



ASSOCIATED FOOD DEALERS OF MICHIGAN

and its affiliate:
PACKAGE LIQUOR DEALERS ASSOCIATION

FOOD & BEVERAGE REPORT

Associated Food Dealers
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Legislative Update

Legislators move to stamp out smuggled cigarettes

New legislation was recently introduced in the hopes of snuffing out cigarette smuggling. Since May 1994, when the tax was raised from 25 cents to 75 cents per pack, cigarette smuggling has skyrocketed. The Michigan Coalition Against Crime & Smuggling estimates that over 20 percent of the cigarettes consumed in Michigan are purchased illegally.

Michigan is one of only a handful of states that does not stamp each cigarette pack with a distinctive color and design. Another state with no such stamp, North

See Tobacco Stamp page 8.

Building Together for Profits



There will be over 100 industry leaders exhibiting in AFD's Trade Show at Burton Manor in Livonia. Come see their new products and take advantage of their show specials. Trade show buying hours will be from 5 p.m. - 9 p.m. on April 29 and from 1 p.m. - 9 p.m. on April 30.

Seminars will be: **Visions of the Future**—a panel discussion (breakfast meeting). April 30 and 9:30 a.m. Topics include: Category Management, Efficient Consumer Response, Capitalizing on Your Private Label, Food Away From Home and Frequent Buyer Cards. Speakers include: Vic Ventumiglia from Vic's Quality Fruit Market; Tom George from Harbortown Market; Frank Arcori from Vegas, Ortonville and Shoppers Buying Group and Ron Kohler from Oakridge Super Market.

Understanding Liquor Privatization—learn how new regulations will affect your business.

Call AFD for more information at (810) 557-9600.

Canadian Mist supports AFD Scholarship Fund with entertainment series

John Henton, handyman Overton Wakefield from the FOX sitcom, "Living Single" will bring down the house with laughs when the Canadian Mist Entertainment Comedy Tour comes to Detroit on Saturday, April 27 at the State Theatre. D.C. Curry opens the show in a benefit performance for the AFD Scholarship Fund and the Detroit Chapter of the National Association of Black Journalists.

To tie in with the performance, for every case of Canadian Mist, any size, purchased in the month of

See Canadian Mist page 8.

Private label foods and beverages gain respectability

Private-label products have gained new respectability, packaging and clout. According to a new report, *The Market for Private-Label Foods and Beverages*, by New York-based research firm Packaged Facts, private-label edibles made up 15.4 percent of the total food market in 1995. Although this represents a tiny slip from private label's 15.5 percent share in 1995, the fact that sales remained strong despite an improving economy demonstrates that private-label foods have gained a permanent niche in the marketplace. In other words, they're not just for recessions anymore.

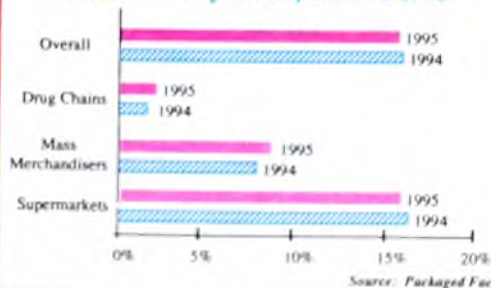
In fact, the market for

private-label foods and beverages has become quite competitive, with virtually every grocery retailer offering one or more store-brand or private-label lines, including premium lines. Moreover, mass

merchandisers and drugstore chains are also getting into the act. Although supermarkets continue to constitute the bulk of the

See Private labels page 40.

Private-label share of food and beverage dollar sales by outlet, 1994 vs 1995



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Executive Director's Report

Higher lottery commission needed

by Joe Sarafa,
AFD Executive Director

The Bureau of State Lottery, under the direction of Commissioner Bill Martin, has made tremendous strides over the past year to become

retailer friendly. With leadership from the top, it is clear that the Bureau now considers retailers their partners.

The Bureau has succeeded in passing through the legislature several important bills that will have a positive impact on the lottery industry in Michigan. They include, changing the previous last three game sales for allocation of a lottery terminal to the last three months sales; passing a bill allowing Michigan to enter into a multi-state lottery (like Power Ball);



and allowing a higher percentage of lottery sales to be paid out in the form of winning tickets. All of these will lead to more fairness, increased sales and higher commissions.

Another significant change is the way instant lottery tickets are distributed. By going to the consignment methods, retailers no longer have to pay for books of tickets until they are sold. This allows you to carry substantially more tickets without any up-front investment. In addition, the lottery special programs like "WAM" and "buy five lotto tickets, get one free" have benefited both retailers and players.

Obviously there is still more to do, but the Michigan Lottery is committed to working with organizations such as the Associated Food Dealers of Michigan. Together we hope to implement changes that will be beneficial to all. Currently under consideration is a proposal that would give all instant ticket sellers an opportunity to get a lotto machine, even if it means leasing it at a fair price. Obviously, people who already have a machine will not be required to pay a rental fee. In addition, AFD is advocating that retailers get paid on all winning tickets that they sell over \$600. As you know, retailers get paid two percent, but only for tickets under

\$600 that they cash. The time has come to change this.

Lastly, AFD believes an increased commission on all lottery tickets sales is way over-due. It has been a great many years since retailers received an increase from five percent to six percent. The sheer weight of inflation, combined with an ever-increasing number of instant ticket and lottery terminal sellers, has clearly eroded the retailers' ability to cover the costs associated with lottery ticket sales. It is obvious that retailers want and need a higher commission structure that will create incentives for them to do well and benefit the lottery and school aid fund at the same time.

If you agree, call Commissioner Bill Martin at 517-335-5608 to personally let him know your feelings.

It's trade show time

I look forward to seeing you at the AFD's 1996 "Building Together for Profits" Buying Trade Show, April 29-30 (see details on page 1) and also at the Miller Expo '96 on Monday, April 15 from 5:00 - 10:00 p.m. AFD will have a booth at Miller's trade show, where Miller will feature the introduction of their new Miller Beer. For more information on the Miller Expo '96, call 810-347-5858.

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



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AFD works closely with the following associations:



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NAWGA



Small company ready for rivalry with the competition

by Shannon Swanson Taylor

It covers two-thirds of our planet and 97 percent of our bodies are made of it. Basically, water is vital to our survival. Somehow it has also become one of the hottest beverages in Metro Detroit. Jumping on the bandwagon is Metro Beverage with its product, bottled waters labeled with the University of Michigan and Michigan State University logos.

Just as the universities have competed vigorously against each other for many years, Metro Beverage, Inc. is looking to be a competitive powerhouse in the beverage distributor industry in Metro Detroit.

The Fraser-based company was started in January by Jim Leonardi, a long-time food broker and owner of JPL Marketing in Eastpointe, and Larry Lulich, who was a

manufacturer's representative for the automotive industry. The two have been friends for many years before becoming business partners in this new venture.

"We never expected our product line to take off like this and we are

thrilled with the success," said Larry Lulich, vice president. (Leonardi is the president of the company.)

Lulich attributes the company's fast growing success to its most popular line, spring water featuring the

University of Michigan and Michigan State University logos. Metro Beverage is the only licensed distributor for this product.

"You know the water must be of high quality or the universities would not associate their name with the product," he said.

Lulich credits the water's

popularity to the large amount of U of M and MSU alumni and fans who live in Metro Detroit as well as both schools' future students.

"These two universities have the largest amount of alumni and fans living in the four county area than any other university in the nation," Lulich said, "and the water is also very popular in high schools where the logos are very much a motivational and promotional piece."

A royalty fee from the water goes back to the universities for academic scholarships.

The (University of) Michigan Natural Spring Water comes in 16.9 oz, 20 oz. (which is the most popular size because the bottle is designed to fit in a bicycle's water bottle rack), 1 liter, 1.5 liter and 1 gallon sizes. With the exception of the gallon, they come

with a sports cap (a push-pull cap).

