



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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and its affiliate, Package Liquor Dealers Association

SEPTEMBER 1995

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## Bottlers to end their fight over claiming deposits

The fight over who gets unclaimed bottle deposits has ended, with soft-drink bottlers saying they would not appeal the most recent court ruling upholding Michigan's "bottle bill."

The law says that 75 percent of unclaimed deposits go for environmental cleanup and 25 percent to retailers. The bottlers claimed it was their money.

On June 28, an Ingham

County judge rejected bottlers' claims that the law was unconstitutional.

William Lobenherz, executive director of the Michigan Soft Drink Association said, "Our time has passed. The association has decided to put the issue behind us."

Details on how to collect your share of the revenue disbursement will come in a future issue.

## AFD Annual Golf Outing

How can you not like a game where it's okay to get teed off, tote a six-iron, shoot birdies, and if you're under par it's a great day?



(l-r) Carol Boji, Dave Brown, Brian Yaldoo and Nick Haddad join Pfeister hole sponsors Mike Mackiewicz, Mike LaFollette and Chuck Dean. More photographs begin on page 30.

## Lower Visa and MasterCard processing rates for AFD members

Last month, the Associated Food Dealers of Michigan (AFD) negotiated new, lower Visa and MasterCard rates with Michigan Bankard™ Services (MBS). Now, AFD

members can receive electronic processing rates as low as 1.29 percent plus \$0.25 per item for convenience stores or 1.14 percent and \$0.25 per item for qualified grocery stores. The new rates allow you to "lock in" for three years with the only possible increases resulting from Visa and MasterCard processing or telecommunication increases. Only current AFD members are eligible for the new rates; non-members will automatically be charged higher processing rates.

Remember, MBS offers a full range of payment processing products and services to help you manage

your business including ATM Card Acceptance. Point-of-sale (POS) debit is the payment method that allows customers to use their ATM card at the point-of-sale to pay for purchases. It's the fastest growing payment method in the U.S. today, and a great way for you to increase your average sale and lower your cash on hand by offering your customers the option to receive



cash back at the point of purchase.

Watch your mail for a letter from MBS explaining how to sign up for new rates. Respond promptly to begin receiving the lower rates right away. If you are not currently taking advantage of the credit card processing program for AFD members, call MBS at 1-800-848-3213 or Judy at AFD at (810) 557-9600.

## 1995 Senior Picnic



Rain didn't dampen the spirits of organizers or guests at the Fifth Annual Senior Citizens Appreciation Day Picnic at Belle Isle.

Held Thursday, August 17, the Associated Food Dealers of Michigan, its Chaldean merchants in Detroit and Detroit City Councilman Gil Hill hosted the event to say thanks to Detroit's senior citizens who have been loyal customers for many, many years.

More photographs and photo story begin on page 26.

## Coming next month!

Made in Michigan special edition



To celebrate harvest time in Michigan, the Food and Beverage Report will focus on Made-in-Michigan products in the October issue.

For additional information and advertising rates, call Ray Amyot at (810) 557-9600 or (800) 66-66-AFD.

## Cellular One offers credit

Cellular One will be offering all Association customers who activate new service a \$140 credit (\$5.83 credit for 24 months). The credit will be applied toward the customer's bill beginning with the first

billing statement.

This could mean great savings for you. The credit may be used to offset the monthly service charge or towards the purchase of any cellular equipment currently

offered by Cellular one.

The promotion began on August 7, 1995 and will continue through September 24, 1995. Call Judy to take advantage of this great program at (810) 557-9600

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## Chairman's Report

# Over \$200,000 paid back to AFD workers' compensation members

by **Nabby Yono, Chairman**  
*Associated Food Dealers of Michigan*

I am pleased to announce that after receiving authorization from the State, the AFD Self-Insured Workers' Compensation Fund authorized



distribution of \$216,488 to all current Fund members who were members in Fund year 1992. With this distribution the Fund has paid over \$2 million in dividends. This is the fifth straight year where over \$200,000 in

dividends was made available for distribution.

Based upon the formula used, all members of the Fund for the Fund Year 1992 received a dividend which equaled a little more than ten percent of their total premiums paid. For those members who had experienced a good year from a claims perspective, the refund totaled in excess of 23 percent.

The continued growth of the Fund, together with the excellent claims record that the Fund has demonstrated in recent years, has resulted in a stabilization of insurance rates among members and a distribution of dividends on a regular basis.

In spite of the successes, particularly in recent years, only a small percentage of AFD members take advantage of the self-insurance AFD Workers' Compensation Program. Some people are still confused by the administration of the Fund. Actually, it is no different than participating in the private insurance market, except you have a greater control over your destiny. Your

particular claims are given more personalized treatment and only valid claims are settled. Thus, your employees don't look to workers' compensation as a free ride or retirement plan. If you have not taken advantage of the AFD Fund as a benefit of your membership in AFD, please call (or have your agent call) CoreSource, the Fund's risk managers at (810) 792-6355 and ask for Lori Bentley.

When it's time to renew your premium, give AFD a chance to bid. In numbers there is strength.

## Pay phones pay big too

Speaking of paybacks, another great program that I use is AFD's Ameritech pay phone program. It's hassle free, provides great commissions and there are no expenses involved. I view it like found money. There is no reason not to take advantage of this great program. I encourage you to call Judy at AFD (810) 557-9600 for details. She'll explain how you too can receive these great commissions.

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-ADF.

## Statement of Ownership

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## The Grocery Zone

By David Coverly



# The best brew since 1862

by Shannon Swanson Taylor

Located in the city of Frankenmuth, also known as "Michigan's Little Bavaria," the Frankenmuth Brewery, Inc. has been brewing beer since 1862.

The brewery has a long history of German tradition. Most of the brewing equipment was imported from Germany, including a copper brewhouse for fire-brewing the hand-crafted beers. In the last few years, the brewery's award-winning beers have achieved great popularity with the new generation of microbrewery enthusiasts, those who value strict benchmarks in beer making. Frankenmuth Brewery adheres to traditional brewing methods and takes great pride in their dedication to uncompromising quality.

To help move the brewery into the next century, Brian Greenlee has recently been hired as the new general manager at Frankenmuth Brewery. He has stepped into the position which has been without a permanent replacement since the former general manager's departure last year.

Previously, the 43-year-old Greenlee spent several years in beer and wine distribution, most recently with Tri-County Beverage Company of Warren and Dearborn. He was their director of marketing and supervised a team of marketing managers and chain contacts.

Greenlee became a familiar face around the state while working as market manager with The Wine Group during the

1980s.

Greenlee's responsibilities at the brewery include supervising the sales, marketing, operations and administration functions for all brewery divisions, including brewing and beer sales, retail outlet and tasting room, and the future "Biergarten" which is scheduled to open

The company produced about 11,500 barrels in 1994. It has the capacity to produce 50,000 barrels annually. "That's a lot of upside potential," Greenlee said. "There is no reason why we can't reach such a level," Greenlee said. "There are almost 100 million cases of beer sold in Michigan annually. We have the



Brian Greenlee (center) with the "Brewing Brothers Dreamteam" of Frankenmuth Todd Hecht (left) and Curt Hecht (right).

next spring. The Biergarten, a brewpub, will be on property just south of the brewery, and will offer entertainment, food and the brewery's beer when it opens.

State law prohibited brewpubs until 1993. Since then, an increasing number of small breweries have been established in pubs to feature their own labels.

opportunity to produce and sell one percent of that figure."

Currently, Frankenmuth Brewery has 14 employees. With an increase in business, they would have to boost employment to 35 people.

Greenlee and owner Randy Heine and his family are looking at ways to grow, both in Frankenmuth and around the state and country.

"We intend to recharge the core brands, introduce additional labels and bring new concepts to the brewery," Greenlee said. "We are even considering opening a microbrewery in Detroit and a retail outlet in Birch Run."

Some of the other ideas for company expansion include enhancing brewery tours with videotapes, selling more clothing and gourmet food items in its retail outlet and developing more private labels, control labels and contract brews.

"Private label beers use a mix of our base brews. Contract bottling usually introduces a customer specific brew formulation and control label beers are a brand name label produced for and sold exclusively by a chain, distributor, or high volume account," explained Greenlee.

"We are also tapping into the 'Beer of

the Month' clubs as well," he said. "We just shipped 800 cases of Old Detroit Red Lager to Great American Beer, Inc., and 400 cases of Frankenmuth Pilsener to Malt of the Earth in California."

Frankenmuth Brewery produces pilsener, dark, bock, "Extra Light," Weisse and Oktoberfest beers under its label and Amber Ale and Red Lager under its Old Detroit label.

With the explosion of specialty beers in the past few years, such as "Ice" beer and "Red" beer, Greenlee predicts that the next hot specialty beer category will be "Flavored" beers.

"Flavors are happening," Greenlee said. "It seems like that is where American consumers want to go."

The brewery is looking into "marrying" chocolate, honey, raspberry, strawberry, cherry, lemon and vanilla flavors with their beers.

Since 1989, Frankenmuth Brewery's hand-crafted beers have received national and regional awards for its beer and packaging. In 1993, Frankenmuth Pilsener received a First Place in the Light Lager Category at the Northern Exposure Beerfest in Appleton, Wisc.; in 1993, Frankenmuth Dark won the Brewmaster's Best Award of Excellence at FBFF in New York City; in 1992, Frankenmuth Bock won a Gold Medal in the Bock category at the Great American Beer Festival in Denver; and in 1995, Old Detroit Amber Ale won a Silver Medal in the World Beer Championships at the Beverage Testing Institute.

One of the reasons for the awards was the arrival of Fred Scheer. In 1988, Scheer came to Frankenmuth from Munich, Germany. Scheer has a double Master's Degree from Doemens School of Brewing in Munich. He has held

executive positions with German, Dutch and American (Pabst) breweries before settling into the Frankenmuth Brewery. Scheer is also a professional judge at many tastings including the Great American Beer Festival held in Denver every fall and holds several trade association positions as well.

