dairy—your natural choice.



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## Point of Sale announces changes

Point of Sale In-Store Services is pleased to announce the following changes within our organization:

Ken Jendritz has been promoted to the position of Senior Vice President, Sales and Marketing. Jendritz spent seven years with Mueller Macaroni in sales, followed by 17 years with Spartan Stores in buying, sales promotion and marketing before joining Point of Sale in June of 1994.

DeAnna Quick has been promoted to the position of Vice President, Operations. Quick came to Point of Sale in March of 1994 with a purchasing and management background from the University of Michigan. Her previous position as Director of the Demo Division has

provided valuable industry knowledge and experience.

Hired as Director of Sales and Customer Development for the Detroit Marketing Area is Ken Merkle. Merkle has a sales management background with Sara Lee and Con-Agra Seafoods, both in the Michigan marketplace.

Eileen Kaplan has been given Director of Merchandising responsibility. Kaplan joined Point of Sale in September 1994 after

eleven years directing the retail effort for a major food broker.

Point of Sale is also pleased to announce the relocation of the Grand Rapids office to 1839 R.W. Berends Drive SW, Wyoming, Michigan 49509. The phone number is 616-261-4419 and the fax number is 616-261-4431.



## Michigan Sugar Company staff news

Michigan Sugar recently announced the following staff changes.

Priscilla Jones, Saginaw, was promoted to benefits supervisor. In this position, she administers all benefits including the monthly investment program, 401K, health insurance, life insurance, short and long-term disability and pensions.

She also processes salaried employee payroll. Jones joined Michigan Sugar Company in 1978 as an accounting clerk. She holds an associate's degree in accounting from Delta College.

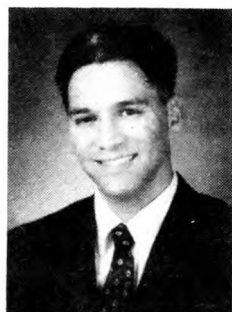
Ricardo Resio, Mount Pleasant, recently joined Michigan Sugar Company as human resources specialist. In this position he is responsible for the company's affirmative action programs, employee training and education, oversight of the employee wellness program, and performance

evaluation and recognition. Resio holds a bachelor's degree in business administration from Central Michigan University.

Now in its 89th year of business, Michigan Sugar Company operates four sugar processing facilities in the state of Michigan. The company's subsidiary, Great Lakes Sugar Company, operates two Ohio facilities. During 1994, the company's

total sales were nearly \$200 million, representing more than 600 million

pounds of sugar processed and sold. The company's sugar products are marketed under the Pioneer Sugar, Peninsular and Great Lakes labels, as well as numerous private labels. These products are distributed throughout an expanding midwest market. Michigan Sugar Company is based in Saginaw, Mich. and is a subsidiary of Savannah Foods & Industries, Savannah, Ga.



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## Calendar

1995

- Oct. 1 - 3 *FMI 1995 Seafood Merchandising Conference*  
Disney's Contemporary Resort, Orlando, Florida
- Oct. 1 - 3 *FMI Food Protection Conference*  
Hyatt Regency Hotel, Reston, Virginia
- Oct. 1 - 4 *FMI 15th Annual Internal Auditing Conference*  
Walt Disney World Swan Hotel, Orlando, Florida
- 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. 15 - 17 *1995 NACS Annual Meeting and Exposition*  
McCormick Place, Chicago, Illinois
- Oct. 15 - 18 *FMI Human Resources Training & Development Conference*  
Mills House Hotel, Charleston, South Carolina
- Oct. 22 - 25 *NAWGA/IFDA Food Industry Productivity Conference*  
Phoenix, Arizona
- Nov. 12 - 15 *FMI Retail Store Development Conference*  
San Diego, California

1996

- Mar. 11 - 12 *FMI 1996 Public Affairs Assembly*  
The Willard Hotel, Washington, DC



## From Bib-Labels to New Age Beverages

### *A brief profile of Brooks Beverage Management*

Brooks Beverage Management, Inc. established its Michigan roots in 1934. That's when the entrepreneurial spirit moved Phillips Brooks to obtain a franchise to bottle and sell 7UP Bib-Label Lithiated Lemon-Line Soda as the brand then known in 19 counties of West Michigan.

With the support of Underwood Bottling Company and family members who helped apply labels in the basement of their home, Phil prepared to deliver products from the back of his 1929 Buick. By removing the back seat, he found he could load 24 cases!

Engulfed by a depressed economy, his company struggled, and after two years, he sold it. But a year later, he bought it back, for the same price. Determined that nothing would stop him this time, he mortgaged his home to finance a down payment on a building at 99 River Avenue in Holland where, finally, he moved his Seven-Up Bottling Co. of Western Michigan into its own bottling plant.

When World War II was over, Phil was joined by son James F. Brooks. The company incorporated in 1953, launching an era of growth and expansion. The Brooks family added new package sizes and brands and acquired additional territories through purchases of other bottling firms, including the Seven-Up Bottling Co. of Northern Michigan. By 1969, the company had outgrown 99 River Avenue, so Phil and James F. Brooks built the current Holland bottling plant and changed the company name to Brooks Products, Inc.

After working on production lines and sales routes during school vacations, Phil's grandson, James W.F. Brooks, joined the firm full-time in 1971. The third generation Brooks had just earned his M.B.A. in food marketing and management at Michigan State University and was ready to embark upon a lifetime career with the company.

Buy-outs continued during the seventies and eighties, leading to a major addition to the Holland bottling plant in 1976.

The purchase of The Squirt Company in 1977 provided the company with valuable experience as both franchisor and franchisee and a new name, Squirt & Company. During the 10 years that followed, the company grew through successful innovations such as the first diet soft drink sweetened 100 percent by Nutra-Sweet and vitamin fortification of Diet Squirt. In 1986, industry restructuring led by the company to sell the Squirt division to A&W Brands, where it confirmed to prosper.

During the late 1980s, the company changed its name to Brooks Beverages, Inc., acquired Flint 7UP and Detroit 7UP, and ultimately took a major step forward with the acquisition of Beverage Management's Ohio soft drink

operations.

The merger of Brooks Beverages and Beverage Management created Brooks Beverage Management, Inc. which has continued to grow, thanks to the dedicated professionalism of its people. In recent years, the company has achieved outstanding growth through new beverages like Snapple, Evian, and Royal Mistic and has rapidly expanded its

contract packing operations through its Pro\*Pak division, started in 1992.

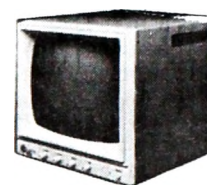
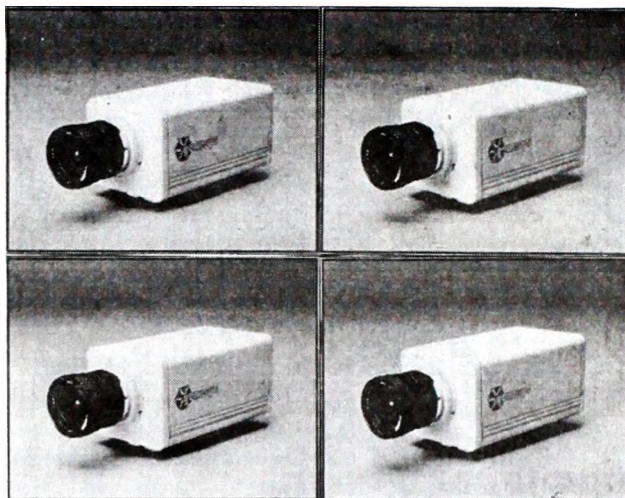
Additional acquisitions and continuing growth are anticipated as the company pursues its mission of becoming one of the largest and best-managed bottlers in America.

Brooks Beverage Management produces and markets many national soft drink, juice, and beverage brands,

including 7UP, A&W, Dr Pepper, Squirt, Royal Crown Cola, Sunkist, Canada Dry, Vernors, Hires, Hawaiian Punch, Country Time, Kick, Clearly Canadian, Snapple, Tetley Tea, Yoo-Hoo, Seagrams, Royal Mistic, LaCroix and Evian. Distribution territories cover the lower peninsula of Michigan, all of Ohio, and parts of Kentucky and West Virginia.

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# Does prosecution make good business sense?

by *Shane Sturman and David E. Zulawski*

When an employee takes company property, he should be punished. After all, he was given a job for which he received fair compensation in exchange for a day's work. However, this thief has stolen not only from his employer, but has affected the future of the company and co-workers. Many companies feel the dishonest employee

should be prosecuted to deter other employees from theft, but, is prosecution really a deterrent?

Companies are wondering if prosecution of a dishonest employee is always the most cost-effective path. Often, the employer's cost to prosecute exceeds the loss caused by the

dishonest employee. Undoubtedly, there is a short term impact on

employees who are close to the co-workers arrested by the police.

However, the long term deterrent of prosecution is questionable.

Employees steal because they "won't get caught" or rationalize their

*There appears to be little current evidence to support the belief that prosecution of dishonest employees reduces shrink or prevents other employees from committing acts of dishonesty.*

actions are of little consequence. The "fear of detection" is the best deterrent. If an employee believes he will be detected, he is less likely to become involved in dishonest acts. Many companies believe reducing the opportunities for dishonesty through operational controls, employee awareness programs, and visual deterrents are much more effective in reducing shrink than making an example of the dishonest employee after the fact.

There appears to be little current evidence to support the belief that prosecution of dishonest employees reduces shrink or prevents other employees from committing acts of dishonesty. There may be little difference in the shrink figures of companies who prosecute and those who do not. Due to its cost and potential liabilities, more and more companies are seeking restitution from dishonest employees, rather than prosecution. These companies are also focusing more of their resources up front to deter acts of dishonesty, rather than after the fact prosecution.

If the company's goal is to prosecute as often as possible and seek restitution through the court system, they often discover it, too, can be a difficult and time consuming process. When the case is won in court and the subject is ordered to pay restitution, the payments are generally minimal and spread over a long period of time. The employee may plead guilty, but contest the total dollar figure of the admission. The burden of proof to establish the loss then falls on the employer and must be proved independent of the employee's written statement. Providing independent proof may require substantial additional investigative time to research company records to substantiate the company's loss.

Some courts may require the employer and employee to work out an agreed upon payment plan. The company then acts as a collection agency attempting to recover restitution from the dishonest employee. If the employee defaults on a court ordered payment, the company can then turn it over to a collection agency or go back to court to get a judgment against the employee. The bottom line is that restitution collected in this manner can be difficult and costly to obtain.

Regardless of whether a company elects to prosecute or simply obtain restitution in lieu of the prosecution, the decision should not be based solely on punishment but rather the return on investment and a clear assessment of the needs of the organization.

*Shane Sturman is a consultant and David E. Zulawski is a partner in the investigative and training firm of Wicklander-Zulawski & Associates, Inc., Lombard, IL.*

*—© Loss Prevention Specialists, Inc., Winter Park, FL.*

## HOLIDAY GIFT SETS



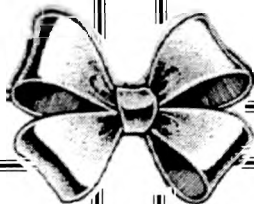
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Anisette Liqueur**

Code #9409-0 750ml Base \$15.70  
Shelf Price \$18.95



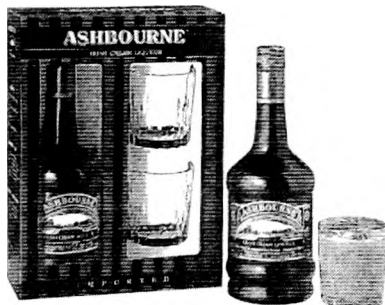
**Gosling's Black Seal Rum**

Code #9423-0 750ml Base \$12.40  
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# Royal Oak grocer is in the big time now

by Bob Talbert  
Detroit Free Press  
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Royal Oak grocer Tom Violante scooped me on my own wedding 20 years ago.

After Lynn and I got married in November '75, I wanted to come back from a vacation-honeymoon and surprise everyone with a column about getting married.

No such luck.

The Monday morning after my wedding, Violante called J.P. McCarthy, of WJR-AM (760), spilling the beans. How was Violante involved?

Well, Violante was a big supporter of the Royal Oak Boys Club and an organizer of its annual celebrity auction fund-raiser. And at the auction, he was a big bidder.

I committed to taking my turn on the auction block long before Lynn and I decided to get married.

So, on the morning of our wedding, I stopped by the club for an hour or so where Violante "bought" me—for either sailboating on Lake St. Clair or working in his Holiday Food Center's meat department. I can't remember exactly which.