The Spartan Natural Spring Water is available in two sizes: 20 oz. and 1.5 liter, and both have the sports cap.

Wolverine Natural Spring Water comes in four sizes: 16.9 oz., 20 oz., 1 liter and 1.5 liter and all are available

with the sports cap. Metro Beverages also distributes other spring water products.

One of the other waters is Renaissance spring water. It bears an easily recognizable Raphael angel as its logo and is being marketed to tie-in with those searching

for new hope in their lives. It is available with a screw cap and in 16.9 oz. and 1.5 liter sizes.

Also popular in Metro Detroit's high schools is the Wild Water line of spring water. The high quality,

See Metro Beverage
page 6.



Larry Lulich (r) and Jim Leonardi of Metro Beverage with their most popular product.



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Metro Beverage

From page 34.

flavored, non-carbonated waters are available in 16 oz., brightly colored, sports bottle with sports cap. It has five flavors: Positively Peachy Peach; Cool Cherry; Sensational Strawberry; Radical Raspberry; and Luscious Lemon-Lime.

This product line is so new that Metro Beverage hasn't even started promoting it yet.

Not only does Metro Beverage distribute spring waters, it also distributes bottled teas and sodas.

The company has found quite a following with its Mad River line of teas and sodas which was recently

featured on the cover of *Beverage Industry* magazine.

"Mad River has been making their products for over five years and this is the first time it's been in Detroit," Lulich said. "It started on the East Coast and is making its way west."

Mad River has also won recognition at the Fancy Food Show in 1995.

The teas, flavored teas and punches, available in the 20 oz. size, are not in plastic bottles, but rather in glass bottles that have a "grip."

Lulich points out that what makes these teas different is that they are brewed, not flavored.

The Mad River sodas also are not flavored, but each bottle contains up to 12 percent natural juice. The sodas are available in a variety of flavors: Revelation Root Beer, Orange Chill, Black Cherry Explosion, Radical Raspberry Lemon and Blackberry Guava.

Along with the waters, sodas and teas, Metro Beverage also distributes micro beers from around the world and fine wines from California and throughout Canada.

Metro Beverage will also specialize in specialty and fine wines, i.e., organic wines from California.

They are the area distributor of

Minnesota Brew and the popular micro-beer Pig's Eye from the Minnesota Brewing Company.

Pig's Eye beer has risen to popularity after it was repeatedly featured by the popular "Micro Beer of the Month" club and Lulich predicts it will be the most popular beer for 1996.

Lulich explained the legend behind the name. "Back in 1838, just northeast of Fort Snelling on the banks of the Mississippi, sat Fountain Cave. Early explorers stopped to fill their canteens with the artesian water that ran from the mouth of the cave. Inside, lived Pierre Parrant... an ornery old character with a pig-like squinty eye, who openly traded as a bootlegger. As legend has it, he did a thriving business and built the area's first log cabin.



"One day, Edmund Brissette was seated at a table in Parrant's hovel ready to write a letter. Geography puzzled the writer. Where should he date a letter from a place without a name? He looked up inquiringly to Parrant and was met by the dead, cold stare of that eye fixed upon him. In jest, he dated the letter from Pig's Eye and that was the first name of the city that later became St. Paul."

Metro Beverage also distributes a line of beer from our neighbors to the North.

The first hand-crafted Canadian micro-brew distributed in the United States, The Canadian Brewing Company is Canada's oldest brewery and its products are exclusively available through Metro Beverage.

Maple Leaf Lager, Autumn Amber Lager, Black & Tan and Beavertail Ale will all be available.

All the products distributed through Metro Beverages have point of sale material available.

Both Leonardi and Lulich are looking forward to meeting everyone at the upcoming Associated Food Dealers of Michigan Trade Show.

For more information about Metro Beverage, Inc. or any of the products that they distribute, please call the company at (810) 415-9599.

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New currency makes counterfeiting more difficult

New U.S. currency that started into circulation at the beginning of this year includes many new security features. These enhancements make our money easier to recognize as genuine and more secure against advancing technologies that could be used for counterfeiting. The redesigned notes incorporate both familiar and new features.

Beginning with the \$100 Federal Reserve note, the U.S. is issuing the newly redesigned currency one denomination at a time. Following the \$100 bill, lower denominations (\$50, \$20, \$10, etc.) are being introduced at the rate of about one denomination per year. There will be no recall or devaluation of any U.S. currency.

The new currency series of bank notes represents an ongoing commitment to protect the U.S. currency. In fact, U.S. currency has seen important changes throughout the years, beginning with the first series of U.S. bank notes issued in 1861. These early notes featured a distinctive cotton/linen paper, green ink, and a fine-line design. In 1928, each denomination was standardized with easily recognizable single portraits and illustrations. In 1990, U.S. currency was enhanced with an important new feature, the security thread that runs vertically through the left side of the note, but the currency's appearance remained largely unchanged.

Now after nearly four generations, U.S. currency is undergoing a more noticeable change in appearance. And in the future, as new, dependable technology becomes available, the next generation of currency enhancements will be incorporated into the currency. The new security features incorporated in the new \$100 bill include the following:

Portrait: The portrait of Benjamin Franklin is enlarged, which makes it easier to recognize, and detail is added to make it harder to duplicate. The portrait is now off-center, providing room for a watermark and reducing wear and tear on the portrait.

Concentric Fine Lines: Fine lines are printed behind both Benjamin Franklin's portrait and Independence Hall, making it difficult to replicate.

Watermark: A watermark depicting Benjamin Franklin is visible from both sides when held up to a light.

Color-shifting Ink: The "100" number in the lower right hand corner of the bill looks green when viewed straight on, but appears black when viewed at an angle.

Microprinting: Because they're

so small, microprinted words are hard to replicate. On the front of the note, "USA 100" is within the number in the lower left corner and "United States of America" is on Benjamin Franklin's coat.

Security Thread: A polymer thread is embedded vertically in the paper and indicates, by its unique position, the note's denomination. The words "USA 100" on the thread can be seen from both sides of the

note when held up to a bright light. Additionally, the thread glows red when held under an ultraviolet light.

Federal Reserve Indicators: A new universal seal represents the entire Federal Reserve System. A number beneath the left serial number identifies the issuing Federal Reserve Bank.

Serial Numbers: An additional letter is added to the serial number. The unique combination of eleven

numbers and letters appears twice on the front of the note.

While nothing can stop a counterfeiter from trying to duplicate a bill, this new currency series makes it much more difficult to succeed. The greatest strength of the new note series is the accumulation of several different security features that have demonstrated their effectiveness.

—FMI

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Tobacco Stamp

From page 1.

Carolina, is a popular source for Michigan smugglers because their per-pack tax is much lower.

A Michigan stamp - meant to make it easier for tax enforcement officials to spot smuggled smokes - was proposed in two separate bills by state Rep. Terry London, R-Marysville, and state Sen. Doug Carl, R-Macomb Township.

The bills also carry severe penalties to anyone caught in possession of smuggled cigarettes.

"This legislation will give law enforcement, for the first time, a

useful weapon in their arsenal

against the explosion of illegal profits gained through smuggling," Carl said. "Currently there is no way to distinguish the difference between smuggled cigarettes and legitimate ones," he added.

However Rod Stamler, former assistant commissioner of the Royal Canadian Mounted Police who headed an investigation into cigarette smuggling in Michigan, says a stamp will not extinguish smuggling. "But it may change the dynamics of the trade. The introduction of stamped cigarettes

Legislative Update

will require a more

sophisticated response by the underground. Unfortunately they have the infrastructure to counterfeit stamps," Stamler says.

FLSA hearing in Senate Labor Committee

In the wake of new requirements that Congress must now comply with the Fair Labor

Standards Act (FLSA), the Senate Labor and Human Resources Committee held an oversight hearing on the law to promote a better understanding of its provisions. The hearing focused on the many inadequacies of the current law with particular attention paid to the overtime and exemption requirements.