For more information on labeling opportunities and brewery tours, contact Greenlee at the Frankenmuth Brewery by calling (517) 652-6183 or write to 425 South Main Street, Frankenmuth, MI 48734.



While pouring a glass of Frankenmuth Beer in the tasting room, Greenlee sports one of the many Frankenmuth Brewery, Inc. hats available in the retail outlet.

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## AFD board elections slated for December

It is once again time to begin the process of choosing our new AFD board of directors for 1996. Any voting member of the association may be nominated to sit on our board.

In order to be eligible, you must be a member in good standing for no less than the prior 12 months and you must be nominated in writing no later than October 1, 1995. All nominations require the support of 25 other members in good standing or a majority vote by the nominating committee. If you are a retail member, you must seek a retail position on the board. If you are a general member, you must be nominated to stand for election for a general director's vacancy.

In addition, the AFD will accept nominations for regional directors' positions for regions 3 and 4. Call the AFD for boundaries.

Please send your nominations with

supporting signatures to the AFD Nominating Committee, 18470 West Ten Mile Road, Southfield, Michigan 48075.

Our board of directors sets policies by which the AFD is governed. We urge all AFD members to get involved by nominating candidates you feel will devote their time and talent to represent the food industry with professionalism and integrity.

Please call the AFD if you have questions.

## Don't get penalized

Most of you have heard about the new legislation which converts Michigan from a wage request to a wage record system of gathering quarterly wage reports. What you may not know is that with this change, a \$25 penalty will be assessed for any employer who fails to submit their "Employer's Quarterly Wage Detail Report" (MESC form 1017) on time. This report must be forwarded to MESC by the 25th day after each calendar quarter, effective the third

quarter of 1995 (10/25/95 and thereafter).

Once the new legislation is implemented (by the end of 1996), separate wage information will no longer be required when a claimant files for unemployment benefits. Employers will realize an immediate advantage since the burden of duplicate reporting will be alleviated under this new system.

—Michigan Employer

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## The Detroit Empowerment Zone: What it means to you

by James V. Bellanca, Jr., Partner  
Bellanca, Beattie & DeLisle  
Legal Council for the AFD

Last December, Mayor Archer and President Clinton announced that Detroit had been one of six cities selected to receive Federal funds in a designated "Empowerment Zone." The total Federal commitment is \$100 million. In addition, private industry and banking entities had indicated that they would make available loans totaling \$1 billion for projects designated in the Empowerment Zone. A great deal of confusion exists as to what exactly this means to businesses within the Empowerment Zone. First and foremost, it must be understood that the boundaries are specific and it is not likely that they will be altered. If your business is located within the Empowerment Zone, you are eligible to participate and compete with other businesses for funds and programs designated by the Federal Government, the State of Michigan, and the City of Detroit.

It should also be understood that the \$100 million Federal grant is designated primarily to fund social and family projects to better the quality of life of residents within the Empowerment Zone. There is no direct money which has been designated for use by individual businesses.

What the Empowerment Zone does do is create a "One-Stop Capital Shop" within the Zone. It is anticipated that a One-Stop Capital Shop will open in the central business area sometime in the next few weeks and that branch offices in the East Region and Southwest Region will follow. The benefit to businesses located in the Empowerment Zone through the One-Stop Capital Shop is that those offices will be designated to facilitate bond, SBA and other mortgage financing for qualified businesses within the Zone. Thus, rather than being bounced from agency to agency and bank to bank in your efforts to secure financing for substantial rehabilitation or for the construction of new facilities, these offices will be available to facilitate your loan application and assist in expediting the paperwork necessary to make your business, if it is otherwise qualified, eligible for financing through private banks or through government funded entities at reduced rates.

The other area that represents great interest to employers and businesses operating within the boundaries of the Empowerment Zone are certain tax incentives which are available to you.

**Employer Wage Credit**  
Effective December of 1994,

employers who have businesses within the Empowerment Zone and have employees who reside within the Empowerment Zone are entitled to a credit of 20 percent of the wages paid to these employees up to a maximum of \$15,000. This is a direct tax credit on the businesses' tax return. By way of an example, if you employ a resident of the Empowerment Zone and pay a wage of \$12,000 to that individual, you are entitled to a 20 percent tax credit of \$2,400, which is deducted directly from any Federal

Income Tax that your business owes. In the case of a sole proprietorship or a partnership, the credit can reach your personal return. The forms for application and the exact procedure are in process. If you are qualified, you should contact your CPA or your tax lawyer for specific information concerning the tax credit.

### Increased Equipment Deductions

In addition, businesses within the Empowerment Zone which purchase qualified equipment are entitled to an

increase in their deduction in accordance with Section 179 of the Internal Revenue Code. The increased deduction has a ceiling of \$37,500. Thus, you are encouraged to investigate the purchase of equipment which otherwise qualifies under the Internal Revenue Code Section cited with the knowledge that you will be able to more than double the current level of deduction available under Section 179.

**See Empowerment Zone**  
page 33.

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## Representative does her civic duty

by Shannon Swanson Taylor

Representative Penny Crissman (R-Rochester) is serving her second term in the Michigan House of Representatives. She represents the 45th House District which includes the rapidly growing areas of Oxford, Orion, Addison and Oakland Townships as well as the villages of Oxford, Leonard, Lake Orion, Rochester and a portion of Rochester Hills.

She has been elected to the leadership position of Associate Speaker Pro-Tempore for the 1995-96 session. She is also Majority Vice-Chair of the Committee on Education and serves on the Local Government and Health Policy committees.

Before Crissman began her career in politics, she worked 12 years in the law field as a secretary and legal assistant. She became involved in politics by first becoming a member of the Rochester City Council for four years and was later elected mayor of the City of Rochester and served in that position from 1989 to 1992.

A life-long resident of Rochester, Crissman has diligently worked toward the revitalization of Rochester's downtown business district. Some of her achievements include the procurement of property within the downtown district on

which a new public library was built and the completion of pedestrian lighting throughout the downtown development area.

She formed a mayoral sub-committee of the citizens of Rochester for a reduce, reuse, recycle plan initiating one of the finest curbside recycling programs in Oakland County at that time. In addition to her duties with the city, she chaired a building committee that raised funds and constructed a permanent structure for the "Clothes Closet," a non-profit organization that collects and redistributes used clothing for the less fortunate of the community.

In March 1992, Crissman received the Distinguished Citizenship Award from the Rochester Elks Club.



"A new House district opened up when the state redistricted," Crissman said. "Several people encouraged me to run for the position. I ran and I won. Now I am in my second term."

Crissman commented that she is not interested in becoming a career politician:

"I will serve out the maximum of six years, but I have no plans to go any further politically," she said. "I may just retire."

Crissman is opposed to Senate Bill 201 which, if passed, would allow gas stations to sell beer and wine.

"I do not feel it is necessary," she said. "There is no need to pass legislation for a small problem in a

small part of the state." She added, "I have a problem with beer and wine being sold in gas stations."

Crissman is also thinking of introducing a bill which would enable

retailers to reject crushed cans.

"We have a statute that says retailers are required to accept crushed cans," she said. Manufacturers only take back cans by volume. "People need to realize that if the cans are damaged, the stores should not be required to take them back."

Crissman is a member of St. Paul's United Methodist Church, Crittenton Hospital Builders, Rochester Chamber of Commerce, Rochester Optimist Club, Oakland University's President Club, American Legislative Exchange Council, Women in Government, WILL/WAND, National Order of Women Legislators, Rochester-Greater Oakland County Republican Women's Club, Oakland County Republicans and Michigan Republican Party.

She has publicly supported the Paint Creek Center for the Arts, the Rochester Symphony Orchestra, the Rochester Symphony Guild, Rochester Youth Assistance program, Michigan Youth in Government program, Friends of the Library, Meadow Brook Hall, Meadow Brook Theater, Meadow Brook Festival and the Neighborhood House.

"If I can be of service, feel free to contact me," Crissman said. "Especially if a member of the AFD is in my district."

Rep. Crissman can be reached at (517) 373-1773.

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## EBT technology can benefit retailers' bottom line

Joining national welfare reform efforts to increase effectiveness and accountability in public programs, the state of Michigan is planning to implement an innovative system for food stamp distribution. Adopted as part of the campaign to curb welfare fraud and increase efficiency in government, Electronic Benefits Transfer (EBT) should have a positive effect on retailers' bottom line.

This innovative system is already being used in half a dozen states to electronically distribute food stamps and Aid to Families with Dependent Children (AFDC). Michigan soon will select a private contractor to operate its EBT program, which is expected to be up and running within the next year.

The Michigan system will deliver benefits to half a million families annually, and Associated Food Dealers is monitoring the program's development to make sure that retailers' interests are represented.

EBT systems rely on standard industry technology involving point-of-sale terminals, magnetic stripe cards and personal identification numbers. The technology has proven to be safe and simple to use for customers and retailers alike. Through EBT, a recipient's purchase is electronically debited from the benefit account, and the retailer's bank account is automatically credited.

Retailers who have a debit or credit card system in place will have the option of modifying software to accept EBT transactions on the existing system. Many store owners may find this a convenient time to adopt debit/credit and check verification systems. AFD has an excellent debit/credit program. Please call Judy at (810) 557-9600 now so you can be ready for EBT when it comes. Other merchants can use stand-alone point-of-sale terminals to conduct EBT business.

In either case, EBT will reduce settlement and accounting time for retailers. The conversion to EBT also can improve overall customer service and cut costs related to food stamp counting and bundling.

While increased efficiency and reduced staff costs are likely, grocers in the Houston, Texas, area received an unexpected bonus after fully converting to EBT. An informal survey by the Texas Gulf Coast Grocers Association revealed an increase in food sales of some \$4.3 million from February to March, representing an average 10 percent increase after one full month of participation in that state's EBT system. Grocers attributed much of the increase to a decrease in black-market trading of benefits.