Violante was always buying me for something—things I enjoyed doing, mainly because it let me hang around Violante, a wonderful giving fellow with an unbridled enthusiasm for life.

So he called J.P., praising me for dropping by the auction on the way to getting married. I think J.P. made me winner of the day. But they scooped me on my own wedding.

I visited with Violante last Friday while shopping in his newly expanded 30,000-square-foot Holiday Center—also known as Holiday Market—at 1203 S. Main Street, just north of I-696.

All this week, Violante has been celebrating the expansion, which helps him compete with the giant produce markets springing up all over and the chains' mega-stores.

Violante is not shy when he says, "We take pride in offering the freshest and finest meat, fish, chicken, grocery and produce items in metro Detroit." He invites competition to go head-to-head in quality and price.

How can Violante compete on price with the big chains? "I own the building!" he says with a huge smile. He also owns lots of land around it, purchased to expand his parking facilities.

One such expansion, which the city turned down in 1987, is probably the only disappointment he has had in the

community. Trying to spur growth as he had for years, Violante felt a little hurt when his plans weren't approved.

All that's behind him now as the current expansion is done. The first expansion took him from 3,000 to 10,000 square feet in 1969, which is when I met him. "Five years later, we were 15,000 and 20,000 by '79," he says. That '87 expansion was later approved, and Holiday Market was

24,000 square feet as the '90s began.

Bigger's the wave of the future, Violante knew. Thus the latest expansion, which gives him room now "for everything. Bob, we have 40 mustards, that many vinegars. Over 100 varieties of pasta. A complete Mexican section. Cheese from all over. All the latest produce and fruits. Wines at competitive prices and better. Homemade breads

and desserts from our new bakery. Great barbecue ribs and chicken, a full deli."

"Our meat and fish area does over \$50,000 worth of business a week. I never dreamed the entire store would make that in days gone by. Can you believe this one store here in Royal

**See Violante**  
page 45.

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# Meet Dan Glickman, U.S. Secretary of Agriculture

Dan Glickman was sworn in as the 26th U.S. Secretary of Agriculture on March 30, 1995. Prior to his confirmation, Glickman represented for 18 years Kansas' 4th Congressional District in the U.S. House of Representatives.

During his congressional career, Glickman

developed a reputation for being an inquisitive and thoughtful legislator. Whether the issue was fighting for improved airline safety or serving as a chief architect of the last four farm bills, Glickman has

been a vocal advocate for the people of Kansas and the country.

As he begins his service as Secretary of Agriculture, Glickman will bring with him the experience gained by serving nearly two decades on the House Agriculture Committee,

including six years as chairman of the Subcommittee on General Farm Commodities and its predecessor, the Subcommittee on Wheat, Soybeans and Feed Grains.

He is widely recognized as a leading spokesman for American agriculture. In addition to his work on farm bills in 1977, 1981, 1985 and 1990, Glickman

led the way in areas such as expanding trade in agriculture goods, food safety, and reinventing the USDA. Glickman was the original author of House legislation to streamline and reorganize the USDA.

In recognition of his hard work and leadership, in January 1993, the Speaker of the House appointed Glickman to serve a

two-year term as the Chairman of the House Permanent Select Committee on Intelligence. This appointment made Glickman the first full committee chairman from Kansas in 40 years.

As chairman of the intelligence committee, Glickman pursued policies

to "de-mystify" the intelligence community by holding open hearings, pushing the intelligence community to publicly explain its functions in the post-Cold War era, and reducing the number of classified documents. In addition, Glickman launched a major committee investigation into the Aldrich Ames spy case.

Glickman's legal experience and his seat on the Judiciary Committee enabled him to become a leader in the

battle to make reasonable reforms in general aviation product liability laws. He also devoted considerable time to finding ways to strengthen lobbying disclosure laws, revamp the administrative law judge corps and develop effective ways

to combat crime. He was the author of a 1987 law that created criminal penalties for violence directed at religious property and practice.

Prior to being elected to Congress in 1976, Glickman served as president of the Wichita, Kansas School Board; was a partner in the law firm of Sargent, Klenda and Glickman; and served as a trial attorney for the U.S. Securities and Exchange Commission. Glickman received his B.A. in history from the

University of Michigan and his law degree from The George Washington University. He married Rhoda Yura of Detroit in 1966.

They have two children, Jon, 25 and Amy, 22.



(l-r) Dan Glickman, Monroe Woods, USDA Regional Administrator and Christine Vladimiroff of Second Harvest at a recent meeting at Gleaners Food Bank.



John Kastler of Gleaners Food Bank, Dan Glickman of USDA and Christine Vladimiroff of Second Harvest look over perishables donated by the food industry to Gleaners and the agencies they support.

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## Michigan Liquor Control Act, Rules and Related Laws available on disk

The Michigan Liquor Control Act, Rules, and Related Laws is now available for purchase on floppy disk through the Michigan Liquor Control Commission (MLCC).

The Act, Rules and Laws will come on a single 3 1/2 inch HD floppy disk as a WordPerfect 6.1 document. The cost of the original copy of the Liquor Control Act, Rules, and Related Laws and four updates will be \$50. An update will be a completely new and revised copy of the entire Liquor Control Act, Rules, and Related Laws. There will be no need to merge the updates with the original copy of the act. Renewal of this information service is also available for a cost of \$40. Renewal will provide four additional updates.

The Michigan Liquor Control Act, Rules, and Related Laws will continue to be available for purchase in paper format. The cost for the paper copy of the Act, Rules and Laws and four updates is \$25. The renewal price for four additional updates is \$20.

If you wish to order the Michigan Liquor Control Act, Rules, and Related Laws on floppy disk or if you have questions regarding it please call Karen Hogan at (517) 322-1359.

## Red Stripe, Dragon Stout and Dos Equis to change U.S. importers

Two international brewing companies have announced changes of their respective United States importers.

Desnoes & Geddes of Jamaica, a subsidiary of Guinness Brewing Worldwide, brewers of Red Stripe and Dragon Stout beers, has appointed Guinness Import Company as the exclusive importer of those brands effective December 1, 1995.

Cerveceria Cuauhtémoc Moctezuma of Mexico has appointed Labatt USA to be the exclusive importer of Dos Equis effective January 1, 1996.

Prior to this realignment, Red

Stripe and Dragon Stout were imported by Labatt USA and the Dos Equis brands were imported by Guinness Import Company.

## The cookie market will grow 6 percent to \$5.5 billion in 1995

Cookie sales have been making solid gains of late after lackluster growth in the beginning of the decade.

Packaged Facts attributed the

improved showing to "consumers returning to the more expensive premium cookies they abandoned during the recession, and to marketers' success in introducing palatable reduced-fat recipes," which "has been crucial in winning back consumers who had kicked the cookie habit."

## Farmer Jack school recycling program

The Farmer Jack School Recycling Program benefits

everyone involved—local schools, school-age children and our one and only Mother Earth.

Through the program, students are encouraged to collect clean, dry Farmer Jack plastic grocery sacks. The students deposit these bags in special recycling bins provided by Phoenix Recycling, Inc., creator of The School Recycling Program. Students receive \$1 for every pound of Farmer Jack plastic bags, at no cost to the school, to Phoenix Recycling, located in South Carolina.

**More News Notes**  
page 31.

## At home in Detroit, we celebrate our Michigan heritage every day.



Since Bernhard Stroh established a small brewhouse in Detroit in 1850, the Stroh family has been a part of the heritage of Detroit and Michigan. The development of River Place for our corporate offices celebrates our Michigan roots and we maintain the tradition of quality that began here with our original Stroh's lager beers.

Today, we brew a host of famous brands

-- more than 30 refreshing brews -- in styles new and old, each one bringing our Michigan heritage to customers around the world.

*Share the Stroh tradition.*



**THE STROH BREWERY COMPANY**

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# Our scholars

## Letters

# say thanks!

Dear AFD:

I would simply like to thank Kraft Foods, Inc. for sponsoring me this year for the Associated Food Dealers of Michigan Scholarship. Your gift will indeed help me commence my education at the Massachusetts Institute of Technology this fall.

Sincerely, Theodore Weatherly III

Dear AFD:

I would like to take this time to express my gratitude to 7-UP for their participation in the AFD Scholarship Program. The scholarship they sponsored will help me pay for expenses incurred as I pursue a degree in Elementary Education/Learning Disabilities. Their generosity is greatly appreciated.

Sincerely, Amy R. Gentner

Dear AFD:

At this time I would like to personally thank Mohawk Distilled Products for your time, efforts, and donations to the AFD Scholarship program. It is people like you who make the world a better place, your efforts are greatly appreciated and will help me next year at Hope College.

Thank you, Fred Hackett

Dear AFD:

I have just recently arrived on Michigan State's campus, and I am anxiously awaiting the start of my junior year. One of the only reasons I can afford to go away to a Big Ten University like MSU, is because of people like Mike Rosch of General Wine and Liquor Company.

I would like to take this opportunity to thank him for sponsoring my scholarship. Returning to school in the fall is always a stressful time of year. There are books to buy, professors and classes to adjust to, and lots of new people to meet. The last thing I want to worry about are my financial obligations.

Thanks again for helping to make my experience here at MSU possible.

Sincerely, Angela Gabbara

Dear AFD:

This correspondence is to convey to you my sincerest gratitude and appreciation for your sponsorship of my continuing education and the Associated Food Dealers Scholarship Program. It is a greatly worthwhile program for students such as myself, who can use as much financial assistance as we can get. Please be assured that I will put the scholarship funds to the best possible use, which is continuing my undergraduate studies in the Accounting curriculum at Eastern Michigan University.

Again, thank you for your interest and involvement.

Sincerely yours, Denise Adamson

Dear AFD:

I would like to thank Philip Morris U.S.A. for sponsoring my scholarship through the Associated Food Dealers of Michigan. It will be credited towards my tuition at Johns Hopkins University.

Sincerely, Kate C. Young

Dear AFD:

Thank you so much for sponsoring my scholarship with the Associated Food Dealers of Michigan. I am a chemistry major at Albion College and this scholarship helps make it possible for me to finish my senior year. Thanks again for your generosity.

Sincerely, Sandra Wylie

Dear AFD:

Thank you for honoring me with an academic scholarship. The reason for this letter is to express my gratitude to you, Ms. MacDonald, for organizing and participating with the scholarship program. Furthermore, AFD of Michigan is appreciated for its support and interest in academic excellence among college students. My employer, 5 Brothers Food Center, would also like to thank you and AFD for providing the scholarship program.

I will begin the fall semester at Oakland University in September with the experience I gained from AFD's scholarship program.

Sincerely, Basam Mansour

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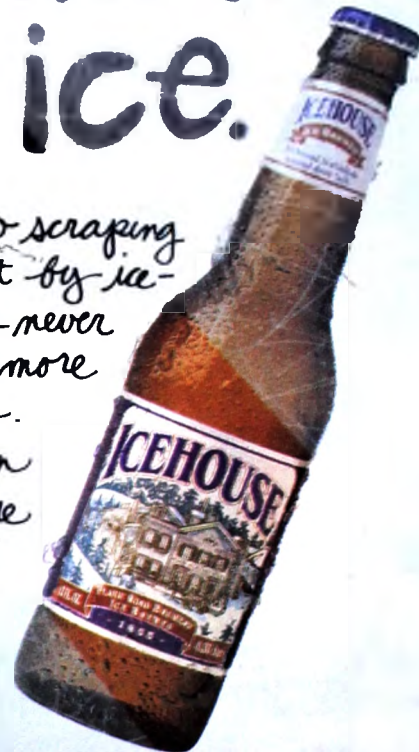




Used to be the only way you could get really smooth ice was with one of these big ol' honkin' machines you see at ice rinks. They smooth things out by scraping off the rough stuff and laying down a sheet of water.

# How to make smooth ice.

Here at Plank Road there's no scraping involved. We smooth things out by ice-brewing **ICEHOUSE** so there's never any watered down taste. Just more of what you want in a beer. Rich, bold taste that's smoother than a freshly run over rink right before the puck drops. Thanks and enjoy!



From the Plank Road Brewery, A long division of the Mallon Brewing Co., Milwaukee, Wisconsin. While we'll dedicate to being dedicated. (Pl. we hope you enjoy ICEHOUSE, as long as you enjoy it responsibly. No exceptions!)

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Metro West Side/Van Buren Branch 313-397-2700  
Port Huron Area/Port Huron Branch 810-982-8501

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## Grocers-Consumers link to Michigan wine

by Karen Wenk  
Program Manager  
Michigan Grape and Wine Industry Council

Outside our borders, Michigan is primarily known as a manufacturing state.