Sen. Ashcroft (R-MO) has introduced a comprehensive reform bill, S.B. 1129, that addresses many of the concerns raised during the hearing. No further action is scheduled on this legislation.

—FMI

OSHA reform bill mark up in Senate committee

On February 28, the Senate Labor and Human Resources Committee began consideration of Republican-sponsored OSHA reform legislation, S.B. 1423. The committee approved three amendments to the original bill including one that removed proposed language that would bar non-employees from filing OSHA complaints.

The legislation introduced by Labor and Human Resources Committee Chairwoman Nancy Kassebaum (R-KS) and Sen. Judd Gregg (R-NH), would revamp OSHA by encouraging employers to improve safety and health through an increased focus on its cooperative programs.

It also includes several measures to limit the scope of OSHA inspections in response to employer complaints, to provide employers with an opportunity to abate hazards before receiving a citation, to limit the scope of OSHA investigations to the specific alleged violation, and to establish an exemption from general scheduled inspections for employers that are certified under consultation programs.

—FMI

More Updates
page 9.

If you build it, they will come.

Congratulations to the Associated Food Dealers on another successful Trade Show . . . and to the members of the Metropolitan Detroit food industry, who build their dreams in our communities and make our lives easier . . . and better!



Thanks
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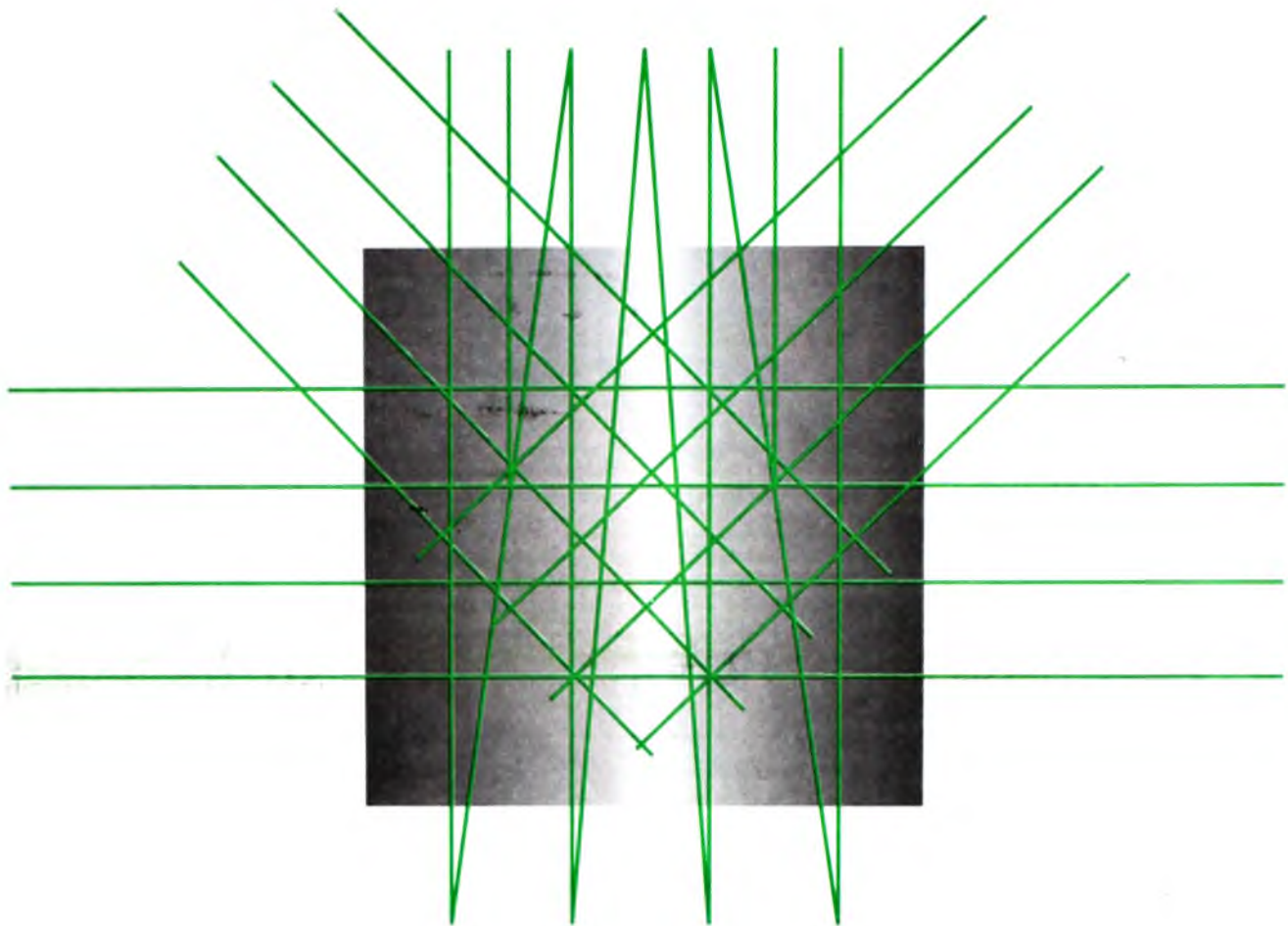
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Posthumus works to reform Michigan

by Shannon Swanson Taylor

Dick Posthumus (R) began his career in politics when he ran fellow classmate John Engler's successful race for the House of Representatives while they were in college. Posthumus has since been representing the 31st District in Michigan's Senate commencing in 1982.

Michigan's 31st District includes the towns of Alto, Lowell, Caledonia and Kentwood.

After serving eight years in the Senate, Posthumus was first elected Senate Majority Leader in 1990. During that time he has tackled many issues, all of which will have a significant impact on our state for many years to come. As a respected member of the Legislature, his work has led to tax cuts, education reform and welfare reform in Michigan.

"I want to be the best Senate Majority Leader that I can be," Posthumus said. "Working with Speaker of the House Paul Hillemonds and Governor John Engler is very rewarding."

In 1994, Senator Posthumus was the author of the largest tax cut in Michigan history. His efforts led to the passage of Proposal A on March 15 of that year, by Michigan voters. This proposal cut property taxes and capped assessments while guaranteeing school funding and reducing

spending inequities among school districts.

His continued trend of cutting taxes is reflected on the 1995 Michigan 1040 income tax return. In 1996, for the first

time ever, taxpayers will receive a refund under the Headlee Amendment as a result of strong economic growth in Michigan. In addition to seven other income tax cuts, this two percent tax refund will amount to an average of \$151 per taxpayer. The state will save millions of dollars in administrative costs and will ensure that taxpayers see their refund in 1996 instead of 1997 by acting on this refund now.

Posthumus explained, "What the Headlee Amendment has done is make sure it's helping to keep overall tax rates down. Last year is a good example. There were lower taxes, yet revenues went up faster than the rate of inflation"

Not only is the senator concerned with personal taxes, he is also concerned with the amount of taxes that businesses have to pay.

With this in mind, Posthumus said the Single Business Tax (SBT) reform does two things. First, it reduced taxes on smaller businesses to enable them to grow. Second, it encourages larger business to locate and do business in Michigan.

"The Senate enacted a bill to reform the Single Business Tax in order to encourage job creation and growth," he said.

"It changes how the SBT is calculated, moving it to a tax based on sales. It also puts in place an apportioned Michigan-based Capital Acquisition Deduction to provide significant tax cuts for Michigan-based multi-state firms. We also increased the threshold to qualify for the Alternative Tax by raising the \$95,000 executive compensation ceiling to \$115,000. (The Alternative Tax is

a different way of paying the SBT. If qualified for the Alternative Tax, then the SBT is not paid.) In taking these steps, the Senate is encouraging job providers to continue to hire and expand in our state."

Knowing that the children are the future of the state, Posthumus has also strived toward educational reform and juvenile justice.