It is estimated that 10 percent of food stamp benefits are used illegally. When sales are siphoned off in the black market, lawful grocers bear more of the cost of supporting the program, which causes profit margins to shrink. With a reduction in fraud, legal grocers gain a fairer share of business,

contributing to overall gross sales.

According to Joe Williams, executive director of the Texas association, grocers are pleased with the new system and continue to report steady sales in the months since. In addition to increasing food sales for legitimate stores, grocers also report changes in shopping patterns of benefit recipients. Previously, food stamp customers tended to make one or two large purchases in the first week or so of the month. With EBT, grocers report purchases spread more evenly

throughout the month, allowing for more even staffing, stocking and advertising plans.

Texas efforts to implement EBT have been spearheaded by State Comptroller John Sharp, whose office conducted the selection process for that state's private system administrator, Transactive Corporation. As the state's tax collector, Sharp is particularly sensitive about fraud of public benefits and accountability to taxpayers.

"With the Lone Star Card, you have

to buy food," says Sharp. "You can't use these cards on the street corner to buy crack cocaine or trade them for money."

The key to a successful EBT program is an effective working relationship between the state, the private system administrator, and the retail community. This partnership is critical to ensure a win-win situation for all involved. The Associated Food Dealers is working to make sure we have a place at the table as the Michigan system takes shape.

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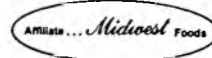
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## Important legislative news

### Much ado about food stamps

After the Senate Agriculture Committee approved the welfare reform proposal (S.904) cutting nearly \$19 billion from food stamps and other nutritional programs over the next five years, much attention has been given to changing the system.

The food stamp program was maintained as a federal program rejecting efforts to replace food stamps with direct cash payments to the states in the form of block grants. However, the Committee agreed to restructure the \$27 billion program by giving more authority and flexibility to the states and promoting workfare programs.

### Michigan receives food stamp waiver

The U.S. Department of Health and Human Services approved Michigan's request for a waiver to allow officials to issue cash rather than food stamps to certain welfare recipients. The waiver will allow Aid to Families with Dependent Children clients to receive cash rather than food stamp coupons if they have earned at least \$350 per month for three consecutive months. No date for full implementation has been set for the program, which is designed to reward recipients who are working a least 20 hours per week. The average food stamp benefit is \$206 per month for a family of three.

In response, Food Marketing Institute President Tim Hammonds wrote to the entire Senate supporting food stamp reform that allows flexibility to create innovative programs while maintaining a federal program for food assistance and preventing cash-out. Hammonds stressed the importance of conversion from paper food stamps to a nationally uniform Electronic Benefits Transfer (EBT) system.

### Key House Subcommittee on food stamps backs off of snacks, dessert food limitations

In a victory for the food industry, a crucial House Subcommittee omitted an amendment to upcoming legislation that could have been detrimental to our industry. The proposed amendment would have allowed states to exclude snack foods like pop, chips, cookies and

candy from purchases by food stamp recipients. A coalition of food industry groups was formed to oppose any such proposals.

### More on Privatization

At the monthly meeting for the Michigan Liquor Control

Commission (MLCC) Chairman Arthurhultz advised that he has completed his review of the privatization of the distribution of liquor and that this review resulted in four different proposals to accomplish this venture. He stated that two of the proposals require answers from the Attorney General and that these issues were discussed with representatives of the Attorney General's office in July and that a

decision document will be drafted for the Governor's review. Following the Governor's response, the Commission will review the issue and a public hearing will be scheduled before official action by the commission.

**More Legislative Updates**  
page 12.



For information or answers to your questions:

In Northern Michigan, call 1-800-776-9021

In the Flint area, call 1-800-776-9121

In the Greater Detroit area, call 1-800-877-2145 or 1-800-776-6021

## OSHA reform legislation introduced

Representative Cass Ballenger (R-NC), the chairman of the House Economic and Educational Opportunities Subcommittee on Workplace Protections, introduced long-awaited legislation (H.R. 1834) to substantially overhaul the Occupational Safety and Health Administration (OSHA).

Among its many provisions, the bill will require that more than half of all OSHA funds be spent on non-enforcement programs including consultation, training, education and compliance assistance programs. It would require risk assessment and cost-benefit analysis to all pending standards, as well as a review of all existing standards within a seven-year period from date of enactment.

The penalty system would be revamped giving an employer the opportunity to fix alleged OSHA violations prior to the issuance of a citation. In addition, penalties would be based on an objective formula directly related to the seriousness of the injuries, and penalties would be eliminated for alleged violations of the general duty clause and for paperwork violations except when there is a direct threat of injury or an intent to mislead.

Also, the House Appropriations Committee has passed legislation that would cut the budgets and restrict the activities of OSHA and the National Labor Relations Board. The NLRB's budget would be cut 30 percent.

—From FMI and NGA reports

## Legislative Update

## PACA licensing fees to be phased out

In a significant step forward, the House Agriculture Committee approved a bill to reform the 1930s Perishable Agricultural Commodities Act (PACA.) The bill will phase out license fees for retail and wholesale grocers over the next three years.

Members of the food industry expect the PACA reform measures to more accurately reflect the marketplace of the 1990s. The new provisions will increase the program's efficiency and fair treatment of the different segments of the industry.

Amendments to the PACA include:

1. all essential components of the PACA program will be maintained;
2. license fees paid by retailers and grocery wholesalers will be phased out

over a three-year period;

3. a paperless trust will be implemented; and

4. the USDA's authority will be limited to responding to actual complaints.

Licensing fees for the retailers and grocery wholesalers, begin at 100 percent payment the first year. Then, the second year only 75 percent of the fee must be paid. In the third year, 50 percent of the license fee will be paid. In the fourth year, there is no longer a license fee.

License fees are \$400 for each current licensee, \$200 for each additional facility over nine, up to a maximum of \$4000 in the first year, phasing down as \$300/\$150/\$3000 in the second year and \$200/\$100/\$2000 in the third year.

## House to vote on H.R. 1114 Paper Baler Relief

The House of Representatives is expected to vote September 12 on H.R. 1114, which would permit 16 and 17-year-olds to load material into paper balers and compactors that meet appropriate American National Standards Institute's (ANSI) design safety standards. Grocers must secure 261 representatives to vote yes on H.R. 1114. Organized labor, especially the UFCW, is opposing the bill's passage.

Grocers have been fined tens and hundreds of thousands of dollars for this technical violation for teenagers placing

cardboard into paper balers.

Representatives Tom Ewing (R-IL) and Larry Combest (R-TX), primary sponsors of H.R. 1114, said that HO12 (Labor Department's Hazardous Occupation Order Number 12) needs to be fixed. It is "causing grocery stores to avoid hiring teenagers because they can receive fines up to \$10,000 for a single violation. What we need is a more common sense approach to enforcing rules by the federal bureaucracy."

Grocers must act now ...What can you do?

Contact your representatives in Washington and ask them to cosponsor and vote yes on H.R. 1114.

Points to mention:

- H.R.1114 is a reasonable means to protect the employee safety of 16 and 17-year-olds, and at the same time create job opportunities for America's youth.
- HO 12 allows 16 and 17-year-olds in student learner programs to be trained in operating, including loading of, paper balers. It is illogical to not allow 16 and 17-year-olds at least to load cardboard into non operating machines that have proper safety mechanisms.
- Under H.R. 1114, 16- and 17-year olds will be only be able to load (never

operate or unload) balers and compactors meeting ANSI standards. If the machines do not meet the standards, the full force of HO 12 will still apply.

- Modern balers and compactors are safe. They simply will not operate when the gate is open for loading.
- H.R. 1114 establishes a tougher, higher standard that will enhance safety in the workplace.
- It will encourage supermarkets to retrofit or purchase new balers and compactors.

See Paper Balers and More Legislative Updates page 14.



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- 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.



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



## Paper Balers

From page 12.

• HO 12 is over 40 years old and has never been updated to reflect the safety advances made in baler/compactor technology.

• The Department of Labor's enforcement of HO 12 has been excessive. Inspectors routinely canvas former employees and fine a store up to \$10,000 if a young worker tossed a piece of cardboard into a baler, even though the equipment is in compliance with ANSI standards and was not turned on.

—NGA & FMI

## Legislative Update

### FDA moves to regulate tobacco

The Food and Drug Administration (FDA) has prepared a proposed rule that would, for the first time, exert its regulatory authority over tobacco products - specifically cigarettes and smokeless tobacco. The FDA proposal in its current form does not cover pipe tobacco or cigars. This proposal is expected to be published in the Federal Register for public review imminently and, once it is published, interested parties will have 90 days to comment. Following the comment period, FDA will then move to publish a final rule

which could take several weeks.

News of the FDA initiative prompted the major tobacco companies to file a joint lawsuit last month which challenges the FDA's jurisdiction in this area.

The FDA proposal covers ten key areas:

1. Establishes 18 as the federal minimum age of purchase for tobacco products.
2. Bans all self-service displays
3. Requires retailers to use photo identification cards with birth dates

to verify legal age.

4. Bans all vending machines, including those that are "supervised" or use some sort of lock-out device
5. Bans all free samples
6. Bans mail-order sales
7. Limits advertising to text-only (no images or color) in publications and formats to which children are exposed
8. Bans completely the sale or distribution of branded non-tobacco items such as hats and tee shirts.
9. Restricts sponsorship of events to the use of corporate names only. This means that sports events, for example, could be sponsored by Philip Morris USA, but not Marlboro
10. Requires manufacturers to fund massive television and radio based anti-smoking educational campaigns using messages provided by FDA.

#### FDA's goal

FDA is specific about the purpose of the rule, to cut youth smoking in half within seven years of the implementation of the rule. If that goal is not met, FDA asserts that it would then take additional measures to help achieve that reduction. However, the rule is unclear how FDA would conduct this measurement other than using their traditional sources of information supplied by health-related organizations and anti-tobacco groups.