However, did you know that our mitten-shaped economy and pride are linked not only to cars but to the \$40 billion agriculture industry that, with 125 commodities, is second only to California in diversity?

Amidst the cornucopia of agricultural products is Michigan's Wine Country. Over 30 million visitors come to Michigan annually and a large portion of them visit our 18 wineries. The state's wine industry has grown from \$300 million in 1965 to well over \$1 billion today.

Michigan's wine grape production is small in comparison to that of the

West Coast, but our accomplishments in quality have not gone unnoticed. Our state winemakers have made giant strides in the caliber of their products to the point of earning national recognition and medals in wine judging competitions that include wines from all over the world. Many Michigan wines are entered into the International Taster's Guild Wine Judging, the Eastern Wine Competition and the Michigan State Fair Commercial Wine Competition.

We have also learned to adjust the placement of our vineyards and the selection of various grape varieties to our climate. Since Michigan is on the same parallel as France, our growers know that grapes are a viable fruit product especially when the "lake effect" is taken into consideration. Lake Michigan and the other Great Lakes provide protection for grape vines by maintaining cool spring temperatures so budding is delayed, and by keeping warmer in the fall to allow full ripening of the grapes. The additional snow from the lake effect helps insulate the vines from damage caused by cold temperatures in the winter. This, plus a sandy soil and

rolling hills to allow air and water drainage have been conducive to the growing of premium grapes in our state.

Each winery has at least one tasting room which serves samples of their wines to visitors. When consumers find a wine or wines that they enjoy, they are more likely to make a purchase. Initially, they may buy wines from the winery, but later

they will be looking for their favorites on your store shelves and in restaurants.

The Michigan vintners have suspected that consumers need to find a Michigan wine they enjoy through tasting before they will make an investment in buying a bottle. It can

**See Michigan Wine**  
page 45.



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 today's environment, quick fixes just don't work. At CoreSource, we focus on innovative up-front strategies to reduce total costs and increase productivity without sacrificing the quality of care for your employees. Our clients, through investments in innovative, comprehensive programs, are breaking industry trends and report that workers compensation costs as a percent of payroll are actually decreasing compared to a national increase of 12 percent annually.\*

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

### Local Perspective, National Resources

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

### Proven Results

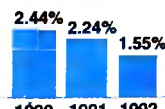
On average, CoreSource program costs, as a percent of payroll, have dropped more than 36 percent over a three-year period.

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

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

\*Social Security Administration

### CoreSource Clients Average Workers Compensation Costs As a Percent of Payroll



Note: Data taken from a sample of 76 CoreSource Workers Compensation clients.

# CORESOURCE

Healthcare & Workers Compensation Solutions

## Roccy rolls with the changes on Saginaw's Shattuck Street

by Virginia Bennett

Adapting well to the numerous changes in his life is a long-standing family tradition for Roccy Gianvecchio. Roccy's father Vito, came to the United States as an

immigrant from Italy to work in the auto factories. When illness forced him out, he and his wife fell back on the experience she gained working in her uncle's grocery.

Eventually this became Roccy's life and when the family learned that I-675 was destined to pass right through the family store, Roccy made plans to buy his own store on Shattuck Street in Carrollton Township in Saginaw.

When it opened in 1963, Roccy's Shattuck Street Market was ideally

located since Shattuck Street was on a main route to the Saginaw General Motors auto parts factory and the Gray Iron Foundry. Change came again when the Shattuck Street Bridge over the Saginaw River closed down and never reopened.



Marlene and Roccy Gianvecchio work hard together and play golf in their precious spare time.

Now Roccy's serves the neighborhood and survives on local business. Gianvecchio supports neighborhood activities by donating to local football teams, the Carrollton

Athletic Association and church functions. Good public relations come from donating gift certificates to these worthy causes. The store is licensed SDM, SDD, and Lottery (daily and instant). Roccy's Market sticks to the basics rather than on specialty items for its grocery line, relying on fair prices to bring people in.

Instead of spending money on advertising, Roccy prefers to work on a low percentage and give back the savings to the customer. He says, "I'm happy with the volume, although grocers are never really happy."

Gianvecchio likes the AFD's

programs. He is especially enthusiastic about the Blue Cross program. He is also glad that there is an organization working full-time on liquor issues and bottle return problems.

Although he is happy that AFD's recent victory on unredeemed deposits will return cash to the retailer, he would like to see Michigan adopt California's bottle return solution. In California centralized locations handle the returns; weighing, organizing and cleaning up the mess. "It's a better way," says Marlene Gianvecchio,

Roccy's wife.

The store has about five employees besides Roccy and Marlene. Marlene works about four days in the store and Roccy works at the store almost every day, about a sixty hour work week.

This busy schedule has helped them

send two daughters to college and be able to plan for their retirement in the next year or so.

Retiring

will be another big change for Roccy but one that he and Marlene look forward to. They plan to stick close to home and their family. The Gianvecchios frequently spend their time off playing golf. Working closely together has been enjoyable and they look forward to more time to play together too.



Shattuck Street Market serves the Carrollton Township area of Saginaw.

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Available in 4.5 ounce jar for gift baskets, 9.5 ounce jar for grocery, quarts and gallons for delis

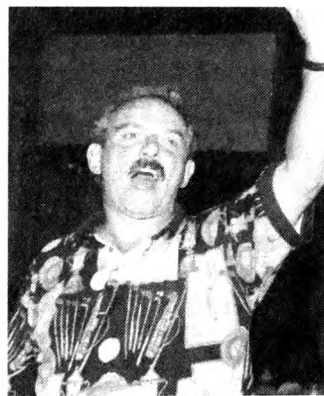
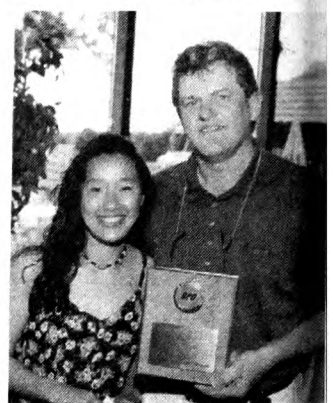
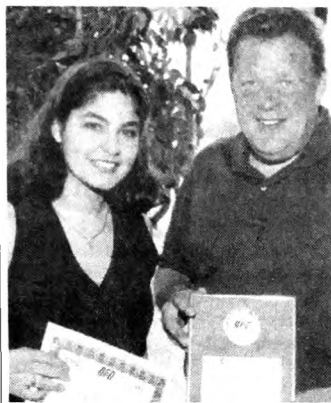
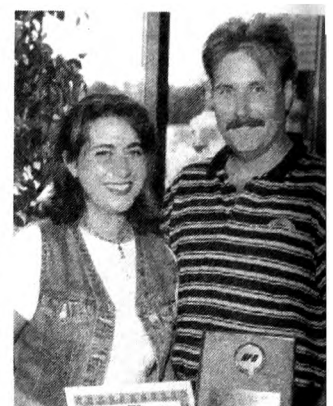
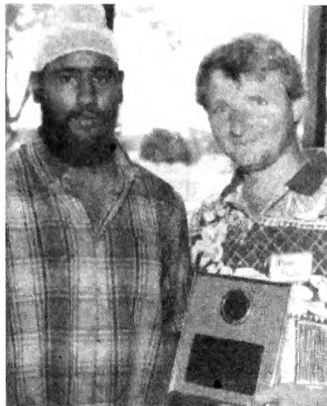
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## Mucky Duck Mustard

Silver Medalist at the 1995 World Championships of Mustard  
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# Dreaming of Summer

Now that the weather has cooled down, kids are back in school, and we're all busy at work, we thought you would appreciate a few photos from summer. The golf outing was great fun and we're looking forward to our day in the sun again next year. More photos on page 30.





## Top security concerns and cost-saving recommendations

Respondents to FMI's fifth annual *Security & Loss Prevention Issues Survey* were asked to list their top three security concerns/problems they are presently experiencing, as well as their top three cost-saving security recommendations. The most common responses are listed below.

### Top security concerns/problems presently experiencing

Employee theft	84.2%
Customer theft/shoplifting	32.9%
Worthless checks	17.1%
Shrinkage/inventory shortage	15.7%
Parking lot incidents (liability/security)	14.3%
Personnel issues (poor applicant pool, not enough employees, turnover, etc.)	10.0%
Workplace violence	8.6%
Safety on the sales floor	7.1%
Gang activities/loitering	5.7%
Lack of funds/budget	5.7%

### Top cost-saving security recommendations

Closed-circuit television (CCTV)	41.1%
Electronic article surveillance (EAS)	24.3%
Training programs (for loss prevention and retail personnel)	20.0%
Increased employee awareness	17.1%
Monitoring (of warehouse, front-end, employee, doors, etc.)	15.7%
Loss prevention/security personnel (off-duty police, uniformed security guards, etc.)	15.7%
Pre-employment screening	7.1%

Point of sale interfacing	7.1%
Civil restitution/prosecution of shoplifters	5.7%
Check and balance procedures for cash handling	5.7%
Formal, written security/loss prevention policies	4.3%

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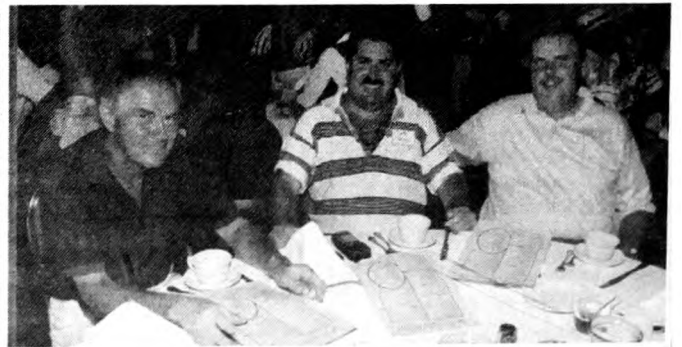
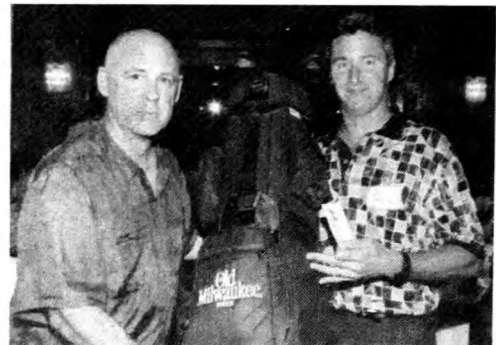


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\*Includes installation in facilities not larger than 5000 sq. ft. Other restrictions may apply. Second Sight reserves the right to cancel this offer at any time. Sales tax not included.

# Dreaming of Summer

More photos from our Golf Outing



## News Notes

### News Notes

From page 21.

Phoenix Recycling then uses the Farmer Jack plastic bags to manufacture high-quality School Recycling Trash Bags that are then sold, displaying the Farmer Jack (frog and turtle) environmental symbols, in all Farmer Jack Supermarkets. This closed-loop system provides students with the valuable opportunity to see the direct effect of their efforts every time they step foot in a Farmer Jack store.

### St. Julian captures "Best of Show" at wine judging

Two wines produced by St. Julian Wine Company of Paw Paw emerged from a field of 115 to capture "Best of Show" honors at this year's Michigan State Fair Wine competition at Macchus Red Fox in Birmingham.

St. Julian's 1993 *Chancellor* and *Solera Cream Sherry NV* were selected to receive the coveted honor after 13 judges, including international wine experts, tasted a variety of wines submitted by 13 Michigan wineries.

In addition to "Best of Show," St. Julian wines received a total of 18 medals. Fenn Valley Vineyards followed with 9 medals.

A total of 23 Michigan wines were awarded Gold Medals, 25 received Silver Medals, and 28 earned honors with Bronze.

### The Dole and MasterCard holiday promotion will blow the lid off holiday sales

This holiday season, Dole Packaged Foods and MasterCard International will form a first-of-its-kind strategic alliance to gain retailer display support, stimulate consumer sell-through of Dole products, and encourage consumer usage of the MasterCard in grocery stores.

The promotion, which kicks off this November and runs through the end of December, features an instant win game. Consumers can win \$1,000 in MasterCard Travelers Cheques instantly under the lids of Dole Canned Pineapple and Canned Pineapple Juice and inside boxes of Dole Raisins and Dole Dates. Over 78 million Dole products carry the MasterCard logo and instant win message.

At Dole displays in an anticipated 12,000 stores, shoppers can pick up a colorful recipe booklet filled with

Dole holiday recipes and a mail-in offer form.