"One of the final legislative actions in 1995 was to enact some of the most significant education reforms in the country to better prepare our children for the challenges of the global economy," the Senator said. "I have heard from many citizens that we need to make our schools more responsive to the desires of parents and needs of employers. Many of the changes we made will do that by expanding charter schools and reducing bureaucratic red tape."

Senator Posthumus felt it important to introduce legislation regarding youths who do violent crimes in our state because the state has two responsibilities. First to educate children; second to protect families and their children. He feels we haven't done a good job regarding the second.

"We are going to take a much tougher

See Posthumus
page 19.



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- ◆ All members will receive two free admission tickets into the show.
- ◆ Call Danielle at AFD for more information at (810) 557-9600.



Trade Show Buying Hours:

Monday, April 29, 1996 ◆ 5 p.m. 9 p.m.
Tuesday, April 30, 1996 ◆ 1 p.m. 9 p.m.

Burton Manor, Livonia, Michigan



Shoppers stay home

Is the supermarket industry's next great innovation keeping shoppers away from supermarkets?

It just might be, as home shopping is becoming a hot issue once again. Though the idea has been tried in the past with little success, today's lifestyle with two-career families and the improved technology available may just make it the future of grocery shopping. Already, 27 percent of the grocers surveyed by St. Joseph's University in Philadelphia offer home shopping in some form. Of those who aren't offering such a service, 13 percent are planning on introducing it within two years and another 30 percent are at least considering it.

While home shopping today accounts for only about one percent of sales, recent surveys indicate that shoppers are receptive to the idea. According to a study done by Andersen Consulting, 47 percent of those surveyed say they would like the convenience of having groceries delivered to their home and would be willing to pay an average purchase fee of \$9.60. Another 42 percent said that they would like to be able to place grocery orders electronically (i.e., fax or computer modem). Fully 25 percent of those surveyed said they probably would sign up for a computerized shopping and delivery service, if offered, and those most likely to sign up fall into the 25-44 age bracket.

Over the past few years, several companies have come forward to fill the needs created by home shopping. These companies generally handle most of the work necessitated by the service but leave the actual order picking to be done by specially trained store personnel. Two such companies, Shoppers Express and Shopping Alternatives, offer on-line service. Generally, the cost to the shopper involves a small monthly fee (as low as five dollars in some cases) and a small percentage of the total cost

of the order. Another service, Shopper Vision, is experimenting with offering home shopping via interactive television. Working with Time Warner and Winn Dixie in Orlando, Florida, they plan for 4,000 homes to be hooked up this year so that shoppers can actually see three-dimensional

images of over 20,000 available items.

While the jury obviously remains out on the viability of home shopping, the St. Joseph's University survey of grocers indicates that over half believe that the current one-percent rate will grow from two to five percent over the next five years.

Added to the 2.5 percent of sales resulting from electronically-received-orders that are picked up, that would amount to \$18 billion in sales by the turn of the century.

And that certainly makes home shopping something to think about.

—B&M Processing Co., Inc.

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6/750ml	GAUTIER V.S.	8503-6	\$ 15.70	\$ 18.95
3/750ml	GAUTIER V.S.O.P. w/ gift box	8552-6	\$ 28.95	\$ 34.95
3/750ml	GAUTIER NAPOLEON w/ gift box	9950-0	\$ 66.25	\$ 79.96
3/750ml	GAUTIER X.O. w/ gift box	8660-6	\$ 99.40	\$ 119.97
3/750ml	GAUTIER V.S.O.P "LANTERN" Decanter w/ gift box	8647-6	\$ 145.00	\$ 174.98
3/750ml	GAUTIER "FISHERMAN'S FLOAT" Decanter w/ gift box	9084-0	\$ 53.85	\$ 64.98
3/750ml	GAUTIER "TRADITION RARE" w/ wood box	9090-0	\$ 182.45	\$ 220.19

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Don't be a victim!

You are working alone at night and a gun wielding stranger comes into your store and demands your hard-earned money. This all-too-often occurrence is every store owner's nightmare. Did you do everything that you could do to protect yourself, your employees, your customers and your business? Recent events in Metropolitan Detroit have tragically brought these sobering questions to light. Two owners were shot and killed in their convenience stores within a few days of each other.

Every store owner must develop a robbery deterrence and personal safety policy to make sure that you, or your employees do not become a statistic. These policies must be reviewed on a yearly basis to make sure that all employees are familiar with them and any changes you may have made as your company grows and changes. No set of policies are more important than those you have written down to address your safety and that of your employees

and customers. AFD has a *Company Safety Policy Guideline Checklist* available so store owners may develop a procedure manual for their operations.

The AFD Video Library has the following training tapes available to review for yourself and to show to your employees.

Keys to Robbery Deterrence

Tape: #127 This video teaches retailers how to deter robbery, how to avoid violence in case of a robbery, and how to practice personal safety. Length: 31 minutes

Robbery: The Other Side of the Gun

Tape: #115 Who is better qualified to discuss deterrents to robbery than robbers? The video on preventing supermarket robberies was partially produced in Rahway Prison using interviews with convicts doing time for robbing food stores. The unique approach to solving this serious

problem leaves no doubt about the importance of consistently following robbery deterrent procedures. Examples of effective and ineffective robbery prevention techniques in supermarkets are

shown. Length: 10 minutes

To inquire about receiving the training tapes or to receive a *Company Safety Policy Guideline Checklist*, please contact Dan Reeves at AFD (810) 557-9600.

Calendar 1996

- April 14 - 16** 1996 GMA/FMI Environmental Affairs Conference
Mark Hopkins Inter-Continental Hotel
San Francisco, California (202) 429-4548 or (202) 337-9400
- April 17 - 19** Annual WIC Conference
Hyatt Regency, Dearborn (517) 335-8937
- April 21 - 23** FMI 9th Annual Supermarket Pharmacy Conference
San Diego, California (202) 452-8444
- April 21 - 27** National Organ & Tissue Donor Awareness Week
(313) 971-2800
- April 29 - 30** AFD 12th Annual Trade Show
Burton Manor, Livonia, Michigan (810) 557-9600
- May 18 - 22** National Restaurant Association Restaurant, Hotel-Motel Show
Chicago, Illinois (312) 853-2525
- June 2** The Garden Party for St. Vincent & Sarah Fisher Center
St. Vincent & Sarah Fisher Center Grounds
Farmington Hills, Michigan (313) 626-7527 ext. 280
- June 8 - 11** 1996 Annual Produce Conference
Monterey, California (202) 429-4517
- Sep 8 - 10** FMI MealSolutions
Phoenix, Arizona (202) 452-8444
- Oct 6 - 9** 1996 National Frozen Food Convention
Sheraton Washington, Washington DC (717) 657-8601

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Michigan seeks exhibitors for Michigan pavilion at SIAL food show in Paris

The Michigan Department of Agriculture (MDA), in conjunction with the Michigan Jobs Commission, is seeking exhibitors for the Michigan pavilion at the Salon International De L'Alimentation (SIAL) food show in Paris, France, this October 20-24.

"SIAL is the best food show in Europe in 1996, which makes it the best market for many of Michigan's high-value food exports," said Dr. Gordon Guyer, MDA Director. To help defray the expense of attending a trade show abroad, qualified Michigan food companies may receive a discount of up to \$2,000 on the SIAL booth space. The discount is made available through the Michigan Jobs Commission's trade expansion fund.

SIAL is considered an excellent market for food ingredients, dairy products, processed fruits and vegetables, dried fruits, wines, baked goods and frozen desserts, among other things. SIAL's 4,000 exhibitors attract 107,000 food buyers from 155 countries. U.S. companies are always a major attraction, according to past attendees.

Cost of a full booth ranges from \$7,500 to \$10,000. Where possible, MDA will attempt to match Michigan companies in half-booth spaces. SIAL booth spaces sell out very quickly, so companies are urged to make their commitment by April 15.

For more information, contact Denise Yockey, International Marketing Manager, MDA at (517) 373-9710.