In addition to the obvious detrimental effect these rules will have on AFD members, it is also troubling that the rule contains no disincentives on youth for attempting to purchase tobacco products. AFD has always maintained that in order to have an effective program, some disincentives affecting the minor, like the loss of a drivers license, must be incorporated into an overall plan.

#### New study shows teen smoking in decline

According to a recently released study by the Office on Smoking and Health at the Centers for Disease Control and Prevention, the rate of black teen-agers who smoke has dropped about 26 percent to an amazingly low 4.4 percent nationwide. About 23 percent of white teen-agers smoke, a rate that has held steady for 15 years. Perhaps, as this study shows, teens have already gotten the anti-smoking message and new regulations are not necessary at all.

Congress has historically refused to give FDA authority in the area of tobacco regulation and they will clearly be asked to review that issue again. AFD is monitoring this situation closely.

—NACS

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## 100% Recycled Paperboard Alliance introduces new symbol

The industry that pioneered the "chasing arrows" symbol to the benefit of American's paper recycling initiatives now has a new symbol. The 100% Recycled Paperboard Alliance (RPA-100%), whose members represent more than two-thirds of the U.S. recycled paperboard industry, announced a new, trademarked symbol exclusively for products and packaging made from 100% recycled paperboard.

100% recycled paperboard applications include tubes, cores, composite cans and set-up boxes, as well as the folding cartons popular for

packaging hundreds of consumer products, including foods such as cereals, crackers and cake mixes and household products like soaps and detergents. 100% recycled paperboard represents the largest end use of paper recovered for recycling.

RPA-100% will license the use of the new symbol through licensing agreements being made available to RPA-100% members and 100% recycled paperboard customers.

For more information, call RPA-100% at (202) 463-2780.



## News Notes

### Proposed Michigan Vietnam monument gets boost from Foodland Distributors

"It is corporate sponsors like Foodland Distributors that will insure that a Vietnam monument becomes a reality in Michigan," proclaimed



Greg Gallus, President and CEO of Foodland Distributors, presents a check in the amount of \$17,600 to Keith King, Public Relations and George Moran, Chairman, of the Vietnam Monument Commission of Michigan.

Keith King at the close of a check presentation ceremony recently held. Representatives of several veteran organizations, Foodland vendors, and Foodland officials gathered at the Foodland corporate offices in Livonia to witness a donation of \$17,600 to the Vietnam Monument Commission of Michigan.

The donation amount was achieved by the combined efforts of Foodland Distributors, 16 Foodland vendors, and Foodland customers as part of a week-long promotion

ending on Memorial Day, 1995 titled, "Memorial Day Remembered."

Customers learned about the promotion through the Foodland Distributors circular and other in-store literature. Shoppers raised funds by purchasing the products of sponsoring vendors or by donating directly to the cause via an in-store donation box. The participating food vendors then contributed a portion of their proceeds towards the cause. Foodland Distributors matched the donations, dollar for dollar, to achieve a total donation amount of \$17,600.

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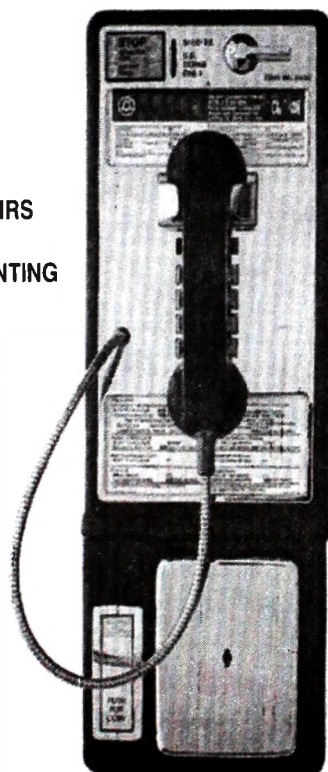
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## Faygo introduces new drink

Faygo Beverages has introduced "Oasis Punch," a 2 Liter, non-carbonated, no deposit, fruit punch.

"It's one of our most successful new product introductions ever," said Stan Sheridan, Faygo president.

"For the first time in Faygo's 88 year history, we are manufacturing a non-carbonated product. It's got a fabulous taste, we've priced it aggressively, and we can't make it fast enough. We're now considering bringing out a second package size shortly."

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For more information contact United Distillers Glenmore, Inc. at (810) 629-7779.



## Miller "Rocks"

Miller Genuine Draft builds on its association with Rock 'n Roll this summer with its "Miller Genuine Rock" promotion.

The on- and off-premise promotion features point-of-sale materials that can be adapted to local music situations.

Miller Genuine Draft, American's favorite packaged draft beer, is also now available coast to coast in convenient 16-ounce, wide-neck bottles.

Research shows consumers find MGD easy to drink in the new package and are more likely to purchase the brand because of the bottle's appeal.

## Ad kit is a monster of a smash



Multi-Ad Services, Inc.'s Kwikie® Illustration Systems and Frito-Lay, Inc.

have paired up to produce a special ad kit promotion for the upcoming Halloween season. The Frito-Lay Monster Smash™ Ad Kit has direct tie-ins to Pepsi-Cola USA and Hershey Chocolate.

The high-quality images featured in the kit are available in print and electronic formats, with a Mac- and PC-based CD enclosed in the package. In addition, the Frito-Lay On-Line Bulletin Board Service enables easy access to the ad components through the use of a modem. Multi-Ad Services distributes the ad kit free of charge to retailers across the country. The run date for the material is September 24 through November 4, 1995.

For more information on Kwikie Illustration Systems' customized advertising packages, call 1-800-447-1950, Ext. 410.

## Jalapeño heaven

Apparently Elk Rapids, Michigan is a hotbed of gastronomic pleasure, given the intensely wonderful Sweet Jalapeño Barbeque Glaze from J.N. Bech, which is located there.

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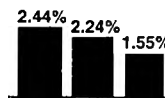
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\*Social Security Administration

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



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

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# Meet the new MLBA executive director

by Michele MacWilliams  
Editor

Larry Stotz is certainly not a newcomer to the licensed beverage industry. As publisher of the *Beverage Journal* and organizer of the Beverage Journal Holiday Show, he has worked with the Michigan Licensed Beverage Association (MLBA) for over 17 years. Now he is their new executive director.

"It was an easy transition," explains Stotz. "I knew many of the members and the operation methods of the organization already."

Stotz stepped into a position that had been vacant for several years. Earlier this year Lou Adado, the MLBA chief executive officer, approached Stotz with the executive director position in mind.

In June details were finalized and the MLBA assumed ownership of the *Beverage Journal* and the Beverage Journal Holiday Show. On Memorial Day Stotz came on board as executive

director.

His first few months have been extremely busy. In addition to learning the ropes of a new job, Stotz is still in charge of publishing the *Beverage Journal* and making all arrangements for the trade show. He drives more now too. Previously he worked in an office in his Canton home, now he commutes to the MLBA in Lansing each day.

Stotz first became acquainted with the beverage industry as editor of *Michigan Beverage News*, a position he held from 1977 until 1982. He then started his own publication, the *Beverage Journal*. Through the years Stotz

has published other trade journals as well, including *Michigan Lodging*, *Michigan Restaurateur* and this publication, the *AFD Food & Beverage Report*.

With members consisting primarily of bars, taverns, hotels

and restaurants, the Michigan Licensed Beverage Association provides services such as health insurance, credit card programs, group purchasing,

liability insurance, lobbying and training programs. Its TAM program (Techniques of Alcohol Management) was developed by MLBA and has been adopted nationwide.

Current legislative issues that Stotz is addressing for the industry include beer tent licensing, sting operations and a move to reduce the blood alcohol content from .1 to .08, which the MLBA opposes.

The MLBA would like to see more restrictions on the licensing of beer tents. As it stands now, a beer tent license can be purchased for \$15. Many churches, clubs and other organizations receive them each year to set up outdoor beer bars, taking business away from the local licensed establishments. "This is so prolific that they are squeezing some members out of business," says Stotz.

The way that police control sting operations is another major concern. "In Huron County a 63-year-old woman bartender was sentenced to 10 days in jail for serving an undercover police officer two drinks, one for him and one for his underage female companion," says Stotz. He explained that the officer and the minor sat at a table, then the officer went up to the bar to order the drinks and brought them back to the table.

Stotz warned that other questionable stings are being conducted. One such operation uses undercover officers who ask to be served while pretending to be intoxicated.

According to Stotz, the recent

passage of HB 4136 providing for punishment to minors who attempt to purchase alcohol, will serve to increase sting efforts.

The law enforcement community was against this bill because they contend that they don't have the manpower to prosecute all the minors who purchase alcoholic beverages. Instead, he believes police will reduce their efforts to catch actual offenders and concentrate more on stings.

On privatization of the liquor distribution system, Stotz says he must wait for more information from the MLCC before his association has a definite position. "We are watching this carefully and are concerned that the same level of service will be maintained. Our members must be able to count on the liquor distribution system and purchase their products at reasonable prices," says Stotz.

Aside from legislative issues, Stotz's time is currently occupied with the final arrangements for the Beverage Journal Holiday Show, a two-day trade show in Livonia's Burton Manor (See inset for details).

For future plans, the MLBA is looking to add a second trade show, in Grand Rapids. Stotz also would like to get more involved with lobbying efforts and other issues affecting his members.

But for now, you'll find him splitting his time between running the trade show, publishing the *Beverage Journal*, keeping informed about legislative issues and maintaining member services. In Stotz's case the old saying holds true: "If you want to get the job done, give it to a busy person."



MLBA President Al Miller (right), Exec. Vice President Missy Morrison and Exec. Director Larry Stotz.