Consumers who buy four Dole products and use their MasterCard to make their grocery purchase can mail in for \$5 in Dole coupons and a \$4 store-specific MasterCard coupon good towards a future grocery purchase. Research shows that store sales actually increase when consumers use MasterCard to make their grocery purchases.

Additional in-store merchandising opportunities are available to retailers who purchase and display incremental cases of Dole product. Displays of 75 cases or more will feature a winner-in-every-store sweepstakes for a \$50

MasterCard Traveler's

Cheque. In stores with 150 cases or more, consumers can enter to win a \$100 MasterCard Traveler's Cheque. —Ad Hoc

### Miller celebrates with United Cerebral Palsy during holiday promotion

Miller Brewing Company marks the 14th year of its association with

United Cerebral Palsy (UCP) with a corporate donation program and a holiday consumer-giving promotion running in December.

The on- and off-premise consumer program, where legal, is called "Miller Stocking Stuffers" and features holiday items such as a spectacular display showcasing Miller Lite, Miller Lite Ice, Miller Genuine Draft and Miller Genuine Draft Light. Other materials include inflatable stockings, donation canisters, brew cups, coasters, case cards, basewraps, display cards and caps and buttons for waitstaff.

★

**THE**

**FBI**

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## Watch for price verification enforcement

At the Rocky Mountain Food Dealers Convention, Tom Zaucha, N.G.A. President and CEO, discussed the subject of price verification enforcement with the Colorado attorney general. He was informed that attorney generals in some states are planning to increase enforcement to ensure accurate pricing by retailers. One reason for the increased enforcement is the recent adoption of the "Examination

Procedure for Price Verification" by the National Conference of Weights and Measures. As you know, this model code has been under consideration by the Conference for the last two years and the final version is expected to be published soon.

Also, the Federal Trade Commission recently announced it is "working with state attorneys general and state weights and

measures officials in several regions of the country to determine the extent of scanner errors and whether federal or state law enforcement action is necessary." The Federal Trade Commission released a brochure "Attention All Shoppers: Make Sure the Scanned Price is Right," which advises consumers to complain to the store manager if they notice a pattern of electronic scanning errors in a particular store. Consumers also can report recurring problems to their state attorney

general, state or local consumer protection office, and their state Office of Weights and Measures.  
—NGA

## Michigan legislature votes to repeal battery deposit program

This summer the Michigan legislature passed a bill to repeal a deposit program that would have taken effect July 1 for lead-acid batteries. If it had not been repealed, retailers would have been required to collect and remit a \$6 deposit on each automotive-type battery they sold, as an incentive to improve the recycling rate of lead-acid batteries.

The bill eliminated that deposit and a \$2 deposit on mercury oxide and nickel cadmium batteries (consumer-type batteries) scheduled for implementation in 1998.

The bill also banned the sale of all batteries with an intentionally-included mercury content beginning in 1996.

AFD was instrumental in passing this bill.

## Legislation to repeal the SOT is on the horizon

In a breakthrough in repealing the BATF special occupation tax, Rep. Paul Kanjorski (D-PA) said, "In the next few weeks, I plan to introduce, with Congressman Zeff, legislation repealing the SOT. With a little luck, perhaps we can finally get this egregious tax repealed.

"The SOT places undue financial burdens on small businesses which sell alcohol products. Especially for many small grocers and other retailers who sell alcohol products as a convenience to their customers, this tax is a great burden," he added.

During NGA's Washington Conference in June, Reps. Paul Kanjorski and William Zeff (R-NH) agreed to introduce and sponsor legislation to repeal the BATF special occupational tax.  
—NGA

**More Legislative Updates**  
page 44.



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## Submitting WIC coupons for payment

WIC authorized vendors are strongly encouraged to submit WIC coupons for payment by Registered Mail.

This protects the WIC vendor against the loss of WIC coupons in the mail.

## WIC Vendor Food Cards

New WIC Vendor Food Cards (blue color) will be mailed to all authorized WIC vendors during the last part of November, 1995.

The new cards will be effective December 4, 1995. There will be several changes on the card (new foods added, current foods removed). The changes will be described in a letter that will be enclosed with the new food cards.

If you do not receive the new WIC Vendor Food Card for your store by the end of November, 1995, contact your WIC vendor relations analyst.

All cashiers must have a copy of the food card so they can verify that the food being purchased with WIC coupons are listed on the WIC Vendor Food Card.

## WIC vendor training sessions are mandatory

All WIC vendors are required to attend a WIC Vendor Group Training Session at the beginning of each contract period.

Each authorized WIC vendor has been or will be notified by certified mail of the scheduled training session in their area.

At least one representative from each store must attend the training session.

For chain stores, attendance by representatives of the outlets is not required. However, each chain headquarters office must have a representative attend a training session. It will be the responsibility of the chain headquarters office to provide training for all the WIC authorized outlets in the chain.

If you are unable to attend your scheduled training session, you should contact the WIC Vendor Relations Unit IMMEDIATELY after receiving notification of a scheduled training date at 517-335-8937.

## WIC coupon transaction

A WIC participant is required to sign the coupon after the cashier has entered the total price for the WIC food items purchased.

The vendor may have the cashier date and/or initial the WIC coupon after the WIC participant has signed it but the vendor should never require the WIC participant to write anything on the coupon except his or her signature.

## WIC contracts with Northern vendors to be extended for six months

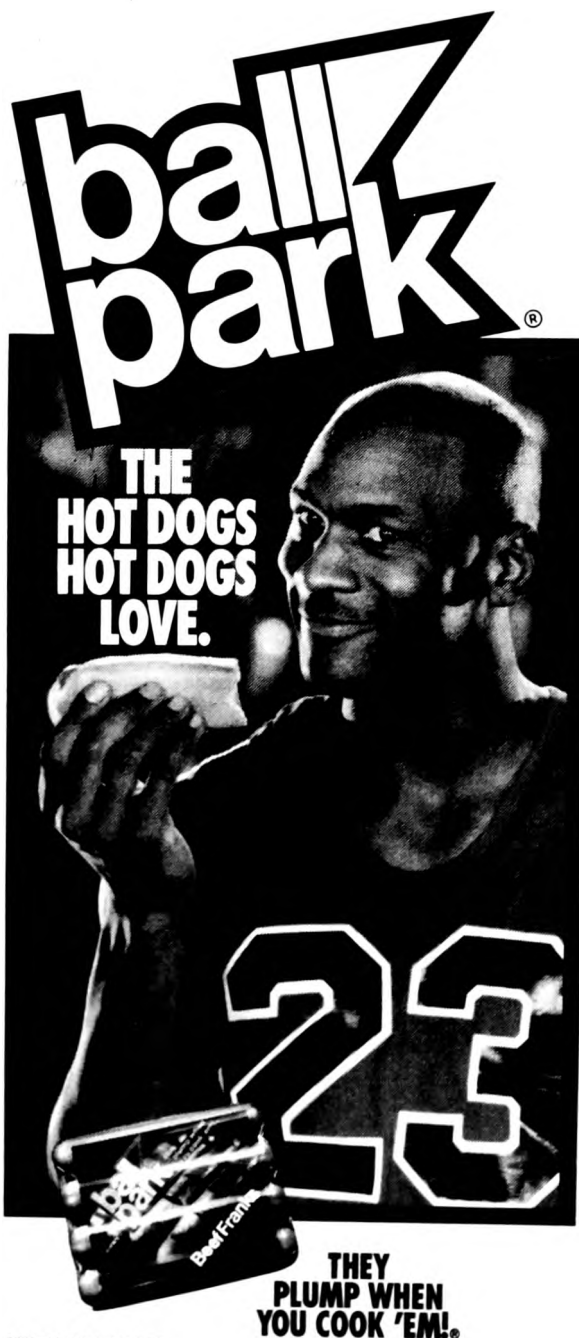
The current two year contract between the WIC program and authorized WIC vendors in the northern part of the state will expire on December 31, 1995.

The Department intends to extend the WIC contracts with currently

authorized WIC vendors in the northern part of the state for a period of six months.

The contract extensions will be processed after obtaining updated information and conducting a review of the qualifications of authorized vendors in the northern part of the state.

Authorized vendors in the northern part of the state must have received by now the "application update" form with instruction for extension of contracts. If you have not received one, please contact WIC immediately. The contract extension processing is planned for completion by December, 1995.



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# Managing an OSHA inspection: five golden rules

The President's pledge to reinvent OSHA notwithstanding, employers should not expect major changes in the way the agency does business any time soon. In the longer run, the new, reform-minded Congress offers some hope that a more rational approach may be forced on the agency. For now, though, continue to expect tough enforcement from OSHA. And, because workplace inspections are at the core of OSHA enforcement efforts, employers need to be aware of their rights as well as the procedures that should be followed during an OSHA inspection.

Under the Occupational Safety and Health Act (Act), an inspector has the right to enter a workplace in order to conduct an inspection to determine whether an employer is in compliance. And, because OSHA considers unannounced inspections important in promoting safe and healthful working conditions, inspectors normally appear at the workplace without a warrant. However, in 1978, the U.S. Supreme Court ruled that an employer may prohibit an inspector from entering its workplace unless the inspector possesses a valid warrant. So you should decide now whether you will permit a warrantless inspection and know the precautions to take during an inspection.

## Inspection Components

The two primary components of an inspection are:

- A records check in which the inspector will examine injury, illness, medical, monitoring, and

certification records to determine whether applicable standards have been met, and to assess your injury and illness rates; and

- A walk-around, in which the inspector will examine the actual working conditions at the site and evaluate your safety training and enforcement, accident and investigation, and related programs. When inspectors note possible violations of OSHA standards, they are instructed by their **Field Inspection Reference Manual** to document the details of the alleged violation on a worksheet.

## Five Golden Rules

### 1. Determine all the facts

When an inspector appears at your store, determine all the facts that led to the visit, particularly in cases involving an unprogrammed inspection. Copies of any written complaints, letters, newspaper articles, pictures, or film that the inspector is relying upon as a basis of the inspection should be collected. Are these facts significant enough to support a belief that an unsafe condition exists on the premises? If not, discuss this with the inspector. If the inspector insists on an inspection, consider requiring a warrant.

The inspector should present credentials and conduct an opening conference with your representative and a representative of the employees, at which time the procedures for conducting the inspection will be discussed.

During the conference, determine the inspector's training background and expertise. This information could be helpful later in the event a citation is issued based on the inspector's own interpretations, experience, or understanding. Appropriate questions include the following:

- How long has the inspector been with OSHA?
- What did the inspector do before becoming an OSHA inspector?
- What type of training has the inspector received?
- How many inspections has the inspector performed? Total? In the grocery industry?

### 2. Select an authorized company representative

Before any inspection, select an individual as the authorized company representative to accompany the OSHA inspector at all times while he or she is on the premises. The authorized company representative should be notified immediately anytime an OSHA inspector appears at the worksite.

Your employees are also entitled to have an employee representative accompany the inspector, but you are not required to pay employees for the time spent with the inspector. However, any applicable union contractual provisions should be consulted before making a determination on this issue.

While the inspector may engage in discussions with the employee representative, your representative should be present during any discussion that takes place on store property. OSHA should not be

allowed to interview other employees on work time or on store property unless your representative is present.

### 3. Reveal only relevant records

During a records inspection, OSHA will examine written safety records such as the OSHA 200 log and policies such as lock-out/tag-out, blood borne pathogens, and hazard communications. If OSHA requests copies of documents not required under agency standards, determine the basis for the inspector's request and inform the inspector you need time to compile these records.

### 4. Accompany the inspector

The law authorizes the employer or its representative to accompany the inspector at all times during an inspection. Do not leave the inspector's side. Declare still photos or videotaping in an ergonomic inspection "confidential" to protect company trade secrets. Instruct your representatives to do his or her own fact gathering and to be present during every conversation the inspector has with employees. An inspector cannot question employees on company premises if you object.

### 5. Emphasize your strengths

Your representative should emphasize the company's strengths in its safety and health programs and document all comments made by the inspector. Use the closing conference to determine if the inspector correctly understands all the facts and circumstances surrounding the apparent violations. At no time should your representative admit awareness of any violations or offer a time frame for abatement.

Employers do have rights when OSHA knocks at their door. Those who have prepared in advance by establishing a policy regarding warrantless searches and instructing store management on the procedures to follow can minimize the impact of an OSHA inspection on their operation.