Pierre Frozen Foods announces name change

Pierre Frozen Foods, a division of Hudson Foods, Inc. has announced that their new division name has changed to Hudson Specialty Foods. Along with the new name will come additional responsibilities. The new Hudson Specialty Foods Division will manufacture and market all of the Hudson Foods Inc. non-broiler products into foodservice, warehouse club, retail, supermarket deli, vending, convenience store and other channels of trade.

This will include all of the products formerly managed by Hudson's Pierre Frozen Foods, Lunchmeat, Turkey and Beef Divisions. The new arrangement will not affect the broiler or international divisions of Hudson Foods, Inc., which will continue to be based in Rogers, Arkansas.

Peet packs meat again

Peet Packing Company was sold to former Detroit Tiger pitcher Denny McLain and Certified Public Accountant Roger Smigiel in early 1994. The plant closed last June after being in operation since 1886.

In the wake of Peet Packing's demise, George M. Peet, great grandson of the founder of Peet Packing Company George M. Peet will open a new company and produce a full line of products. The Saginaw Township resident plans to have a boneless ham, baby boneless ham and a hickory stick on the market in time for Easter. Peet's yet-to-

be-incorporated company will be named "The Original George Peet Company."

The former Farmer Peet executive was unsuccessful in his bid to purchase from bankruptcy court the former company plant in Chesaning, and later, the company trademarks. According to Peet, "We made what we considered realistic bids on both the plant and the trademarks, now we will put all our efforts into producing and marketing a product line our family, ancestors and former customers will be proud of." Products will be produced at a yet-to-be

announced Michigan plant under strict supervision of Peet.

Paramount Coffee completes service department expansion

Paramount Coffee Co., headquartered in Lansing, Michigan has completed a 5,000-square-foot expansion of its service department. The new building includes state-of-the-art testing and repair facilities for coffee brewers, grinders and espresso equipment.

More News Notes
page 30.

COMING THIS SPRING FROM



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FOR MORE INFORMATION

MDA invites food exporters to apply for promotion funds

News Notes

Michigan Department of Agriculture (MDA) Director Dr. Gordon Guyer has announced availability of application packages for the 1996 federal Market Promotion Program (MPP), that provides funds to Michigan food exporters.

MPP funds are available to reimburse exporters for expenses related to promoting their products overseas. Trade show booth space, retail and trade advertising (print or broadcast), in-store sampling, point-of-purchase materials, billboards and other promotional costs may qualify for

reimbursement.

MPP is the main funding source Congress makes available to assist U.S. food companies in exporting. In 1996, an estimated \$5.5 million in MPP money will be available via the Mid-America International Agri-Trade Council (MIATCO) to Midwest companies exporting brand-name food products. Nine Michigan food exporters were allocated \$382,450 in MPP funds in 1995.

The deadline for first-quarter MPP funding was March 10, 1996. Activities eligible for MPP reimbursement

must occur between July 1, 1996, and June 30, 1997. Michigan companies may also apply for MPP funds in the next three quarters of the year, although the time period for spending it will be reduced.

MPP was recently modified by Congress to be more favorable to small companies, defined as those with fewer than 500 employees. MPP is administered for Michigan by the nonprofit Mid-America International Agri-Trade Council in Chicago. MIATCO also provides a broad variety of export services to Michigan

and the other eleven Midwestern states that have formed the regional export alliance.

For more information about MPP or to receive an application packet, contact Denise Yockey, International Marketing Manager at the Michigan Department of Agriculture at (517) 373-9710.

Head and feathers above the rest!



Mucky Duck

Michigan's own Mucky Duck Mustard is the 1996 Grand Champion of the International Mustard Celebration, held annually in Napa Valley, California.

The Mustard Celebration is a series of events glorifying food, wine and the visual arts. For five days, the Valley plays host to the international mustard industry. This year there were 500 entries, from the U.S., Canada, Australia, England, Japan, Denmark, Norway and France.

Mucky Duck not only won the gold medal in the sweet/hot category, but is the overall Grand Champion.

965 points of "light"

Record-shattering number of fat- and cholesterol-reduced products introduced in 1995

Jack Sprat's grocery shopping just got easier: the number of new fat- and cholesterol-reduced foods reached an all-time high in 1995, according to *The Lowfat Monitor*, a monthly newsletter published by the New York City-based research firm FIND/SVP.

The Lowfat Monitor, which tracks news and trends related to reduced-fat and reduced-cholesterol foods, selected 965 new retail items for inclusion in its monthly Products Tables during 1995. This figure is more than 2.5 times the number of introductions reviewed in 1991, and is nearly 40 percent higher than the number of product launches recorded in 1994. This phenomenal increase reflects a synergy of consumer demand and marketer response, supported by increased government clarification over product labeling issues.

Each of the seven food categories showed substantial growth in product introductions, with snack foods demonstrating a leading 60 percent increase over 1994, and baked goods and prepared foods each exhibiting growth of about 44 percent.



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Introducing Hershey's Sweet Escapes, the answer to your customers' demand for great-tasting, low-fat chocolate. Made with real Hershey's milk chocolate, this line of reduced-fat candy bars is sure to expand your profits. In fact, 83% of the consumers who tested Sweet Escapes said they'd not only buy them, but come back for more! And once our persuasive advertising and promotional campaigns roll out, you'll be glad you stocked up on Sweet escapes. So call your Hershey representative today. Then go out and get yourself a bigger



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*Source: Assessor Test, August 1995

Miller Beer—new taste, new trend, new opportunity in 1996

Miller executives are betting that the consumer appeal of Miller Beer, which was recently introduced, will turn that taste into terrific sales opportunities for retailers on- and off-premise.

The company feels Miller Beer would help retailers take advantage of the tide toward premium brands, a tide expected to swell during the next five years, brewing industry experts predict.

"Miller Beer is our newest entry in a growing, highly profitable segment of the beer business," says Jeff Schouten, Miller's category management director. "All trends in the premium beer category point to continued growth, and we want to help retailers become major players in that growth."

Introducing a new product as part of a category management strategy, one which Miller officials believe will only enhance sales, Schouten

says.

"This approach fits into our overall plan to manage beer trademarks as separate business units, to market and merchandise products according to consumer demand. All indications point out that beers in the premium category are growth beers. Historically they have represented not only volume but profitability.

Miller Beer is only one of a series of introductions the brewery will initiate this year, according to Schouten. "We have introduced Southpaw Light from the Plank Road Brewery into four markets. Southpaw Light is a premium light beer which delivers a one-of-a-kind taste.

"And we created and brought to market a new corporate identity, which communicates our heritage and unifies all our brands and packaging."

M•DOT changes truck route designations

The increased investment in preserving Michigan's transportation system coupled with the need to enforce truck weight limits led the Michigan Department of Transportation (M•DOT) to team with Michigan's State Police Motor Carrier Division. The result is M•DOT's announcement of new truck route designations supporting Michigan's growing economy while improving Michigan's ability to enforce truck restrictions and preserve the transportation system.

After completing a statewide review of Michigan's designated truck routes, over 1,500 miles of state trunklines (I, US, and M routes) are newly designated to allow slightly larger commercial vehicles. These routes can now carry longer vehicles and those up to eight feet six inches in width, expanding transportation opportunities for agriculture,

industry and commerce.

Further, these new designations will allow the State Police the ability to refocus enforcement activities on other serious size and weight problems.

The Build Michigan Program allowed for significant headway to be made toward preserving Michigan's roads. "With funds in short supply, we will continue to explore all financing and engineering options to keep up the momentum," said State Transportation Director Bob Welke. "To keep our progress moving forward requires both engineering and enforcement."

The new route designations improve truck access to Michigan's diversifying economy while improving the ability of the State Police's Motor Carrier Division to enforce restrictions.



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Efficient, fair EBT system is top priority for industry

With 20 million Americans receiving food stamps, retail grocers have a vested interest in any significant changes that are made in the program. The program cost the federal government approximately \$25-\$27 billion in actual food stamp benefits in 1995. The federal cost of implementing the program, including printing, redemption, banking and accounting, was \$400 million.