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### Beverage Journal Holiday Show

**When:** September 24 & 25, 1995

**Time:** 4:00 - 9:00 p.m., both days

**Where:** Burton Manor, Livonia, Michigan

**Fee:** \$2 at the door or free to those who pre-register by calling (800) 292-2896 or by obtaining a preregistration from a beverage wholesaler.

**What:** Beverage Show for Liquor Industry. Key manufacturers and wholesalers will provide information on holiday specials, new products and other deals.

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# New lottery system improves operations

Increased sales = increased profits = instant success!

That's right! The Michigan Lottery will soon introduce a new system that is intended to increase your lottery sales and profits while making it easier to sell instant tickets.

This new system will make you an instant success!

This program is scheduled to start in October.

## How will the new Lottery system increase retailer profits?

• **"Consignment" Payment Method.** You will no longer be required to pay for your tickets in advance. Instead, you will receive your tickets on "consignment." You will not be invoiced for a book of tickets until 90 percent of the low-tier winning tickets (\$25 or less) from that book have been cashed, or until 21 days after the sale of the first ticket from that book, or retailers may manually settle prior to 21 days.

You can carry more games, which means bigger profits for you.

• **Improved Service for your customers.** Since you will be able to carry more games, your customers

will have a larger product mix to purchase from.

• **Next Business Day Delivery.** You will now receive your ticket orders on the first business day after the order is placed. This will greatly contribute to an increase in your profits and insure you don't run out-of-stock on "Hot" games.

• **Telemarketing Sales Assistance.** Retailers will be placed on a telemarketing call cycle so marketing professionals may assist you with managing your ticket inventory, placing orders, etc.

• **Improved Security.** The new system will not allow instant tickets to be validated more than once. Retailers will no longer be financially responsible for previously validated tickets.

This system also controls the responsibility associated with stolen tickets. Retailers will no longer be financially responsible for unopened ticket books that have been reported stolen.

## What are some other general

## retailer benefits?

• **Ticket Returns.** Retailers will be able to return unopened books of tickets for slow-moving games. This means no "dead" inventory problems. Partial books may not be returned.

• **90 Day Plan for Repayment of Credit.** Retailers will be provided a 90 day period in which to repay their outstanding credit. Following the start of the new system, retailers will be mailed additional information outlining the repayment terms.

• **Additional Hardware.** For those retailers who do not currently have a printing device, one will be provided. This will allow retailers to receive printed copies of weekly invoices, sales reports, validations, etc.

## Will the new system require a different terminal for retailers?

• **No.** Retailers will continue to use the same terminal and the same phone line.

Is there much difference in how

the terminal will operate on the new system?

• Your terminal will operate very much like it does now, with the exception of some basic features which were added to simplify instant ticket processing. There have been no changes to the current on-line game functions.

Will retailers receive training on the new system?

• Yes. On-line retailers will be trained by their District Sales Representative prior to the start of the new system.

• Instant-only retailers will be trained by a GTECH representative when the printer is installed, prior to the start of the new system.

• In addition to receiving training, retailers will be provided with a complete reference guide which will cover instant ticket policies and terminal functions.

• Retailers will be notified in advance of their training and printer installation date.

*Best wishes for instant success!*

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## Michigan Sugar staff news

Michigan Sugar Company recently announced the following staff changes:

Raymond H. Goodman was recently promoted to director of safety. In this position he oversees all corporate safety programs including worker's compensation.



Goodman joined Michigan Sugar Co. in 1987 as safety manager.

Gregory P. Meier was recently promoted to manager of human resources. In this position he is



responsible for the company's compliance with state and federal labor laws as well as other human resource related issues. Meier joined the company in 1994 as employee relations representative.

Paul W. Juhnke joined Michigan Sugar as chief engineer for the Croswell sugar processing facility. In this position, Juhnke will be responsible for factory engineering and maintenance.



## 1995 Michigan Sugar Queen begins her reign

The 1995 Michigan Sugar Queen Rhonda Garza was recently crowned at the Michigan Sugar Festival. Garza will represent the sugar industry visiting with public officials, food industry leaders and the general public.

She is the daughter of Carolyn Garza, Sebawaing, and Adolfo Garza, Pigeon. Currently a junior at Central Michigan University, Garza plans to pursue a career in marketing.

The Michigan Sugar Queen Pageant is sponsored by Michigan Sugar Company and Great Lakes Sugar Beet Growers Association. As the sponsors,

the company and growers provide the queen with a \$500 savings bond and reimbursement for her traveling expenses.



## People

## Spartan Board members recently elected

Re-elected to Spartan's Board of Directors during the July 19 annual shareholder's meeting were Roger L. Boyd, Hillsdale Market House and Bob's Market House; Donald J. Koop, Family Fare; and Ronald A. DeYoung, Great Day Foods.

Other Board members are Bryan G. Hettinghouse, Harding's Markets West; Glen A. Catt, Glen's Markets; Stanley S. Levandowski, L&L Shop Rite; Daniel L. Deering, Tom's Food Markets; Parker T. Feldpausch, Feldpausch Food Centers; Russel H. Van Gilder Jr., V.G.'s Food Centers; and Patrick M. Quinn, Spartan President and Chief Executive Officer.

Spartan Chairman of the Board Donald J. Koop announced that two independent (non-retailer) directors will be appointed to the Board after the annual meeting.

# THANKS AED MEMBERS!

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## Was your store robbed?

### You may be a victim of a faked robbery

A faked robbery is usually undertaken to cover some debt, need or greed. If you suspect that a robbery may have been faked by someone inside your organization, there are a few steps to take. A few days following a reported robbery, check the credit report of the person reporting the armed robbery to see if he or she is deep in debt and if debts have been paid off. Keep a surveillance on the individual to see if he or she starts spending a lot of money. If the fake robber has an accomplice, watch with whom he or she keeps company. Many times it is a friend or live-in.

Remember the old saying, "There is no honor among thieves." If you can obtain a confession from a suspected accomplice, it creates the domino effect.

Here are some tell-tale signs that you should look for when a fake robbery may have occurred:

1. Not making daily bank deposits

may indicate a fake robbery is being planned.

2. Wounds inflicted during the robbery are superficial.
3. Back door entry of robberies may indicate an inside job.
4. Robbery of bank deposit outside the store or at the bank may indicate an inside job.
5. Story of the robbery as told by the employee victim is a physical impossibility.
6. Descriptions of robbers do not pan out.
7. A series of robberies in one part of the city with same or similar descriptions given of robber may indicate copycat descriptions.
8. Stories change when told more than once, or are inconsistent with the evidence, or are incomplete when compared with the evidence.
9. Description of robber not thought out. May describe accomplice or some acquaintance, or actual description of the accomplice's

automobile.

10. Bizarre stories about the robbery.
11. Time of reported robbery inconsistent with cash register sales.
12. Events on the store's video or bank video do not coincide with the story.

13. Tell-tale evidence left at the store or at the scene of the alleged robbery, such as notes or fabric worn by the alleged robbers.
14. A robber robbing same store within a few days suggests an inside job.

## Calendar

1995

- |              |  |
|--------------|--|
| Sep. 10 - 11 | <i>Kramer Holiday Food Show</i><br>Novi Expo Center, Novi, Michigan  |
| Sep. 10 - 13 | <i>NAWGA/IFDA Midyear Executive Conference</i><br>White Sulphur Springs, West Virginia   |
| Sep. 10 - 13 | <i>FMI 16th Annual Energy &amp; Technical Services Conference</i><br>Red Lion's LaPosada Resort, Scottsdale, Arizona                         |
| Sep. 10 - 13 | <i>FMI 22nd Annual Information Systems Conference</i><br>Omni Hotel, Charleston, South Carolina  |
| Sep. 13      | <i>AMA The Basics of Managing Multiple Locations Seminar</i><br>Omni International Hotel, Detroit, Michigan                                  |
| Sep. 13 - 14 | <i>FMI Category Management, The Merchandising Tool of the Future</i><br>Ramada Hotel O'Hare, Chicago, Illinois                               |
| Sep. 14      | <i>AMA The Basics of Managing Multiple Locations Seminar</i><br>Holiday Inn Airport East, Grand Rapids, Michigan                             |
| Sep. 14 - 15 | <i>FMI Category Management Seminar</i><br>Chicago, Illinois  |
| Sep. 15      | <i>AMA The Basics of Managing Multiple Locations Seminar</i><br>Holiday Inn South & Convention Center, Lansing, Michigan                     |
| Sep. 16 - 19 | <i>FMI/NAWGA Supermarket Foodservice Conference</i><br>Hotel Nikko, Atlanta, Georgia   |
| Sep. 28 - 29 | <i>FMI &amp; GMA conference on Continuous Replenishment Programs, Cross-Docking and Consolidation</i><br>Le Meridien, New Orleans, Louisiana |
| Oct. 1 - 3   | <i>FMI 1995 Seafood Merchandising Conference</i><br>Disney's Contemporary Resort, Orlando, Florida   |
| Oct. 1 - 3   | <i>FMI Food Protection Conference</i><br>Hyatt Regency Hotel, Reston, Virginia   |
| Oct. 1 - 4   | <i>FMI 15th Annual Internal Auditing Conference</i><br>Walt Disney World Swan Hotel, Orlando, Florida  |
| Oct. 8 - 10  | <i>General Merchandise/Health &amp; Beauty Care Conference</i><br>Pennsylvania Convention Center, Philadelphia, Pennsylvania                 |
| Oct. 8 - 11  | <i>National Frozen Food Convention</i><br>San Francisco, California  |
| Oct. 15 - 17 | <i>1995 NACS Annual Meeting and Exposition</i><br>McCormick Place, Chicago, Illinois   |
| Oct. 15 - 18 | <i>FMI Human Resources Training &amp; Development Conference</i><br>Mills House Hotel, Charleston, South Carolina                            |
| Oct. 22 - 25 | <i>NAWGA/IFDA Food Industry Productivity Conference</i><br>Phoenix, Arizona  |
| Nov. 12 - 15 | <i>FMI Retail Store Development Conference</i><br>San Diego, California  |

1996

- |              |  |
|--------------|--|
| Mar. 11 - 12 | <i>FMI 1996 Public Affairs Assembly</i><br>The Willard Hotel, Washington, DC |
|--------------|--|



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*Danny Glover*  
- Actor and Parent

"WE CHECK I.D.'s"



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*RJ Reynolds*  
Tobacco Company



# Senior citizens "do lunch" with their local grocers at the Fifth Annual AFD Senior Picnic



In spite of the rain, Detroit's senior citizens put on their dancing shoes and satisfied a hearty appetite as the Fifth Annual Associated Food Dealers of Michigan (AFD) Senior Citizens' Picnic on Belle Isle August 17.