## Current OSHA news

Despite congressional attacks on its budget and enforcement tactics, OSHA plans to continue the focused inspection programs it has in place in several states. In June the agency announced it had begun a pilot program in New Hampshire to help 50 manufacturers with poor safety records make workplace improvements. And on August 1, agency chief Joseph Dear called the first of the focused inspection programs—the Maine 200 program—an unqualified success that helped achieve a large-scale reduction in injuries and illnesses at the targeted work sites.

—FMI



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It's the only complete line of foods especially designed for toddlers and growing children.

It's one of the most profitable sections in the baby food aisle and experienced *37 percent sales growth* in the last year.\*

It's bringing in moms who are important customers for your store, *moms who spend 2-1/2 times more* on groceries per trip than the average customer.\*\*

It's the Gerber Graduates Toddler Food Section—keep it separate and you'll keep selling more.

**Gerber  
Graduates**  
For learning to eat smart,  
right from the start.™

\* Source: Nielsen Scanner Data, 1994-95  
\*\* (Graduates purchases versus non-purchases of baby/toddler food) Source: Nielsen Household Services, 52 weeks ending 9/3/94

# Michigan Lottery launches new instant ticket distribution system

by Bill Martin  
Michigan Lottery Commissioner

The Michigan Lottery will change its instant ticket distribution system in fiscal year 1995-96, when the Lottery moves from a credit-based instant ticket distribution system to a consignment-based system.



Retailers must now pay for books of instant tickets at time of delivery, but under the new system, retailers will pay for books of tickets after they have been sold. This change will enable retailers to carry substantially more inventory and avoid out-of-stock situations, and will also provide the Lottery and retailers with real-time sales data.

This new pro-active system, the cornerstone of our business plan, will mean increased sales and commissions for you. Your Lottery sales staff will go over the new system with you. Watch for details in the Lottery's *Gameline* publication too.

This change combined with the recent change in the prize payout law will enable the Lottery and its retailers to maximize sales. The new prize payout law 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.

Clearly this is a "Win, Win, Win" proposition for Michigan—Lottery retailers reap the benefits of increased sales and commissions, players win bigger and more cash prizes, and the state is able to generate additional revenues for education.

Retailers can look for some exciting new games and promotions in the new fiscal year as we begin to implement the new payout change.

The Michigan Lottery launched a super promotion this fall called "Walking Around Money" for our Daily 3 and Daily 4 game players. This promotion is a winner for players and retailers too. It means retailers have an opportunity to increase sales, commissions and traffic into stores.

If you liked the Daily 3 Big Pay Back promotion, you'll like our new Daily Game promotion which launched in September. "Walking Around Money" (WAM) second chance sweepstakes gives retailers an additional opportunity to increase Daily Game sales and commissions. Each week for eight weeks, the Michigan Lottery will give away two \$10,000 prizes, one \$5,000 prize, and twenty-five \$1,000 prizes, a total of \$400,000 in prizes! It can also pay you if your store sold one of the

tickets in a winning WAM sweepstakes entry, \$50 for each \$1,000 winner and \$100 for every \$5,000 or \$100,000 winner.

Non-winning Daily 3 and/or Daily 4 tickets for drawings from September 2 through October 28, 1995 are eligible for this big money promotion. Each week for eight weeks 28 prizes will be awarded. A total of 224 prizes worth \$400,000 will make this the biggest and best Daily 3 and Daily 4 second chance sweepstakes ever!

Players just send in three non-winning Daily Game tickets to the sweepstakes address or drop them off at a participating newspaper, radio station, or any Lottery office.

The Michigan Lottery will introduce two new instant games, "7-11-21" and "Twice the Bucks," this month.

Players can win up to \$1,500 in the "7-11-21" instant game, which goes on sale on October 9 at the Lottery's nearly 9,000 retailers statewide. If the numbers add up to exactly 7, 11, or 21 in any game, players win the prize shown for that game. There are three games on every ticket, which means three ways to win.

Michigan Lottery players can win up to \$5,000 in the new "Twice the Bucks" instant game! The new game goes on sale on October 23. If players get three like prize amounts, they win that amount. If players get two like

amounts and the doubler (\$\$) sign, they win double the amount.

We're looking forward to a profitable new fiscal year with exciting new games and promotions, and the implementation of the new instant ticket distribution system and the new payout changes. Here's to a successful partnership and working together.

Finally, I want to take this opportunity to recognize the retailers in the City of Detroit who have been affected by the boycott. I appreciate that it has been difficult for you, and commend you for your courage in handling the situation.

## CHICKEN TO GO!

### Your Golden Opportunity

#### Complete, profitable chicken programs from Hobart

Ready-to-heat and ready-to-eat chicken is a big, big business and it's growing. Chicken generates billions of dollars yearly, nearly \$8 billion by the top ten chicken chains alone. You can get a piece of this profitable golden opportunity with a program from Hobart.



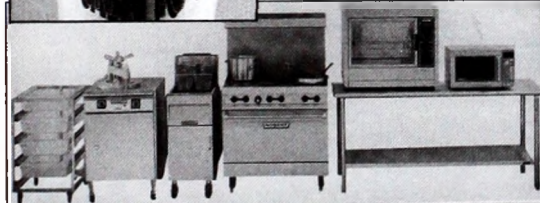
#### Hobart is your guide in developing a successful program.

The new Hobart Deli Chicken Planning Guide is packed with facts and tips, a true how-to-do-it manual. We have included every thing from planning your programs to store operating procedures and supervision.

#### MIX AND MATCH THE ONE FOR YOU.

Detailed information in the Guide covers: pressure fried, rotisserie, oven-baked, open-vat fried and charbroiled programs. Hobart has the equipment and guidelines for every program.

The Guide to Success. Here's an overview of the extensive coverage you'll find in the Deli Chicken Planning Guide.



Open-vat fryers, microwaves and more.

Ask your representative about our complete line of deli cooking equipment. Hobart can help you with the program you need to give your customers what they want, and help you cash in on the popularity and profitability of chicken.

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(313) 697-5444

FAX  
(313) 697-1995

- **Introduction.** Includes sales trends, reasons for chicken's popularity, analysis of supermarket patronage, and helpful Hobart support programs.

- **Chicken Handling.** Reviews basic processes for purchasing, storing and cutting raw chicken product. Includes important food safety guidelines.

- **Pressure Fried Program.** Extensive review of a turn-key pressure fried chicken program including basic planning, operating procedures and program supervision.

- **Rotisserie Program.** Extensive review of a turn-key rotisserie chicken program including basic planning, operating procedures and program supervision.

- **Sample Recipes.** Examples of the diversity of menu ideas that use chicken as a base product.

- **Specification Sheets.** Technical specifications on the wide range of Hobart equipment available for your chicken program.

- **Appendix.** Contains a variety of user forms that can be reproduced for everyday use in your productive chicken program.

Contact your Hobart representative today. Now's the time to cash in on the big, growing, multi-billion-dollar ready-to-heat and ready-to-eat chicken bonanza. Contact your Hobart representative or call Hobart Customer Service at (513) 335-0224. Or write Hobart Corporation, Executive Offices, Troy, Ohio 45374.

**HOBART**

Quality Is Just The Beginning.



# These Numbers Add Up To A Better Education.



The Michigan School Aid Fund Will Receive A Record Contribution Of Over \$520,000,000 Thanks To Our Lottery Players And Retailers.

- This sum breaks all previous totals, and we're proud to congratulate our retailers... without you we couldn't have made this record contribution. That's because we wouldn't have raised a record-breaking \$1.38 billion in lottery sales for fiscal 1995.
- For all you retailers who do not sell the



lottery, think about what you're missing: additional store traffic and a chance at greater profits from the sales of lottery tickets. ● To join the thousands of lottery retailers statewide who've enjoyed record sales and greater profits, simply call one of our regional offices:



Bridgeport 517-777-7140 Marquette 906-228-6200 Detroit 313-256-1880 Southgate 313-282-6045 Grayling 517-348-7601 Sterling Heights 810-939-2300 Lansing 517-335-5765 Wyoming 616-538-9588



# 74% of lottery sales attributed to food industry

The 176,792 businesses licensed in the United States to sell lottery tickets earned total commissions of \$1.68 billion in fiscal 1994. This represents five percent of lottery ticket sales. Despite aggressive programs to expand lottery sales into atypical outlets, such as malls, hotels/motels and financial centers, 74 percent of the lottery tickets sold in the United States were purchased either in a convenience store, supermarket or liquor store, according to the latest research in *LaFleur's 1995 World Lottery Almanac*. These three classes of business earned total fiscal 1994 commissions of \$1.3 billion.

Traditional and convenience stores were responsible for 45.5 percent of the total retailer network, representing the single biggest entity as a business class. Grocery stores, including multilane supermarkets and smaller stores, ranked second both as percentage of total sales and total network. Supermarkets were responsible for

17.9 percent of total sales in fiscal 1994 and constitute 17.2 percent of the total network. Liquor or "package" stores ranked third both as percentage of total sales and total network. Liquor stores were responsible for 11.1 percent of total

sales in fiscal 1994 and constitute 10.1 percent of the total network.

Lottery ticket sales in bars and restaurants appear to be on an upswing in jurisdictions where the lottery either sells 5-minute keno or operates video lottery terminals. On the flip side, merchandise and service outlets, such as clothing stores, hairdressers and video stores, have

been largely unsuccessful in tapping a new market for lottery tickets.

A five percent commission paid on ticket sales remains the standard for the majority of U.S. lotteries, although many sweeten the pot with special incentive programs, quotas

and merchandise awards. In fiscal 1994, five U.S. lotteries reported a six percent commission: Arizona, California, Michigan, New York and Washington. In addition,

two lotteries: Maine and Rhode Island, have split commission schedule for on-line versus instant game sales.

Awarding retailers a "cashing

fee" for paying a lottery's player claim is now a practice in nearly half the U.S. lotteries. The typical cashing fee is one percent. However, the Ohio lottery established a sliding scale for agents cashing instant ticket prizes. If an agent's cash ratio is below 4 percent, the cashing fee is 0.5 percent. If the agent's cashing ratio ranges between 40 percent and 50 percent, the cashing fee is one percent. If the agent's cashing ratio exceeds 50 percent, the cashing fee is 1.5 percent.

The majority of U.S. lotteries use some variety of an incentive or bonus programs for retailers in 1994. Colorado lottery retailers were paid cashing plus selling bonuses if sales quotas were met or exceeded. For example, Hoosier lottery retailers earned a one percent cashing bonus, plus one

## U.S. Lotteries' sales by agent network:

Convenience stores 45.5 percent

Grocery stores 18 percent

Liquor stores 11 percent

Bar/Restaurants 7 percent

General merchandise 6 percent

Drugstores 3 percent

Other 10 percent

See Total Lottery Sales page 43.

# FILL YOUR ADS WITH COLOR!

Color can make the difference between an ad that commands attention and one that is overlooked.

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If you haven't printed with Stephen's NU-AD in a while, you'd better check us out!

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## AFD On The Scene



Above: Mayor Dennis Archer with owner Charlie Asker at the Grand Opening of the new Apollo Market in Detroit



Above: Salim Abbo of King's Cellar Party Shoppe serves his Warren customers very well.

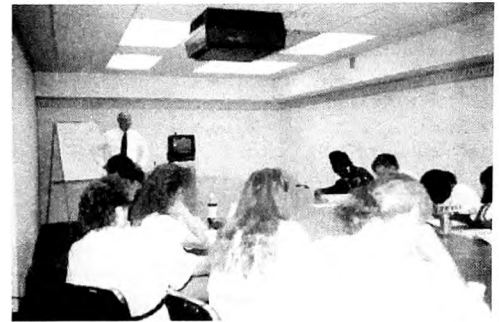


Above: AFD Chairman Nabby Yono presents Trade Show Chairman Gary Davis of Tom Davis & Sons Dairy with a plaque for a job well done.