The potential to save large sums of money in food stamp operations launched a cooperative effort to de-

velop a national electronic benefits transfer (EBT) system accepting food stamps and other government entitlement programs. Members of the retail and wholesale community, under the leadership of the National Grocers Association (NGA) and the Food Marketing Institute (FMI), are working with state and federal officials to develop an efficient and equitable multi-state EBT system. Caution is required in this effort, however. With the new fervor for decentralization of government programs there still exists

a very real need for a level of standardization or uniformity, particularly in the area of EBT.

The grocery industry stands to benefit, as well as the American public at large, from the impressive anti-fraud elements of the new computerized EBT system. NGA has endorsed the concept of a nationwide EBT program, but there are several major retailer concerns which have yet to be resolved. Those concerns have been detailed, both in face-to-face meetings and in written form, with the Southern

Alliance of States EBT Project representatives. (SAS is a multiple state EBT partnership program which currently includes Alabama, Arkansas, Florida, Georgia, Kentucky, Missouri, North Carolina and Tennessee.) These concerns include:

- Retailers should be paid the same transaction fee as banks for ATM cash transactions when cash only transactions occur at retail.
- Equipment and telecommunications costs should be covered, as required by federal law, for retailers who elect to participate only in the EBT food stamp program.
- A reasonable timetable of at least 10 months for implementation and training should be established after a state contract is signed.
- Retail operations that border state lines should be permitted to operate in multiple state programs.
- State EBT systems should be compatible so as to allow universal acceptance of EBT food stamps and other benefits.

One of the problems to emerge as states begin to implement their own EBT program is the use of these cards in retail stores that border the state line. Last October, Texas joined the growing list of states that are using the plastic debit card to deliver food stamp benefits. While Texas retailers seem to be generally happy with the results of the EBT program, a problem has arisen amongst border retailers. Kelley R. Kenyan of Kenyan Enterprises, Inc., which operates stores in the border city of Texarkana, Arkansas, is unhappy with the Texas policy which does not allow border states to accept the Lone Star Card System.

Kenyan has written to Congressional representatives in both Texas and Arkansas in an appeal for help. "Food stamp dollars are federal monies," argues Kenyan. "I support the decentralization of power from the federal level to the state level, as do many in private business. However, if states abuse that power in infringing on the competitive market system, a value so prominent in our national identity, the federal government must step in."

It now appears, however, that some relief may be in sight for Kenyan Enterprises. Transactive, the primary EBT contractor in the state of Texas for the Lone Star program, has entered into an agreement with Kenyan which would allow the retailer to accept Texas food stamps. At press time, Kenyan is awaiting notification from the Texas Department of Human Services that they concur with the operating rules that would permit Kenyan Enterprises to participate in the Lone Star program.

—NGA



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Tobacco Sales

From page 37.

are based on that methodology, a state will be required to prove that any other methodology that it uses results in compliance that is comparable to the compliance that sting operations generate. Rather than attempt to develop their own methodology, most states are likely to rely extensively on sting operations.

Other ways of performing inspections, while not required by the final rules, are likely to be considered by the states in developing effective methods of enforcement. Those include targeted inspections, which the preamble specifically identifies as a measure that the Secretary of HHS will consider in determining whether a state adequately enforces its law. Also, the preamble recognizes as "helpful" alternate strategies for conducting inspections such as random inspections for scientific measurements, routine inspections for compliance checks, targeted inspections for previous violators, routine pre-announced inspections, and inspections of outlet-sponsored give-away programs. Again, while not required, states may use these methods to enhance their enforcement efforts.

Similarly, the final rule did not include a requirement that was included in HHS's original proposal that states adopt "other well-designed procedures" for reducing youth access to tobacco. Such measures include (1) licensing; (2) graduated penalties; (3) vending machine bans; (4) vending machine bans where youth access occurs; and (5) adoption of the Model Law. HHS's original proposal included the publication of the Model Law and the HHS Inspector General's (IG) Report on Youth Access to Tobacco, both of which included such measures. Neither the IG's report nor the Model Law was published with the final rules. Despite the exclusion from the final rules, the preamble to the rules makes clear that HHS considers the measures contained in the IG's report and the Model Law valid and useful methods of reducing the sale of tobacco to minors.

The state must establish a sampling method to determine

those outlets at which random unannounced inspections will be conducted. The sampling method must be developed over the first two years of the program (for most jurisdictions, this is FY 1994 and FY 1995) and used during the third fiscal year of the program (FY 1996). Each state must develop a scientifically sound sampling method that reflects the distribution of retail outlets at which tobacco may be accessible to minors throughout

the state. The preamble to the regulations emphasizes that states are not permitted to focus their efforts on areas that are unlikely to have substantial populations of underage persons.

Finally, a state will be required to negotiate a time frame with HHS under which it will reduce the rate of violations to not more than 20 percent. The baseline for determining whether a state is in compliance with its negotiated time frame will be the

third fiscal year, i.e., the year in which inspections must reflect its sampling method (in most cases FY 1996). The final rule abandoned the requirement that all states reach the 20 percent level within four years and adopted instead the ultimate goal of 20 percent within "several years" to be negotiated state-by-state. The final rules do not suggest the method by which HHS will determine the period in which a state must comply.

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Private labels

From page 1.

market, with 97 percent of all sales, private-label food and beverage sales at mass merchants nearly doubled between 1993 and 1995, while sales through drug chains posted double-digit growth.

According to Packaged Facts' report, premium private-label is undoubtedly the trend most responsible for changing consumers' perception of private-label products. Retailers often use premium private-label as a core element in branding

the entire shopping experience, a strategy that is gaining currency among U.S. retailers. The goal of this strategy is to transfer the confidence that shoppers have in brands to the retailer itself. Healthy private-label products—reduced fat, salt or sugar, added fiber, or otherwise enriched foods—are another strategy private-label marketers are using to build consumer confidence in their products and gain market share.

Indeed, in the chapter of the report that profiles consumer

behaviors and attitudes, Packaged Facts presents a decidedly middle-to-upscale profile of private-label users. Although virtually all consumers are likely to buy private-label foods at least on occasion, their use rises along with household income. In fact, households in the top income brackets (\$60,000 or more) are 20 percent more likely than low-income households to buy store brands and are 15 percent more likely to buy any type of unbranded product.

Nevertheless, store brands still

have a way to go before they gain the full trust of shoppers. Some 61 percent of swing shoppers (shoppers who alternate between national and store brand purchases, depending on the category and price) agreed with the statement, "There is a wide range of quality in store brands, even in the same store." Still 70 percent of shoppers overall agreed that the quality of private-label goods is improving.

According to the report, shoppers are most likely to purchase private-label foods from the supermarket dairycase. These items account for three of the five top-selling private-label categories in supermarkets. Milk is by far the largest category, with 1995 sales nearly \$5.8 billion. Cheese and eggs are also among the top five, which is rounded out by ice cream and fresh bread/rolls.

Beverages make up the top three private-label food and beverage items at mass merchants, while candy and liquor account for the bulk of sales at drugstore chains.



New for 1996!! "Focus on the Independent Operator"

The 1996 Supermarket Industry Convention & Educational Exposition

MAY 5-8, 1996

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CHICAGO, ILLINOIS

"This special program gives smaller operators and store managers a chance to learn about a broad range of topics in a very compact and focused format. We think it is an exciting addition to the May show and a great opportunity to network with your peers."

Bob Bartels
FMI Chairman of the Board
President, Martin's Super Markets, Inc.

This year's convention will feature a special program designed to allow you — the independent operator — to hear and learn about more issues than ever in a compact, dynamic program. Session highlights will include:

- ☉ improving foodservice
- ☉ hiring good people
- ☉ cutting your losses
- ☉ finding your niche
- ☉ applying technologies
- ☉ competing effectively
- ☉ Murray Raphael on merchandising!