Once again the event was held by the local food industry to thank Detroit's seniors for their years of patronage. The Senior Picnic is hosted by AFD and its members in Detroit, and Councilman Gil Hill. Four thousand seniors were expected to attend the picnic although estimated attendance was down slightly due to thunderstorms throughout the day.

Food and beverages were supplied by the food industry. Box lunches were assembled by Gil Hill's staff and volunteers. In addition, the Police Cadets and the

Chaldean merchants volunteered to cook hot dogs, distribute the food and help the seniors. Entertainment was provided by DJ Roscoe Thomas, a member of the Detroit Police Department, who spun "oldies but goodies." This year, AFD also awarded prizes in a drawing.

John Loussia, owner of Value Wholesale, is the event coordinator. The picnic was his idea five years ago and he continues to handle the food and beverage donations and preparations for this event.

To help defray costs for the food and supplies that aren't donated but must be purchased, Detroit grocery stores bought tickets which they then distributed free of charge to their senior citizen customers.

Ricky Farida from Greenfield Market volunteered to barbecue hot

dogs for the hungry seniors. "This event helps unite the community with the retailers by maintaining a sound relationship with the people of the city," explained Farida.

Paul George from Mayfair Market was also a volunteer and added: "As a merchant in Detroit, we need to give back to the community, plus it was really fun to see the seniors having such a great time."

Councilman Gil Hill's office is responsible for recruiting all the volunteers for this big event. "We can't get enough volunteers," said Shawn Turner, administrative assistant for Hill.

Cobo Hall loans its kitchen to prepare box lunches the evening before the event. Volunteers are faced with making lunches out of 550 pounds of fresh turkey breasts, 550 pounds of salad and 4,000

pieces of fruit. In addition, hot dogs, soft drinks, ice cream and other treats are handed out at the picnic.

Hill and his staff have emergency medical services set up in a tent at the picnic to provide blood pressure testing for the seniors and an ambulance in case of emergencies. They also coordinate with city departments to set up picnic tables, paint the shelter and give assignments to Belle Isle workers.

The Chairman of the AFD Senior Citizen's Picnic is Ron Paradoski, an AFD board member and representative from Coca-Cola. Paradoski speaks of John Loussia saying, "We owe a debt of gratitude to John for his efforts in making the picnic the success it is. Each year this event grows in size and magnitude. John takes it all in stride."

Fall 1995

Celebrate your **Made in Michigan!** product with an ad and related editorial material in our October issue. Same ad rates apply—no extra charge for your news release! Contact Ray Amyot (810) 557-9600 to reserve ad space.



Serving with a smile are (l-r) John Loussia from Value Wholesale, Jason Najor and Joe Murad from Super Fair Foods, and AFD's Danielle MacDonald.



(Above and below) These seniors were really enjoying the AFD Senior Picnic.



These young mimes entertained the crowd at the picnic.



## Senior Picnic

Many thanks go to these generous donors who provided product, prizes and time. We couldn't do it without you!

7 Star Food Center  
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Farmer Jack  
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Value Wholesale  
Vitner Chips

Ray Khemmoro from  
7 Star Food Center  
Natanuel Bowie from  
Value Wholesale  
Sean Tominna from  
Pioneer Supermarket  
Linda from Kraft Foods  
Ron Paradoski from Coca-Cola



*These Detroit seniors had a great time at the AFD sponsored picnic on Belle Isle!*

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*A special thank you to the retailers who volunteered their time to help make this picnic a great success:*

Harbortown Market  
Old Redford Food Center  
Value Center  
Value Save

*A special thank you to those who volunteered at the picnic:*

John Loussia from  
Value Wholesale  
Ricky Farida from Greenfield  
Supermarket  
Paul George from  
Mayfair Supermarket  
David Loussia from  
Home Pride Food Center  
Jason Najor and Joe Murad from  
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## Seniors were all smiles at the picnic



(l-r) Ray Khemmoro, Seven Star Food Center; Sean Tominna, Pioneer Supermarket; Paul George, Mayfair Supermarket; and Ricky Farida, Greenfield Supermarket flip the dogs.

### CLASSIFIEDS

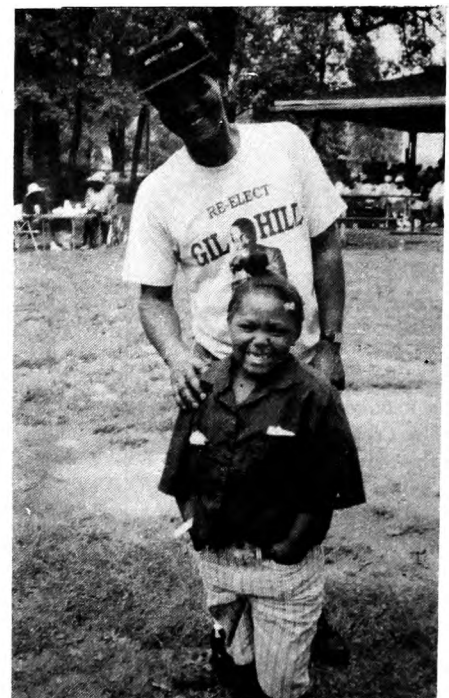
**WANTED:** Associated Food Dealer members. If you or someone you know can benefit by joining the AFD, please call Dan Reeves at (810) 557-9600.

**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.

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**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.



Councilman Gil Hill with a young admirer.

## Spartan Stores enjoys increase in annual sales

Spartan Stores, Inc., announced record sales of \$2.51 billion for the fiscal year ending March 25, 1995. This represents an increase of \$323 million, or 14.7 percent. Most of this increase is a result of sales from J.F. Walker Company, Inc., a convenience-store wholesaler purchased by Spartan late in the previous fiscal year.

Net earnings were reported at \$9 million, an increase of \$1.9 million, or 27.1 percent.

James B. Meyer, Spartan senior vice president corporate support services and chief financial officer, reported the book value of Spartan stock increased \$6.69 to \$100.28 and the trading value increased from \$93 to \$100 per share. Spartan also paid nearly \$17.6 million in incentive rebates to member retailers, virtually unchanged from the previous fiscal year.

## Guinness Country Cottage promotion looks to build upon success of win your own pub in Ireland contest

This Fall, where legal, U.S. consumers will have the chance to win their own authentic country cottage in Ireland's picturesque River Lee Valley, and two round-trip tickets per year for the next ten years, in the "Guinness Country Cottage" promotion.

Entry forms are actual postcards featuring a photo of the cottage. Tear pad entry forms will also be available. On the back, consumers are asked to imagine themselves as the new owner of the Guinness cottage and complete the following greeting in 50 words or less for a chance to win the cottage and two round-trip air travel tickets per year for the next ten years.

The "Guinness Country Cottage" contest provides retailers with an exciting and unique traffic builder which will stimulate consumer excitement this Fall.

On-premise point-of-sale materials will feature Draught Guinness and Harp® lager via a variety of eye-catching materials including contest entry postcards, counter cards with entry tear pads, posters featuring vintage John Gilroy art, table tents, pennants and banners.

Colorful off-premise point-of-

sale materials will feature Pub Draught Guinness and Harp™ lager on case cards with contest entry tear pads, Post-It Note entry pads, pennants and banners designed to set the mood, generate awareness and build traffic.



## "Count" on a Miller Halloween complete with Dracula and Pizza

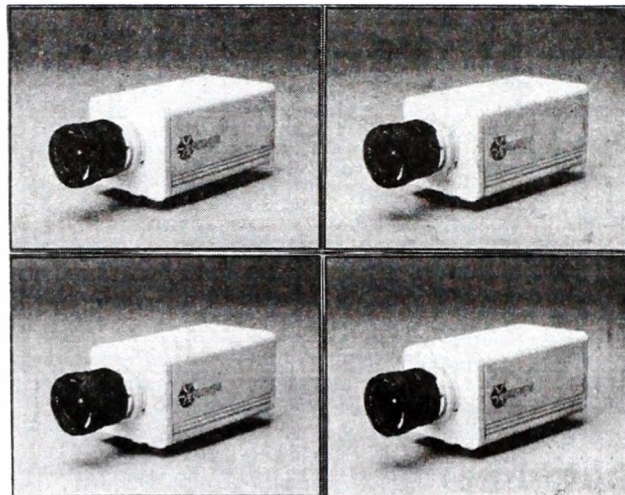
Count Dracula will lead the Halloween promotion this year for Miller Brewing Company, followed by a cents-off pizza offer in participating states.

The Count, complete with flashing red eyes, will let beer drinkers know they can "Count on a Miller Halloween," and where legal, consumers will find a sticker coupon on packages for 55 cents off a Tombstone pizza.

The quad-brand promotion features Miller Lite, Miller Lite Ice, Miller Genuine Draft and MGD Light. Most of the point-of-sale materials are available promoting for all four brands or the Lite and MGD brands individually.

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# AFD Annual Scholarship Golf Outing

Wonderful weather, fabulous food, perfect prizes and great golf added up to a terrific day on the links for AFD members and friends. This year the golf outing was held July 25 at Wolverine Golf Club.