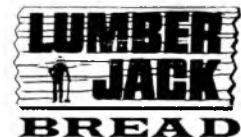
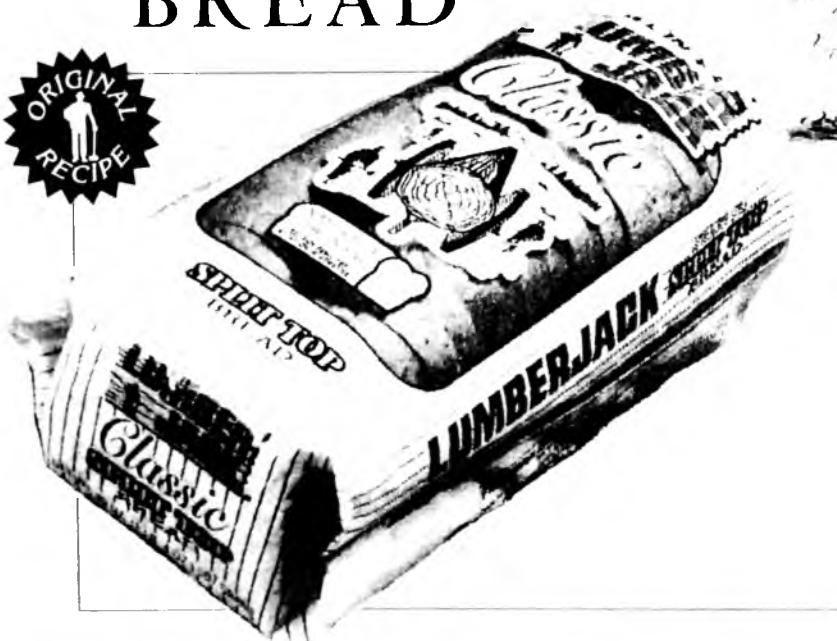
Below: Assembling goodie bags for the AFD Golf Outing.



Below: AFD continues to certify sellers of alcohol through its TIPS program.



# LUMBERJACK SPLIT TOP BREAD



Nearly 30 years ago Lumberjack Bread was introduced. It soon became, and remains, one of our best sellers.

Now Lumberjack quality and goodness is better than ever with new Lumberjack Split Top Bread, a delicious blend of wheat, white and potato flours combined to give you old-fashioned cracked wheat goodness. In addition we added more oats, a touch of honey, and non-fat dry milk which give it more flavor and the extra nutrition that your customers look for.

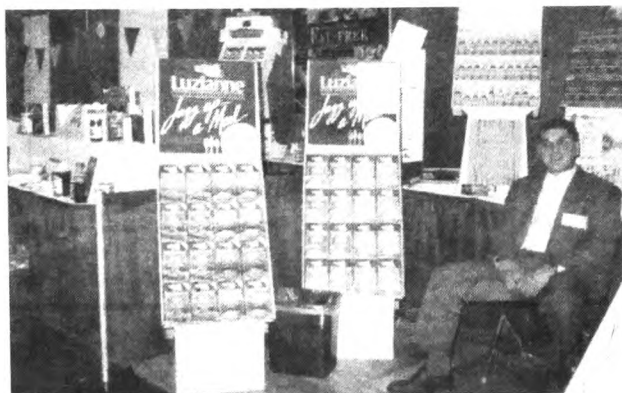
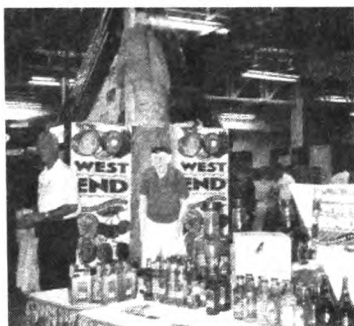
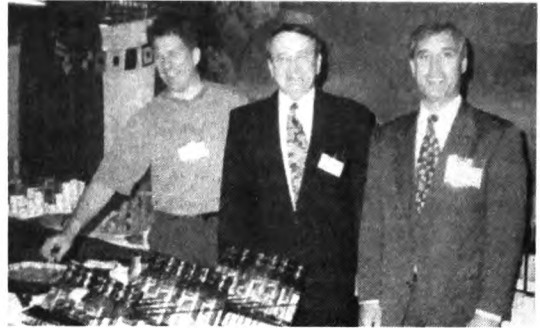
Original Recipe Lumberjack Bread. From the Bakery that has been giving you choice baked goods for sixty three years. Look for Lumberjack Bread in fine stores throughout Michigan.



210 28th Street, S.E. • Grand Rapids, MI 49548 • (616) 245-9127



# Pics from the Kramer Food Show at the Novi Expo Center





## Commitment: The key ingredient for successful political fundraising

by Carol Conn

*Carol Conn is president of Capitol Fundraising Associates which is a Lansing-based company that specializes in political fundraising for associations and businesses.*

It is a fact that campaigns cost money—lots of money. It is not unusual for a contested seat in the state house or state senate to cost a candidate more than one hundred thousand dollars, and some have even exceeded the half million dollar mark.

Since public financing for campaigns is unlikely, successful fundraising often means the difference between winning and losing a race. This will be even more true in the era of term limits, because of the continuous turnover in the legislature. Associations will no longer have the luxury of getting to know their elected officials over time. They will need to begin to build relationships before an individual is even elected to office.

With the onset of term limits, grassroots fundraising through political action committees and hosting events for candidates becomes not only more important than ever, but also absolutely essential.

Your association's commitment to assist a candidate, by helping raise the dollars necessary to win, will be significant. Since winning elections requires adequate finances, backing candidates who share your views places you in the best possible position to move your agenda forward. Committing to and electing the candidates who reflect your views can help affect the outcome of important legislation.

For example, if state funding for the manufacturing of widgets is important to your association, and in a particular highly contested state senate race one candidate supports Michigan widgets and one does not, it is important that your association gets behind the candidate who supports your position. That means helping them raise the money they need to win the election.

What this reflects is good political judgment on the part of your association. It is good business to commit to those candidates who support your position on issues. It is what allows you to be a player in the rapidly

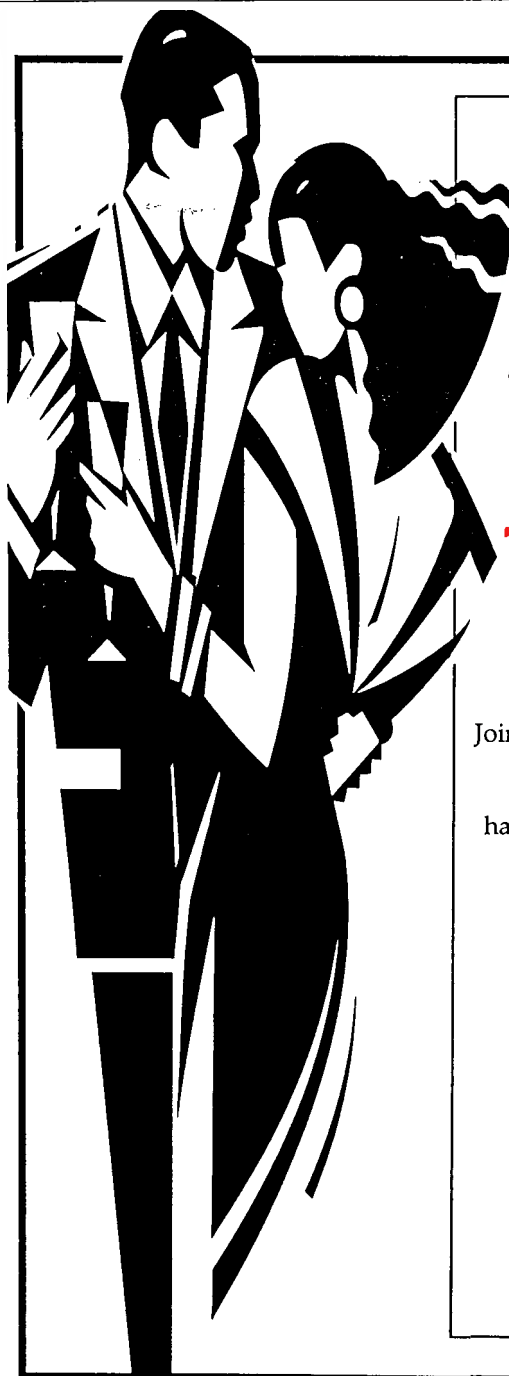
changing political arena.

Being a player means getting involved in fundraising. It means commitment from key members of your association to help with fundraising. It means reaching out to the association's membership and where appropriate, asking member businesses to reach out to their employees. The result is many

relatively small contributions to your association's Political Action Committee (PAC), which when pooled together form a large contribution to a candidate. In other words, a lot of people coming together to make a statement about what is important to them. Letting candidates know that you support their stance on an issue by giving

them \$20 sends a message. A PAC contribution from hundreds or thousands of people sends an even louder, bigger and stronger message. Yes, it is a special interest and yes, it is positive; not negative as the Ralph Naders of the

**See Commitment**  
page 43.



*Announcing the  
80th Annual Trade Dinner*

*The Associated Food Dealers  
of Michigan  
cordially invites you to attend*

*AFD's 80th  
Anniversary Ball*

*January 19, 1995  
at Penna's  
of Sterling Heights.*

*Join over 1,000 industry leaders for a  
fabulous night of cocktails and  
hors d'oeuvres, a professional  
harpist, a wonderful gourmet meal  
and entertainment by the*

*Platters!*

*Tickets are \$700 per table of 10  
or \$160 per couple;  
please call Jill Roote,  
AFD Special Events Director,  
to reserve your seat at the  
80th Anniversary Ball  
at (810) 557-9600.*

*formal attire preferred*

# Philip Morris fights sales to minors but has retailers "putting up their dukes"

This summer, Philip Morris USA launched an initiative to prevent cigarette sales to minors. Called "Action Against Access," the program is intended to make it as difficult as possible for minors to purchase cigarettes. But retailers across the country are angry that the manufacturer has overstepped its boundaries and is looking to shift the blame for underage smoking from the manufacturer to the retailer.

According to Philip Morris USA President and CEO James Morgan, elements of the plan include unilateral steps such as discontinuing free cigarette sampling to consumers and the distribution of Philip Morris cigarettes by mail. The company also announced that it will include a notice on its cartons and packs indicating that the sale of cigarettes to minors is prohibited.

In addition, Morgan indicated that his company will withhold merchandising benefits from stores which are fined for or convicted of

breaking minimum age laws. And Philip Morris will fund a major retail compliance training program called "Ask First/It's the Law" on how to ask for and verify proof of age for the purchase of cigarettes.

Beyond these unilateral steps, the company said that it would take a leadership role in working with others - including retailers - to pursue voluntary and legislative initiatives to reduce youth access to cigarettes. These will be based on the principle that every state should enact legislation establishing reasonable licensing

requirements for the sale of cigarettes, requirements that cigarettes be under the sight or control of sales clerks at all times, minimum age signage

requirements, and restrictions on minors' access to cigarettes in vending machines.

"Once all of these initiatives are in place, it should only be possible to purchase cigarettes legally when proof of age can be checked in person," said Morgan. "This will take us a long way towards our goal - a marketplace where minors cannot buy cigarettes."



A few retailers commended Philip Morris' effort. But most are angry - in fact, outraged by the blanket punitive measures it would bring to bear on the retail trade. What disturbs them is that the firm chose not to seek their counsel beforehand—or the local and national trade associations that represent them. AFD has publicly voiced its concerns because Philip Morris' initiative ignores efforts made by associations to address this issue.

Although AFD strongly opposes any licensing requirements, we understand that some punishment (fine) is necessary for those who violate the law. However, Philip Morris has gone too far. It is incumbent upon each of us—including manufacturers, distributors and retailers—to use our joint efforts to prevent the sale of tobacco to minors.

## CLASSIFIEDS

**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) 557-9600.

**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, self-motivated, 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.

**PROTECT YOUR LIQUOR LICENSE!** Avoid violations by learning techniques to help responsibly sell alcohol. TIPS training available. Call Dan Reeves at (810) 557-9600. Classes being formed now.

## AFD On The Scene

### Scenes from the Midwest Wholesale Food Show, Burton Manor



## Commitment

From page 41.

world, or the media, would have you believe. It says that lots of small retailers or hospital employees or farmers or engineers are concerned about the issues that affect them and are placing their resources behind the candidates who share their views.

Your association can also help raise money not only through its PAC, but also by asking members to open up their homes and host an

event for a candidate in their community. Typically these events allow your association to supplement the PAC contribution and reach beyond the membership network for funds. With this type of fundraising activity, the more active association members, those who understand the importance of an aggressive and active political fundraising program, can work directly with a candidate's committee. In addition to the money raised, such events help build better working relationships for the association. Because of

term limits, and the inevitable continuous turnover they will bring to the legislature, your association must be prepared to participate in this kind of grassroots fundraising.

In order for this involvement to be successful, it requires commitment from all. With commitment and active participation in a peer-driven political fundraising program, you are certain to generate an increasing level of contributions for those candidates you support. The more financial support you are able to generate for candidates who support

your issues, the more money those candidates will have to get their message across to voters, resulting in a better chance of being elected. With a carefully planned and executed political fundraising program, your association's voice can be heard in the state legislature despite the changes being brought about by term limits.