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1-800-890-SHOW (7469),
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Or call FMI's Convention
Services Department at
202-452-8444.

Canadian Mist

From page 1.

April, the brand will make a donation to AFD's Scholarship fund.

"We are asking that all SDD retailers in Michigan participate. This is a very exciting program that will help a very worthy cause," says Joe Sarafa, AFD executive director.

To help you sell the product, there is a mail-in rebate coupon good through May. The coupon is good for \$2 off a 750 ml and \$3 off a 1750 ml bottle. Sarafa asks that you purchase displays in early April and keep them up through the month to support the Scholarship Fund. He also recommends advertising Canadian Mist, reflecting the rebate, as often as possible throughout this important selling season.

Your Canadian Mist representative has more information on this important program. Here is an opportunity to become part of a great promotional program, help a worthy cause and increase your sales, all at the same time!



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in the food industry.***

Arrive hungry and sample many of our delicious products.

***Join us and experience the FUN! Come and see us
at booths 909-911 and 1001-1015.***



Changes at Lottery mean progress

by Bill Martin,
Michigan Lottery Commissioner

The coming months are sure to be filled with positive changes, a flood of new games and more fun for all Michigan Lottery retailers, players and staff.

Perhaps the most exciting change of all came with the

passage of House Bill 4484 on February 15, 1996, which allows Michigan to enter into a multistate lottery. HB 4484 was signed into law by Governor John Engler on February 28, 1996 (Public Act 95). The



Lottery Bureau and its supporters have worked diligently to get this legislation passed. The creation of a new multistate lottery would be beneficial to a tremendous number of Michigan residents.

While plans are very

much in the early stages and we don't yet know with which states Michigan will align, we do know this is great news for Lottery retailers. A multistate game will create larger jackpots because the prize money is pooled from all participating states. With this added flow of revenue dollars, multistate jackpots have the potential to climb quickly and more often.

These higher jackpots will mean more tickets purchased, increased store traffic for our retailers, an even higher return to the state School Aid Fund, and certainly more prize payouts to our loyal Lottery players. The Lottery Bureau will keep you posted as new developments arise. Our goal is to have a multistate game in place by year's end!

Do you want the best for less?

AFD members want the best for themselves and their families. In health coverage, the best has been Blue Cross and Blue Shield of Michigan for more than a half-century.

Now, through an industry rating change, AFD members can enjoy the benefits of being Blue for much less than before. You'll have the advantage of the most widely recognized and most widely accepted health card of all.

Even with the new, lower rates, you can choose from several benefit options with various levels of co-pays and deductibles. Select what best meets your needs and your budget.

With Blue, you can also buy dental, vision, hearing and prescription drug coverage at a nominal extra charge.

If you've wanted Blue Cross coverage but hesitated because of the cost, ask now about the new, dramatically reduced rates.

For information on AFD's Blue health coverage options, call Judy Mansur at 1-800-66-66-AFD.

For AFD members:
**BLUE CROSS
RATES REDUCED!**



\$1,000 A Week for Life!

Here's a deal your customers will really find "grand"—the Lottery's newest game gives players a chance at \$1,000 a week for life—instantly. "Win for Life" is the first \$3 instant game ever offered by the Michigan Lottery, and it went on sale at retailers statewide April 1, 1996.

Similar to other Lottery instant games, "Win for Life" is a match and win game. Players simply need to match any of your numbers to the lucky number shown, and they'll win the prize(s) below the number(s). And with odds of 1 in 3.49 of winning a cash prize, your customers can pick up sizable prizes as they try for the grandest prize of all.

Better yet, retailers will earn 18 cents for every ticket sale and 99 percent of winning tickets are redeemable at any Michigan Lottery retailer. With an estimated printing of 24 million tickets, we project more than \$43 million in cash prizes to players. That will certainly keep your ticket counters busy this spring.



Independent licensees of the Blue Cross and Blue Shield Association

Dean Witter measures success one investor at a time

by Shannon Swanson Taylor

Since 1924, Dean Witter has been an industry leader offering investors solid financial advice.

A full service, national investment firm, Dean Witter is known for its sound business principles and long-standing investment philosophy of helping its clients build, manage and preserve financial assets through comprehensive investment planning tailored to the client's specific needs.

Dean Witter Investment Consulting Services Department (ICS), currently the fastest growing division of the firm, was established in 1986 to provide independent objective and professional consulting services to pension and profit sharing plans, foundations, endowments, high net-worth individuals, municipalities, 401-K plans, and Taft-Hartley funds

needing assistance in selecting and monitoring investment managers.

ICS currently consults to over \$9.5 billion in assets and created what they believe to be a premier investment consulting services operation.

So, how will all this information help members of AFD?

Dean Witter enables you to

overcome two major barriers to establishing a relationship with a professional money manager—the requirement of a high minimum initial investment

and the difficulty of selecting an appropriate manager from the vast number that exist.

The typical \$1 million or more minimum portfolio size that has kept professional money management out of reach of most individuals and small pension

"It's important we position ourselves on the same side as our clients."

See Dean Witter
page 44.

Meet the stars of Dean Witter

Harold Rossen has been in the securities business since 1960 and specializes in pension consulting, with particular emphasis on municipal retirement funds, Taft-Hartley funds and medical groups. Belonging to many investment organizations, Rossen was a co-founder of the Investment Management Services Department of Prudential Securities in 1972. He is a Senior Consultant and Certified Investment Analyst.

Since starting as a broker trainee at Paine Webber over twelve years ago, Kathleen Bertocin has served in various capacities in the investment business, including

several years as an Account Executive. Currently, she specializes in client service and coordinates and oversees the analysis, production and delivery of the Performance Measurement Service, as well as assists in other consulting capacities.

William Messner specializes in financial planning using mutual funds and investment managers. In addition, he performs due diligence on investment managers and maintains a regional database of money managers, as well as assists in

other consulting capacities. He also assists in servicing a number of the retirement plans handled by the Birmingham office. In 1992, Messner became a partner of the Rossen Group.



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Dean Witter

From page 43.

investors is no longer an obstacle. Through ICS, your portfolio can be managed in the same manner as larger accounts.

"You can start a pension plan with as little as \$25,000," says Kathleen Bertocin, Performance Measurement Analyst.

"At ICS, we are basically matchmakers," says Harold Rossen, Senior Vice President Investments/Senior Consultant. "We tailor everything to your

investment needs."

ICS takes many factors into account when determining your investment needs such as: whether you are a high risk investor or more likely to make more conservative investments; your goals, your timeline and then chooses a money manager from outside Dean Witter that will suit your investment style.

Many investors who have little time to devote to overseeing their assets turn over the day-to-day

portfolio management to professional money managers. Professional money managers are skilled experts whose full time job is managing money. They provide a coordinated approach to investing by incorporating all the following important elements: Full-time professional supervision, disciplined investment approach, up-to-date research, ability to react rapidly to shifting markets, and an objective, non-emotional

investment technique.

The effective combination of the above elements allow professional money managers to achieve consistent portfolio performance over time. Money managers examine various factor to make disciplined investment decisions.

"There are over 22,000 independent money managers that currently exist nationwide," says William Messner, Account Executive/Retirement Plan Specialist. "We go through a screening process and eliminate all but 150 money managers, whom we monitor on an ongoing basis. Further, from a due diligence standpoint, we visit each of these managers at least once a year."

Dean Witter's screening process uses numerous important filters to ensure that the highest quality money managers are available for clients to choose from. Money managers must meet the following criteria: assets under management of at least \$100 million, a proven track record of at least five years, above average returns relative to risk, a highly qualified, stable management team of at least three professionals, a good reputation in the financial services industry, proven administrative capabilities, and a definable, consistent investment process.