## Announcing the winners!



Louis Stephen (L) and Nabby Yono (4th from left) join Ron Kohler from Oakridge Supermarket, Ron Paradoski from Coca-Cola, John Arcori from V.O.S. Buying Group and Martin Miller from Coca-Cola.



Mike Hammer from Hubert Distributors, Tony Zebari from New Hudson Food Market, Claudio D'Aloiso from Central Construction and Jim Seefeld from Hubert Distributors.



John Rice from Taystee Bread, Frank Arcori from V.O.S. Buying Group, Dave Brown and Jerry Heiss from Taystee Bread.



Oops! This photo must have gotten reversed! Does anyone recognize these buns?



Thank you to corporate sponsors, Faygo Beverages and Philip Morris Companies.



The putting contest was a huge hit!



Kar Nut Products' Larry Stamos introduces a new shot while Sharkey Haddad, Ronnie Jamil and Nick Nickolay observe.



Hole sponsors 7-UP Detroit looked fine on the green.



# Does gift-giving make sense for you?

by Michael J. Lograsso  
In conjunction with  
CIGNA Financial Advisors

You may have heard from a colleague about the advantages of making gifts of cash or property during your lifetime. Estate and income tax savings are two of those benefits. But there are other considerations too.

You should first address some practical realities. For starters, consider whether you can afford to make a gift or a series of gifts. You shouldn't give away something that you might need some day if bad luck strikes, or that may help tide you over in your retirement years. Gift-giving often involves emotional or family issues, too. For instance, sentimental value may outweigh the potential estate tax savings in deciding whether to part with a favorite (now valuable) painting that your father gave you years ago.

Think about what you expect to achieve by making a gift. Perhaps you hope that the gift of savings bonds to your son will promote a sense of financial maturity in him. Maybe you want to transfer your rental property to your daughter simply to escape the hassle of managing the property. Or you may want to put the property beyond the reach of creditors. Whatever your motivation, you need to consider the needs of the recipient too, and how responsible he or she is.

## Tax Factors.

Making lifetime gifts can be a valuable estate planning strategy. By giving away something you own, you remove the asset from your estate. That reduces the overall size of your estate, which may ultimately help lower estate taxes upon your death.

What kind of assets should you give away? Suppose you bought stock long ago and its current value far exceeds what you paid for it. This richly appreciated stock may not be a tax-wise gift. That's because the law has a unique bonus for appreciated property that is in your estate. It's called the step-up in basis rule. That means your heirs will never pay capital gains tax on the appreciation that took place during your lifetime if you leave the stock to them in your will. But if you give away the stock now, your heirs lose the chance to get this bonus.

So it may be better to give away assets with a current low value, but which you expect will appreciate between now and your death, a work of art, for example. It could mean bigger estate tax savings for

you. Once you make a gift of an asset, any future appreciation in that asset's value is also removed from your estate and escapes federal estate taxes.

Gift-giving also plays a role in income tax planning. After adding up all the new taxes recently imposed by Congress, your marginal tax rate could be more than 40 percent. As the brackets go up, you should give more thought to gifts of investments to your children. You may be able

to have some of the income and dividends from those investments taxed in your children's lower brackets. If your children are under

14, you may want to make the gift to a trust on behalf of your children to avoid the "kiddie tax." Otherwise, most of the kids' income will be taxed at your top rate.

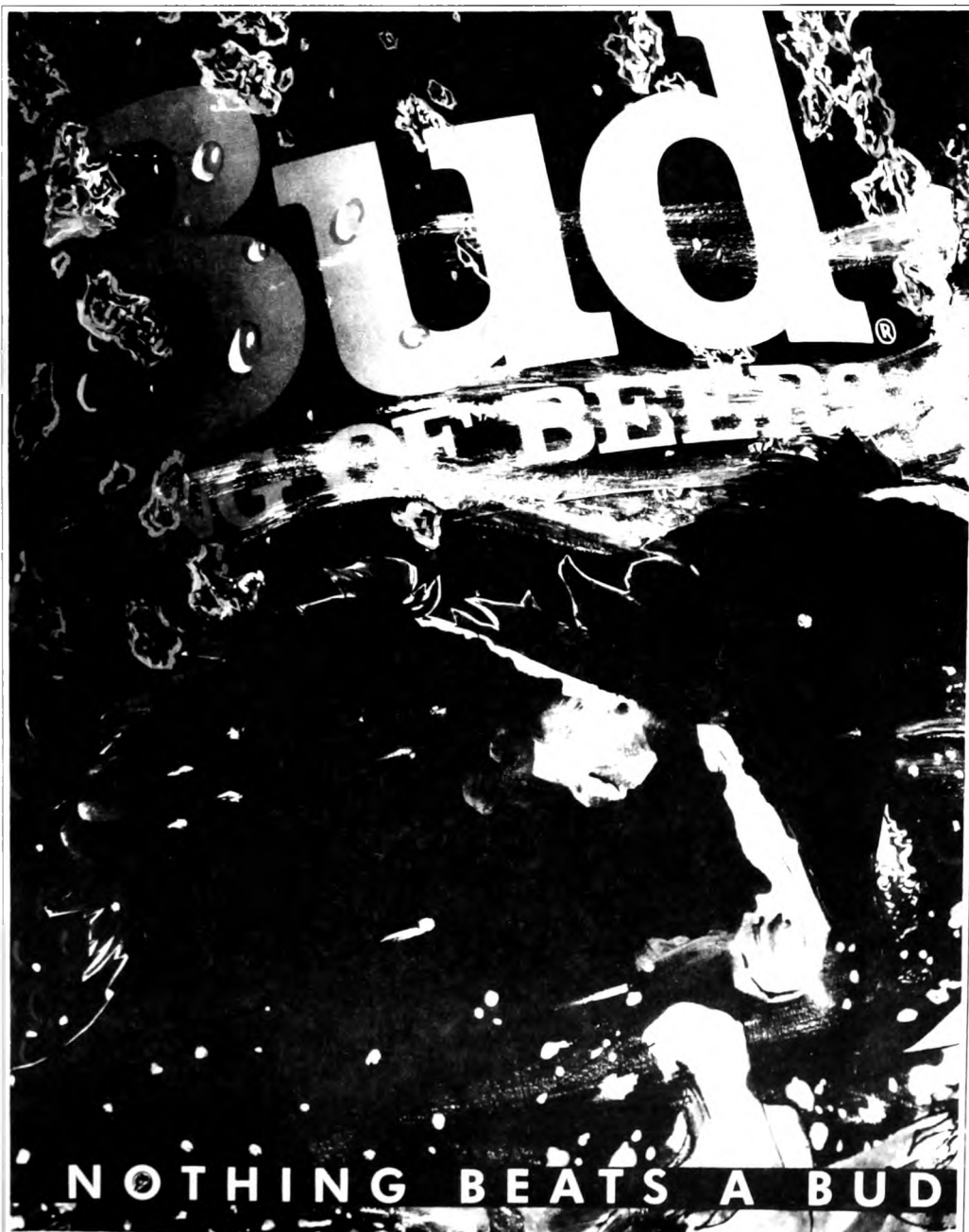
These investment gifts can also help build a college fund for your children. But be careful of the type of investment used in such a trust.



It now takes only \$7,500 of taxable income in a trust to be in the top federal bracket of 39.6%.

Before making a gift, you'll also need to consider Federal gift taxes. This tax, applied to the transfer of ownership in property, is levied against the donor, who must file a gift tax return when required by law. Certain gifts, however, may not be subject to gift taxes. By using the "annual exclusion," for

**See Gift Giving**  
page 33.



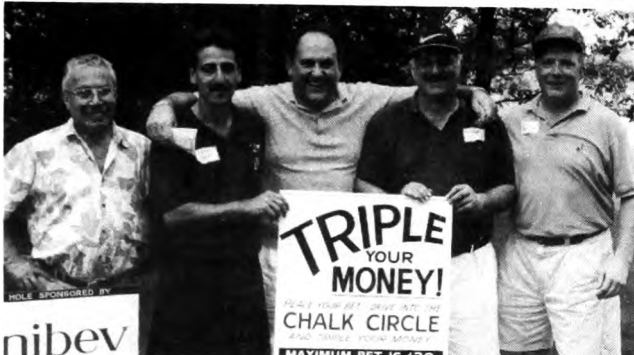
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## Golf Outing

### More photos from our day on the links



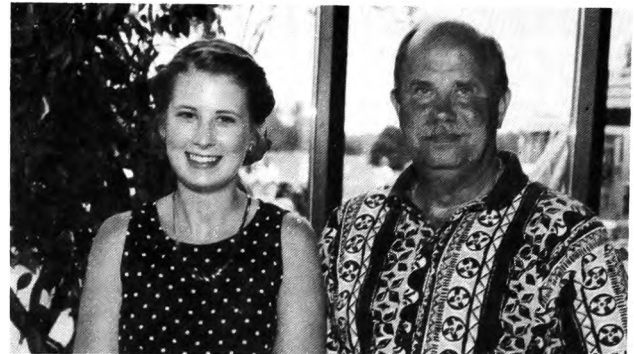
Pete George (left) and Sami Loussia from Mayfair Market are old pros on the golf course.



(L-R) Louis Stephen from Nu-Ad, Jerry Rabban from Food Value Market, Nabby Yono from Orchard Food Center, Ed Najor from Liquor Express and Tom George from Harbortown Market tried but did not succeed in tripling their money.



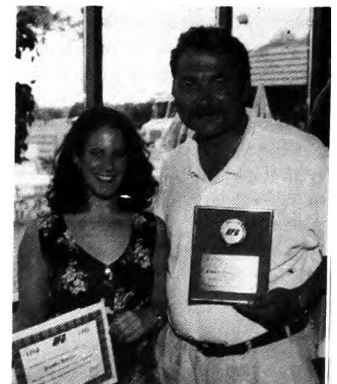
Miller Brewing Company, in conjunction with Action Distributing, O&W, Inc., Eastown Distributors and Powers Distributing made a \$2,500 donation to AFD's Scholarship Fund. Richie George (l) joins Barbara Weiss Street, Scholarship Chairperson, AFD Chairman Nabby Yono and board member Tom Celani.