*"Reprinted with permission from the Michigan Society of Association Executives from their May/June 1995, issue of Association News."*

## Total Lottery Sales

From page 38.

percent of any game show, Hoosier Lotto or Powerball jacket prize sold. The latter bonus is capped at \$100,000. In addition, retailers could earn up to a two percent bonus via an annual incentive program. The Kentucky lottery also awards retailers with a one percent bonus for all winning tickets sold over \$600, plus retailers earn a five percent bonus commission (on top of the standard five percent commission) on all incremental sales over the retailer's annual quota. The Kentucky lottery's retailer commission totaled \$30.85 million or six percent of fiscal 1994 sales.

Many lotteries have also come up with unusual retailer bonuses. For instance, the Missouri lottery pays one percent of sales to retailers for displaying dispensers with multiple instant tickets. The Nebraska lottery waives all monthly license and monthly line fees for agents. The Pennsylvania lottery pays compensation for agents to file claim forms for prizes that cannot be paid on location.

Other lotteries rotate different seasonal retailer programs to boost flagging sales. In Michigan, the lottery ran a four-month incentive contest awarding cash prizes to retailers with the highest sales increases over the previous year. Each year Virginia lottery retailers participate in four to six promotional programs based on product sampling, attaining sales goals, mounting point of sale (POS) and informative selling. Both storewide and clerk-specified programs are offered.

—FMI



## Attention AFD Members!

## Shopping For Health Coverage?

**You can pay less, but Blue Cross Blue Shield and Blue Care Network of Michigan are your best buys.**

### Here's why...

- As with any grocery product, you get what you pay for. With Blue, you're covered by the best known and longest established health benefits company in Michigan.
- All Blue choices give you the largest selection of participating doctors and hospitals in Michigan.
- 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.
- 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.
- If an HMO with its preventive health benefits, covered office visits, and well baby care is better for your family, Blue Care Network offers these benefits and more.
- 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.
- When you go Blue, you can also buy dental, vision, hearing and prescription drug coverage at a nominal extra charge.
- AFD and the Blues have been partners in health care for 16 years. Your Association has placed its trust in us. You can too.



For information on AFD programs from Michigan's leader in health coverage, call Judy Mansur at

**1-800-66-66-AFD**





# Incremental health care reform—It's alive and well

When comprehensive health care reform died in the 103rd Congress, it did not mean that the issue went away. Serious problems relating to cost and access to care and insurance remain to be addressed. Indeed, there was a strong consensus even in the last Congress for a series of so-called "incremental reforms" which would begin to correct the flaws in the system. But politics prevented this type of bill from being brought up for a vote. Now, in the 104th Congress, modest reform legislation has a real chance of being enacted.

In the Senate, S. 1028 the *Health Insurance Reform Act of 1995*, has been introduced by Sens. Nancy Kassebaum (R-KS) and Edward Kennedy (D-MA), the chairman and ranking minority member of the Senate Labor and Human Resources Committee. The bill has bipartisan support with 12 of the cosponsors serving on the committee. The administration has indicated that although the bill does not go as far as it would like, the President would likely sign it if passed.

The legislation would prohibit

some current insurance practices that limit coverage, would make it easier for people who change jobs to maintain coverage and it would give smaller employers increased insurance purchasing power. Among the key provisions:

- **Pre-existing conditions.** The bill would prohibit insurers and employers from denying or limiting coverage under a group plan for more than 12 months for a pre-existing condition, even if the person changes plans or jobs.
- **Availability.** Group plans could not deny coverage to employers or exclude any employees based on health status. Anyone covered by a group plan for 12 months would be guaranteed access to an individual policy if the person loses group coverage.
- **Renewability.** The bill would require insurers to renew group and individual policies as long as the premium has been paid.

- **Group purchasing.** The bill makes it easier for small employers and individuals to form private, voluntary coalitions to purchase insurance by preempting laws that prohibit unrelated groups from joining together to form these coalitions.

While on the whole this legislation is a positive step, it is possible that a number of very counterproductive amendments could be offered during markup. Among these are amendments that would: extend all COBRA coverage to 36 months and mandate that employers offer different benefit packages under COBRA (the Kassebaum bill itself includes certain limited COBRA expansions): eliminate all pre-existing condition exclusions for conditions caused by domestic violence (this amendment may be offered by Sen. Paul Wellstone [D-MN]. Among other things, it gives individuals the right to sue for punitive damages and imposes criminal penalties for violations.) Sen. James Jeffords' (R-VT)

amendment in addition to prohibiting employer plans from imposing catastrophic or lifetime limits on benefits, might also reduce ERISA preemption for employer provided PPOs and HMOs. When contacting your Senators on the Labor Committee they should be urged to oppose these harmful amendments.

—FMI

## 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  
or

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



(MPA/MACS logo to come from Association)

## Responsible Tobacco Retail Training Seminar

sponsored by  
*Associated Food Dealers of Michigan*  
*National Association of Convenience Stores and Smokeless Tobacco Council*

Could you or your employees be breaking tobacco retailing laws? In Michigan it is illegal to sell tobacco products to minors. Protect yourself and your store from fines or even law suits through education. The National Association of Convenience Stores and the Smokeless Tobacco Council, together with AFD and MPA/MACS, are sponsoring a FREE Responsible Tobacco retailing workshop designed to give you the tools you need to prevent the sale of tobacco to minors.

### What the seminar will cover

- Laws regarding underage sales
- How to handle illegal underage purchases
- How to handle second-party sales
- How to handle abusive customers
- How the law enforcement is involved

### Dates and Locations

October 31, 1995  
Holiday Inn West  
7501 W. Saginaw  
Lansing, Michigan

OR

November 1, 1995  
Holiday Inn  
2605 I-75 Business Loop  
Grayling, Michigan

### Time

\*8:30-9:00 Registration  
9:00-12:00 Tobacco Workshop

## Registration Form

YES! We want to attend the FREE Responsible Tobacco Training Seminar. Registration is required due to limited seating. Be sure to indicate the date and location you will be attending.

Names: \_\_\_\_\_

October 31, 1995 — Lansing

November 1, 1995 — Grayling

Company \_\_\_\_\_

Return your registration form by October 20, 1995 to MPA/MACS, 1900 Michigan National Tower, Lansing, MI 48933

## Shopping From page 23.

be very intimidating to view a retail wine section to select the perfect wine for their purpose. Unless consumers have access to knowledgeable wine sales staff, they are probably going to select a wine that has a familiar name or label or a wine that has been advertised extensively. However, if they are familiar with Michigan wines through tasting at a winery, Michigan wine labels will be familiar when they are making retail decisions.

To compliment your Michigan wine promotional endeavors, the Michigan Grape and Wine Industry Council is again this year producing three issues of *Michigan Wine Country* which is a 12-page four color newspaper tabloid written for

consumers about our wine industry. Each issue contains winery features, a question and answer column, recipes, maps and more! This publication is written for the consumer—to help him or her learn more about the wine industry—Michigan's in particular. *Michigan Wine Country* can be sent to your store in whatever quantity you need. A limited number of clear plexiglas display holders are available, as well. The holders may be self-standing or hung on the wall!

Needless to say, we are very proud of Michigan's wines and other agricultural products and we

sincerely hope you will take the opportunity to enjoy a wonderful and healthful meal brought to you through the efforts of Michigan's agricultural community.

If you are interested in receiving more information or *Michigan Wine Country* tabloids, please call or write: Michigan Grape and Wine Industry Council, P.O. Box 30017, Lansing, MI 48909. (517) 373-1058.

## Did you know?

- Agriculture is Michigan's second largest industry.
- Over 25 percent of the nation's jobs are related to agriculture.
- More than 150 Michigan schools offer agriculture classes.
- The Michigan Future Farmers of America (FFA) has more than 5,000 members.
- Consumers Power sponsored the 1995 Michigan FFA State Leadership Conference for Chapter Officers.

## Violante From page 19.

Oak does \$300,000 a week? For one guy/one store that may be the best in the area."

Violante started 43 years ago with a 3,000-square-foot store, with new bride Janet by his side, and an unflagging belief that hard work pays off and that America's the greatest country in the world. Those traits were passed on to him by his mother and father, Rosario and Antonio, who owned Farm Products market at John R and 6 Mile. He, in turn, has passed them on to his five children, of whom he is very proud.

"My mom, single-handedly, would kill, butcher and clean 200 turkeys by hand the night before to sell them fresh for Thanksgiving," Violante loves recalling.

Violante loves both recalling yesteryear and showing you tomorrow in his store.

His civic pride and cheerleading enthusiasm lighted the fire to make Royal Oak, a destination for shoppers. Violante was Royal Oak before Royal Oak was Royal Oak.

My Holiday Market "yum" tip: The ladies in the bakery make world-class key lime pie if you like it on the tart side. Individual portions, if desired. And a moist, rich carrot cake, sold by the piece. You'll thank me.

*This article originally appeared in the Detroit Free Press on Friday, June 23, 1995.*

# THE SWITCH IS ON TO MONEYGRAM<sup>SM</sup>

**L**ook around. More and more former Western Union agents are switching to **MoneyGram<sup>SM</sup>**. Retailers everywhere are following the lead of some of the biggest names in the industry. Names like Kroger, Albertsons, Safeway, and Grand Union.

### WHY SWITCH TO MONEYGRAM<sup>SM</sup>?

- ✦ Endorsed by the Associated Dealers of Michigan
- ✦ Competitive commissions
- ✦ Unsurpassed service to Mexico
- ✦ Rapidly expanding network with over 19,000 agents worldwide
- ✦ Innovative features like a free phone call for the sender

- ✦ Aggressive promotions to drive traffic into your store
- ✦ Loyal, repeat usage (in an independent research study, 87% of dual users said they would "Definitely/Probably" use **MoneyGram<sup>SM</sup>** the next time they wire money)
- ✦ Turn-key conversion program to make your switch smooth and profitable

We want you to see why check cashers everywhere are switching to **MoneyGram<sup>SM</sup>**. Call Judy Mansur at AFD at 1-800-66-66-AFD to discuss how you can make one of the smartest moves for your business.

**MoneyGram**  
THE BETTER WAY TO WIRE MONEY

# SUPPORT THESE AFD SUPPLIER MEMBERS

## BAKERIES

Ackroyd's Scotch Bakery & Sausage	(313) 532-1181
Archway Cookies	(616) 962-6205
Awrey Bakeries, Inc.	(313) 522-1100
Continental Baking	(313) 591-4312
Dolly Madison Bakery	(419) 691-3113
Koeppinger Bakeries, Inc.	(810) 967-2020
Oven Fresh Bakery	(313) 255-4437
S & M Biscuit Distributing	(313) 893-4747
Schafer Bakery	(810) 294-9166
Sunshine/Salerno	(810) 352-4343
Taystee Bakeries	(810) 476-0201

## BANKS:

Comerica Bank	(810) 370-5204
First Federal of Michigan	(313) 965-1400
First of America—S.E.M.	(810) 399-5501
Greenfield Mortgage Co.	(313) 274-8555
Madison National Bank	(810) 548-2900
Michigan National Bank	1-800-225-5662
N.B.D., N.A.	(313) 225-1581
Standard Federal Bank	(810) 637-2543

## BEVERAGES:

Absopure Water Co.	1-800-334-1064
Action Distributing	(810) 591-3232
American Brokers Association	(810) 544-1550
Anheuser-Busch Co.	(810) 354-1860
Arizona Beverages	(810) 777-0036
Bacardi Imports, Inc.	(810) 489-1300
Belino Quality Beverages, Inc.	(313) 946-6300
Brooks Beverage Mgt., Inc.	(616) 393-5800
Cadillac Coffee	(313) 369-9020
Canadian Arctic Beverage	(416) 676-0201
Canandaigua Wine Co.	(313) 753-5673
Central Distributors	(313) 946-6250
Coca-Cola Bottlers of Mich.	(810) 478-2212
Consolidated Wine & Spirits	(810) 772-7979
Coors Brewing Co.	(313) 451-1499
Decanter Imports	(810) 344-6644
E & J Gallo Winery	(810) 643-0611
Eastown Distributors	(313) 867-6900
Everfresh Beverages	(810) 755-9500
Faygo Beverages, Inc.	(313) 925-1600
Frankenmuth Brewery	(517) 652-6183
General Liquor	(313) 868-5100
General Wine	(313) 867-0521
Great Lakes Beverage	(313) 865-3900
Great Lakes Marketing	(313) 527-1654
Heublein	(313) 594-8951
Hiram Walker & Sons, Inc.	(810) 948-8913
House of Seagram	(810) 262-1375
Hubert Distributors, Inc.	(810) 858-2340
J. Lewis Cooper Co.	(313) 835-6400
L & L Wine World	(810) 588-9200
Lots Distributors	(313) 336-9522
Miller Brewing Company	(414) 259-9444
Mohawk Distilled Products	1-800-247-2982
Mor Pur Juices	(313) 379-3000
Nestle Beverages	(810) 380-3640
Oak Distributing Company	(810) 674-3171
Pabst Brewing Co.	(810) 887-2087
Paddington Corp.	(313) 345-5250
Pepsi-Cola Bottling Group	(810) 641-7888
Petipren, Inc.	(810) 468-1402
Powers, Dist.	(810) 682-2010
R.M. Gilligan, Inc.	(810) 553-9440
Royal Crown Cola	(616) 392-2468
Serv-U-Matic Corporation	(810) 528-0694
Seven-Up of Detroit	(313) 397-3500
Stroh Brewery Company	(313) 446-1100
Sunklike Juice Ltd.	(416) 297-2240
Tetley Tea Co.	(216) 331-4062
Thompson Beverage Co.	(313) 439-4264
Tri-County Beverage	(313) 584-7100
United Distillers	(810) 347-2267
Universal Ginseng and Beverage, Inc.	(810) 754-3800
Vintage Wine Co.	(810) 294-9390
Viviano Wine Importers, Inc.	(313) 883-1600
Warner Vineyards	(616) 657-3165
West End Soda & Fruit Brew	(810) 231-5503