Scholarship recipient Amy Gentner with corporate sponsor Joe O'Brian of 7-UP. Her entry was submitted by Ruth Korner Store in Ruth.



Ken Atchoo from McK's Wine Shoppe trying his luck in the putting contest.



Scholarship recipient Jennifer Kattula with corporate sponsor Romy David of Kramer Food Company. Her entry was submitted by Fox Hills Market in Plymouth.



Scholarship winner Steven Koryakoz with corporate sponsor Bob Gilligan of R.M. Gilligan. His entry was submitted by Suburban Liquor in Southfield.



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8 1 0 6 4 7 4 6 3 0  
F A X 6 4 7 0 8 3 2



## Gift giving

From page 33.

instance, you can give up to \$10,000 (cash or assets) each year to as many people as you want, free of Federal gift taxes. If your spouse joins you in making a gift, that amount doubles to \$20,000 annually, per recipient.

By taking full advantage of the exclusion, you may be able to slice off a large chunk of your potential estate. If you and your spouse gave \$20,000 to each of your three children and their spouses, for instance, \$120,000 in gifts could be passed tax-free. Over a period of, say five years, that would total

\$600,000. Be aware, however, that if the year passes and you haven't made a gift, the tax break is lost for that year. You can't get a credit for that omission in a future year.

Some states also have their own gift tax laws, which depending on where you live, may affect you.

### Disadvantages.

Making lifetime gifts may also cause a number of problems. First, make sure that you can do without the gift property. If your business declines, your health deteriorates, or the stock market plummets, you may have stripped yourself of a

needed asset. What if you are considering giving assets to your spouse? A later divorce or separation might cause you to regret having made the gift.

If your primary asset is your family business, your estate may have liquidity problems after your death. If so, you should be careful about how you position your cash, life insurance, marketable securities or other liquid assets. You can make gifts of stock in your company to your children or others. But be careful not to impair your control over the company's affairs.

And remember that some family members may actually be harmed by having control over too much property too soon.

A carefully designed program of gift-giving may be right for you. It involves complex tax and financial questions. As with other major tax-planning tools, gifts should be discussed with a qualified professional with experience in this field.

## Empowerment Zone

From page 7.

### Tax Free Bond Financing

Finally, businesses in the Empowerment Zone are eligible to have their projects financed by tax exempt bonds. If your businesses are qualified and you are building a new facility or are undergoing a substantial rehabilitation of an existing building, and you are otherwise qualified for bond financing, you may receive tax-exempt bonds of up to \$3 million for your project. Since these bonds are free of Federal Income Tax, they are generally available at a lower rate of interest, and, thus, the cost of repayment is reduced to you. More information can be had concerning the availability of tax exempt bonds for your new construction or substantial rehabilitation through the "One-Stop Capital Shop" as soon as it opens.

As you can imagine, some confusion still remains concerning the full implementation of the Empowerment Zone finances and funding, but a project of this magnitude can be expected to move slowly. Once the offices are open and the money is delivered from the Federal Government, then the true benefits of the Empowerment Zone of the \$100 million grant plus the \$1 billion in loan commitments of the major banks will begin to surface. You are encouraged to review the tax benefits cited in this article with your accountant or your tax lawyer to see if you qualify and to visit at the One-Stop Capital Shop as soon as possible if you are seeking financing of a new facility or a substantial rehabilitation within the Empowerment Zone.

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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	(810) 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
Belimo Quality Beverages, Inc.	(313) 946-6300
Brooks Beverage Mgt., Inc.	(616) 393-8800
Cadillac Coffee	(313) 369-9020
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Canandaigua Wine Co.	(313) 753-5673
Central Distributors	(313) 946-6250
Coca-Cola Bottlers of Mich	(810) 478-2212
Consolidated Wine & Spirits	(810) 772-7499
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
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Paddington Corp.	(313) 345-5250
Pepsi-Cola Bottling Group	(810) 641-7888
Peutren, Inc.	(810) 468-1402
Powers, Dist.	(810) 682-2010
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Royal Crown Cola	(616) 392-2468
Serv-U-Matic Corporation	(810) 528-0694
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United Distillers	(810) 347-2267
Universal Ginseng and Beverage, Inc.	(810) 754-8800
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) 776-6110
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. Tamarkian Company	(810) 424-8500
Marks & Goergens	(810) 354-1600
McMahon & McDonald, Inc.	(313) 416-7000
Northland 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 Mars	(810) 363-9231
Sherm's Candies	(517) 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 Kafé 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
Berne 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
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Stroh's Ice Cream	(313) 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:

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Tallman Fisheries	(906) 341-5887
Waterfront Seafood Company	(616) 962-7622

## FRESH PRODUCE:

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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
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## INSURANCE:

Alphamercia Insurance Agency	(810) 263-1158
America One	(517) 349-1988
Blue Cross/Blue Shield	1-800-486-2365
Capital Insurance Group	(810) 354-6110
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CoreSource	(810) 792-6355
Gadaleto, Ramsby & Assoc.	(517) 351-7375
Golden Dental	(810) 573-8118
Health Alliance Plan	(810) 552-6000
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K.A. Tappan & Assoc., Ltd.	(810) 473-0011
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Miko & Assoc.	(810) 776-0851
Mitzel 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
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SelectCare	(810) 637-5391
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## MANUFACTURERS:

Amato Foods	(313) 295-3337
Bill Mar Foods	1-800-654-3650
Brown & Williamson	(810) 350-3391
Eden Foods	(517) 456-7424
Groeb Farms	(517) 467-7699
Home Style Foods, Inc.	(313) 874-3250
Jacggy Hillsdale Country Cheese	(517) 368-5990
Kahl Enterprises, Inc.	(313) 527-7240
Key West Soda Life Preservr	(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
Nesle Food Company	(810) 380-3670
Philip Morris U.S.A.	(810) 489-9494
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:

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E.W. Grobbel Sons, Inc.	(313) 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
L.K.L. Packing, Inc.	(313) 833-1590
Memo Packing	(313) 894-4369
Oscar Mayer & Company	(810) 488-3000
Pelkie Meal Processing	(906) 353-7479
Ray Pleva Products	(616) 228-5000
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:

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WWJ-AM/WJOI-FM	(313) 222-2636
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Advanced Formula Products, Inc.	(313) 522-4488
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McKesson Service Merch.	1-800-462-1908

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Charles Chips Snack Food Co.	(717) 285-7710
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Harbour Foods, Ltd.	(810) 333-3014
Kar Nut Products Company	(810) 541-7870
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Variety Foods, Inc.	(810) 268-4900
Vitner Snacks	(313) 365-5555

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Stephen's Nu-Ad, Inc.	(810) 777-6823
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Garmo & Co., CPA	(810) 737-9933
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Great Lakes Data Systems	(810) 356-4100
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Karoub Associates	(810) 552-0500
Law Offices-Garmo & Garmo	(313) 459-1323
Michael McKernan CPA	(810) 356-1620
Menczer & Urchec P.C., CPA	(810) 625-0070
Metra Media Associates	(810) 221-7310
Michigan Bell	(810) 960-3737
Midwest Autolite	(313) 562-2850
Multi-Gard/Audio Alert	(810) 968-0412
Nationwide Communications	(810) 539-0900
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Peter Ragesas, Attorney/CPA	(313) 961-8400
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Sal S. Shumoun, CPA	(810) 424-9448
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Transactive Corporation	(404) 381-6747
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Vend-A-Matic	(810) 585-7700
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Cornelius Systems Inc	(810) 545-5558
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Hobart Corporation	(313) 697-7060
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Midwest Butcher & Deli Supply	(810) 698-2255
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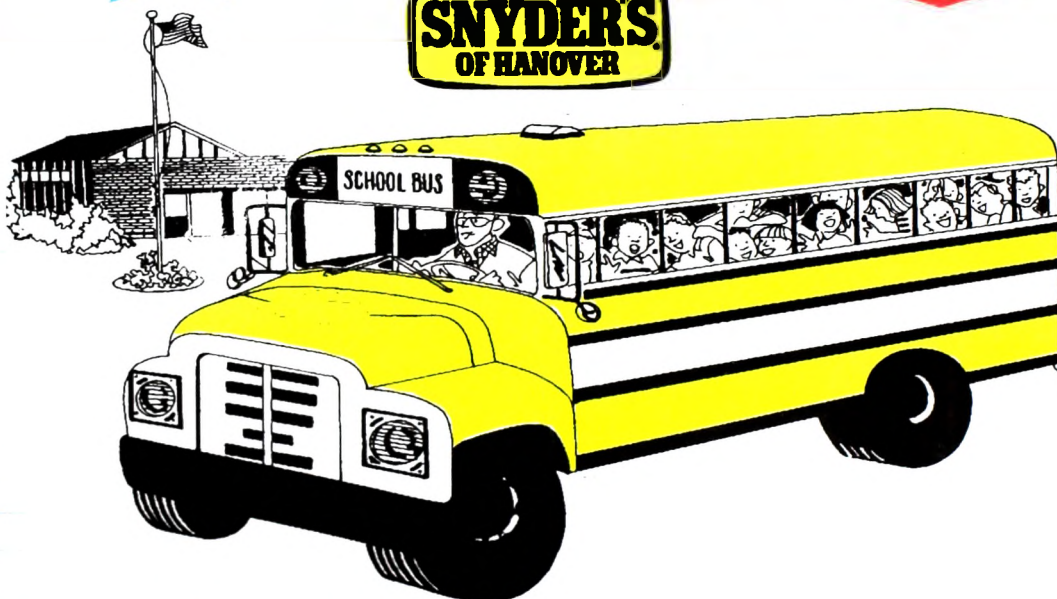
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