## BROKERS/REPRESENTATIVES:

Acme Food Brokerage	(810) 968-0300
Ameri-Con, Inc.	(810) 478-8840
Bob Arnold & Associates	(810) 646-0578
Denha General Brokers	(810) 776-1610
DMAR, Inc.	(810) 553-5858
ELC Associates	(810) 624-5133
The Greeson Company	(810) 305-6100
Hanson Faso Assoc.	(810) 354-5339
J.B. Novak & Associates	(810) 752-6453
James K. Tamakian Company	(810) 424-8500
Marks & Goergens	(810) 354-1600
McMahon & McDonald, Inc.	(313) 416-7000
Nonland Marketing	(810) 353-0222
Paul Inman Associates	(810) 626-8300
Pfeister Company	(313) 207-7900
Stark & Company	(810) 851-5700
Treppo	(810) 546-3661
UBC Huettner	(810) 296-3000
VIP Food Brokers International	(313) 885-6156

## CANDY & TOBACCO:

M & M's	(810) 763-9231
Shem's Candies	(313) 756-3691
Wolverine Cigar Company	(313) 554-2033

## CATERING/HALLS:

Country House Catering	(517) 627-2244
Emerald Food Service	(810) 546-2700
Gourmet House, Inc.	(810) 771-0300
Karen's Cafe at North Valley	(810) 855-8777
Nutrition Services	(517) 782-7244
Penna's of Sterling	(810) 978-3880
Southfield Manor	(810) 352-9020
St. George Cultural Center	(810) 335-8869
St. Mary's Cultural Center	(313) 421-9220
Taste Buds	(517) 546-8522
Tina's Catering	(810) 949-2280
Vassel's Banquet Hall & Catering	(810) 354-0121

## DAIRY PRODUCTS:

American Dairy Association	(517) 349-8923
Bermea Food Service	1-800-688-9478
Borden Ice Cream	(313) 871-1900
Dairy Products of Michigan	(810) 552-9666
Golden Valley Dairy	(810) 399-3120
Independent Dairy Inc.	(313) 246-6016
London's Farm Dairy	(810) 984-5111
McDonald Dairy Co.	(517) 652-9347
Melody Farms Dairy Company	(313) 525-4000
Milk-O-Mat	(313) 864-0550
Pointe Dairy	(810) 589-7700
Stroh's Ice Cream	(810) 568-5106
Superior Dairy Inc.	(810) 656-1523
Tom Davis & Sons Dairy	(810) 399-6300

## EGGS & POULTRY:

Linwood Egg Company	(810) 524-9550
Loewenstein Poultry	(313) 295-1800

## FISH & SEAFOOD:

Salasnek Fisheries	(313) 567-2000
Tallman Fisheries	(906) 341-5887
Waterfront Seafood Company	(616) 962-7622

## FRESH PRODUCE:

Aunt Mid Produce Co.	(313) 843-0840
Detroit Produce Terminal	(313) 841-8700
Sunnyside Produce	(313) 259-8947
Vitale Terminal Sales	(313) 843-4120

## ICE PRODUCTS:

America's Ice, Inc.	(313) 491-9540
Great Lakes Ice	(810) 774-9200
Midwest Ice	(313) 868-8800
Union Ice	(313) 537-0600

## INSECT CONTROL:

Pest Elimination Products	(810) 296-2427
Rose Extermination (Bio-Serv)	(313) 588-1005

## INSURANCE:

Alphamerica Insurance Agency	(810) 263-1158
America One	(517) 349-1988
Blue Cross/Blue Shield	1-800-486-2365
Capital Insurance Group	(810) 354-6110
Cranbrook Group, Inc.	(810) 362-4640
CoreSource	(810) 792-6355
Gadaleto, Ramsby & Assoc.	(517) 351-7375
Golden Dental	(810) 573-8118
Health Alliance Plan	(810) 552-6000
Jardine Insurance Agency	(810) 641-0900
Kanter Associates	(810) 357-2424
K.A. Tappan & Assoc., Ltd.	(810) 473-0011
Frank McBride Jr., Inc.	(810) 445-2300
Miko & Assoc.	(810) 776-0851
Mittel Agency	(810) 773-8600
Monroe-George Agency	(810) 489-9480
Murray, Benson, Recchia	(313) 831-6562
North Pointe Insurance	(810) 358-1171
Rocky Husaynu & Associates	(810) 557-6259
Security First Insurance	1-800-520-9225
SelectCare	(810) 637-5391
Joel Weingarten	(313) 453-3636
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
Groeb Farms	(517) 467-7609
Home Style Foods, Inc.	(313) 874-3250
Jaeggi Hillsdale Country Cheese	(517) 368-5990
Kali Enterprises, Inc.	(313) 527-7240
Key West Soda Life Preserver	(305) 296-0005
Kraft General Foods	(313) 261-2800
Michigan (Pioneer) Sugar	(517) 799-7300
Monitor (Big Chief) Sugar	(517) 686-0161
Nabisco, Inc.	(810) 478-1350
Nestle Food Company	(810) 380-3670
Philip Morris U.S.A.	(313) 591-5500
Prince Macaroni of Michigan	(810) 772-0900
Red Pelican Food Products	(313) 921-2500
Singer Extract Laboratory	(313) 345-5880
Stadium Club Foods, Inc.	(810) 332-8530
Strauss Brothers Co.	(313) 832-1600
Tony's Pizza Service	(810) 634-0606
R.J. Reynolds	(810) 398-6390

## MEAT PRODUCERS/PACKERS:

General Provision, Inc.	(313) 393-1900
E.W. Grobbel Sons, Inc.	(810) 567-8000
Hartig Meats	(313) 832-2080
Hillshire Farms & Kahn's	(810) 778-3276
Hygrade Food Products	(313) 464-2400

Kowalski Sausage Company	(313) 873-8200
LKL Packing, Inc.	(313) 833-1590
Metro Packing	(313) 894-4369
Oscar Mayer & Company	(810) 488-3000
Pelkie Meat Processing	(906) 353-7479
Ray Pleva Products	(616) 228-7000
Smith Meat Packing, Inc.	(313) 458-9530
Strauss Brothers Co.	(313) 832-1600
Peel Packing Co.	(517) 845-3021
Swift-Eckrich	(313) 458-9530
Texas Brand, Inc.	(708) 526-0620
Thorn Apple Valley	(810) 552-0700
Winter Sausage Mfg., Inc.	(810) 777-9080
Wolverine Packing Company	(313) 568-1900

## MEDIA:

Arab & Chaldean TV-62 Show	(810) 352-1343
The Beverage Journal	1-800-292-2896
Booth Newspapers	(616) 459-1567
C&G Publishing, Inc.	(810) 756-8800
Daily Tribune	(810) 541-3000
Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
Detroit Newspaper Agency	(313) 222-2325
Gannett National Newspapers	(810) 680-9900
Macomb Daily	(810) 296-0800
Michigan Chronicle	(313) 963-5522
WDIV-TV4	(313) 222-0643
WJBL-TV2	(810) 557-2000
WWJ-AM/WJOL-FM	(313) 222-2636
WWW-AM/FM	(313) 259-4323

## NON-FOOD DISTRIBUTORS:

Advanced Formula Products, Inc.	(313) 522-4488
Albion Vending	(517) 629-3204
Gibraltar National Corporation	(313) 491-3500
Items Galore, Inc.	(810) 774-4800
Ludington News Company, Inc.	(313) 925-7600
McKesson Service Merch.	1-800-462-1908

## POTATO CHIPS/NUTS/SNACKS:

Better Made Potato Chips	(313) 925-4774
Charles Chips Snack Food Co.	(717) 285-7170
Frito-Lay, Inc.	1-800-24FRITO
Goin' Nuts	(810) 437-9831
Harbour Foods, Ltd.	(810) 333-3014
Kar Nut Products Company	(810) 541-7870
Michigan Popcorn & Fast Food Supply	(313) 861-3535
Nikhlas Distributors (Cabana)	(313) 571-2447
Variety Foods, Inc.	(810) 268-4900
Vlner Snacks	(313) 365-5555

## PROMOTION/ADVERTISING:

Advo System	(313) 425-8190
Insignia Systems	1-800-874-4648
Intro-Marketing	(810) 540-5000
J.K. Kidd & Co.	(810) 647-6601
J.R. Marketing-Promotions	(810) 296-2426
JDA Associates	(313) 393-7835
News Printing	(810) 349-6130
PIM Graphics	(313) 535-6400
Safeguard Business Systems	(810) 548-0260
Stanley's Advertising & Dist.	(313) 961-7177
Stephen's Nu-Ad, Inc.	(810) 777-6823
T.J. Graphics	(810) 547-7474

## RESTAURANTS:

The Golden Mushroom	(810) 559-4230
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## SERVICES:

AARMCO Security	(810) 968-0707
A Catered Affair	(313) 393-5311
Akrum Namou, C.P.A.	(810) 557-9030
American Express	(708) 778-9267
American Mailers	(313) 842-4000
Ameritech Pay Phone Services	1-800-441-1409
Bellanca, Beatrice, 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
Checkpoint Systems	1-800-257-5540
CIGNA Financial Advisors	(810) 827-4400
C&J Parking Lot Sweeping, Inc.	(810) 759-3668
Community Commercial Realty Ltd.	(810) 569-4240
Detroit Edison Company	(313) 237-9225
Dialogue Marketing	(810) 827-4700
Dynasty Funding	(810) 489-5400
Eco-Rite, Inc.	(810) 683-2063
Follmer, Rudzewicz & Co., CPA	(810) 355-1040
Food Industry Professional Network	(810) 353-5600
Garmo & Co., CPA	(810) 737-9933
Goh's Inventory Service	(810) 353-0033
Great Lakes Data Systems	(810) 356-4100
Independence One	
Investment Group	1-800-622-6864
Karoub Associates	(517) 482-5000
Law Offices-Garmo & Garmo	(810) 552-0500
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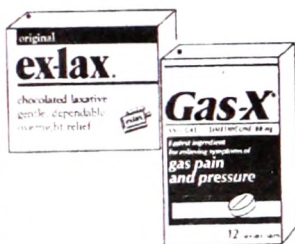


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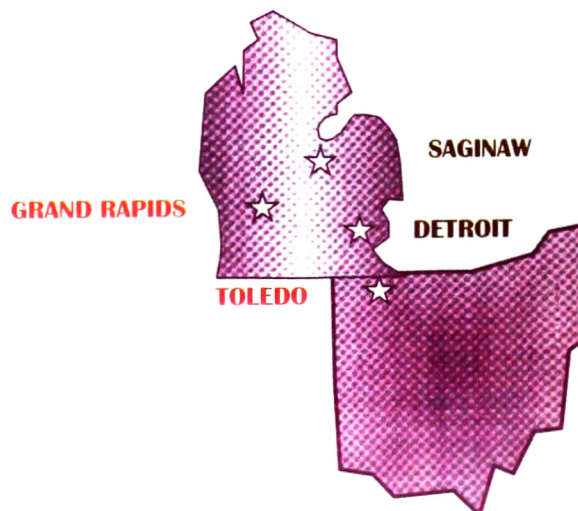
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