Once a manager has been selected, the next step of the ICS process is the regular monitoring of your portfolio's performance. Each calendar quarter, Dean Witter sends a summary analysis of the performance of your manager and your portfolio in relation to the inception value of your account and to appropriate benchmarks, such as the Standard & Poor's 500. As management consultants, Dean Witter will meet with you to review your portfolio's performance and answer any questions you may have. If your investment needs have changed, Dean Witter will discuss reevaluating your investment strategy or selecting a new manager.

"It's important that we position ourselves on the same side as our clients," says Messner.

For more information on how you can begin investing with Dean Witter, please call Kathleen Bertocin, William Messner or Harold Rossen at 810-258-1750.

Smugglers "haul" in contraband cigarette profits

Since Michigan's tax on cigarettes rose to \$7.50 per carton in May 1994, the doors opened wide to a \$145 million smuggling market that's still growing.



✓ Each truck like this, filled with contraband cigarettes, crossing into Michigan "earns" \$100,000 in illegal profits for smugglers.

✓ Each truckload like this means Michigan loses \$265,000 in cigarette and sales taxes while honest store owners lose customers, income and jobs.

✓ Michigan's high tax sends a message that "crime pays." While the growing underground market provides easy access to kids.

***Don't let Michigan be taken over by criminals.
Help us do something about it!***

**Call the Michigan Coalition Against Crime and Smuggling
at (810) 625-0098**

Sense of duty steers Saad's ship

by Ginny Bennett

Between the affluent cities of Grosse Pointe and St. Clair Shores is a one-mile stretch of Jefferson (between Nine and Ten Mile Roads) known as the "Jewel of St. Clair Shores" and called "The Nautical Mile." The mile gets its name because it cuts through one of the largest concentrations of pleasure boats in the country. One of the areas biggest cheerleaders and most involved citizens is Saad Yono. Saad owns the Wine Dock and Ship & Shore along with his brothers Fred



Saad Yono recently received the key to the city of St. Clair Shores.

and Imad. Together they hold the only two liquor licenses within the Nautical Mile. They also own properties on the Nautical Mile that are leased as a boat storage yard and a boat salesroom.

In spite of being surrounded by all types of boats, the bug to own one hasn't bitten Saad. He knows they are a lot of work and when he mentions his priorities in life, recreation isn't one of them. They are instead God, his family, his business, and last but certainly not least, his sense of civic duty.

Yonos' dedication to city government has taken him on some wild rides. Perhaps the wildest was with son Stephen on the back of an elephant during the annual Memorial Day Parade. The parade is one of the biggest in the Midwest. Perched atop the pachyderm, Saad and eight-year-old Stephen video taped the cheering crowd which usually includes a 40-50 strong contingency of delighted customers. Truth be known, no one is more excited than Saad.

He is honored to serve as a judge for the Boat Parade of Lights at the annual August Venetian Festival. St. Clair Shores

Mayor Curt Dumas recently presented Saad with a key to the city as testimony to his good works. "If we had a few more dedicated, responsible citizens like Saad Yono we would be all set," says Dumas. "He is always willing to work hard and we can always count on Wine Dock and Ship & Shore to show community spirit and support our activities."

Dumas is harbormaster of the Jefferson Beach Marina in addition to his mayoral duties. Saad doesn't believe that he should be singled out for awards or special praise. "This city has been good to me and my brothers," he says. In fact,

Saad believes everyone has a responsibility to get involved.

In his nine years serving on the Metro East Chamber of Commerce, Saad has learned that seemingly unrelated issues have increased his exposure to influential state representatives and senators.

Being on the Board has given him an avenue in which to voice

his opinion. It has also allowed him to rub shoulders with governors and presidents. At a recent lunch meeting convened to discuss local cable access, he had the opportunity to discuss liquor privatization with state representatives and senators.

A state representative told Saad that one time when he didn't know how he was going to vote on an

issue, he took into consideration just two letters that had been written to him and voted in support of their cause.

Yono makes the point that everyone should be making their opinion known. Yono is a very patriotic man. He

truly believes that he is living in the greatest country in the world. "We have a democracy that is working because we are participating," he says.

This was proven recently when Yono, along with his fellow members of the board of Metro East Chamber of Commerce, took a trip to Lansing which was sponsored by Ameritech. The group traveled together in a motor home and were given a preview of new technology by their hosts. Lunch followed with a group of senators and state representatives

other retailers to write and call their state representative to oppose this bill.

The Yono family really believes in the "American Dream." Saad remembers his early life in Iraq and coming



Fred, Saad and Imad Yono.

to America with his family at age 14. He treasures the right to vote, and the ability to better oneself through hard work.

Father Nissan, a barber for many years; Ghazala, his mother; his sister, Faika; and his brothers have passed on their respect for education and hard work to the next generation. They pridefully speak of Imad's son Robin who will enter law school in the fall and Fred's sons Sheldon, who excels in basketball and Shawn who works at Ship & Shore. In addition to Stephen, Saad's family includes wife Thana and his two daughters, Kristen, 12 and Vanessa, nearly 14.

They bought the Wine Dock in 1975 from the Mastromatteo family. The building dates from 1938 when Jefferson Avenue was a dirt road. The store has been built onto several times. They still share the northern property line with the Matteo family ice cream stand. The brothers bought Ship & Shore in 1977.

The brothers own the property adjoining Ship & Shore and the Wine Dock is sitting on a large piece of property, too. Saad says that eventually they may update the stores. He is quick to add, though, that he isn't sure about when that might take place. Knowing Saad Yono's sense of commitment to God, family, and civic duty, the job may have to wait.



Saad Yono and Mayor of St. Clair Shores and Harbormaster Curt Dumas.

and then the board was able to present issues to them during the afternoon meeting. Yono spoke to the group on privatization of the Liquor Control Commission. Yono has been working on this issue for years. "Even (former Governor) Blanchard wanted to privatize liquor. I wrote to him and explained that if something isn't broken, don't try to fix it," he said.

At this time Yono is actively working against SB 201. This bill would allow gas stations to sell beer and wine. Yono encourages

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S & M Biscuit Distributing	(313) 893-4747
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Sunshine/Salerno	(810) 352-4343
Taystee Bakeries	(810) 476-0201

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Michigan National Bank	1-800-225-5662
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Arizona Beverages	(810) 777-0036
Bacardi Imports, Inc.	(810) 489-1300
Bellino Quality Beverages, Inc.	(313) 946-6300
The Boston Beer Company	(313) 441-0425
Brooks Beverage Mgt., Inc.	(616) 393-5800
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Cadillac Coffee	(313) 369-9020
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—Howell	1-800-878-8239
—Pontiac	(810) 334-3512
Consolidated Wine & Spirits	(810) 772-9479
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
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General Wine	(313) 867-0521
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Great Lakes Marketing	(313) 527-1654
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Intrastate Distributing	(313) 892-3000
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Mittler Brewing Company	(414) 259-9444
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Pabst Brewing Co.	(810) 887-2087
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Pepsi-Cola Bottling Group	(810) 619-3000
Petitpre, Inc.	(810) 468-1402
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Royal Crown Cola	(616) 392-2468
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The Greeson Company	(810) 355-5339
Hanson Faso Assoc.	(810) 354-5339
J.B. Novak & Associates	(810) 752-6453
James K. Tamakian Company	(810) 424-8500
McMahon & McDonald, Inc.	(313) 416-7000
Paul Inman Associates	(810) 626-8300
Plester Company	(313) 207-7900
Stark & Company	(810) 851-5700
Treco	(810) 546-3661
UBC Marketing	(810) 574-1100
VIP Food Brokers International	(313) 885-6156

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Hershey Chocolate U.S.A.	(810) 380-2010
M & M's	(810) 887-2397
Sherm's Candies	(517) 756-3691
Wolverine Cigar Company	(313) 554-2033

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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
Tina's Catering	(810) 949-2280

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American Dairy Association	(517) 349-8923
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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
Pontiac Dairy	(810) 589-7700
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

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

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

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America's Ice, Inc.	(313) 491-9540
Midwest Ice	(313) 868-8800
Union Ice	(313) 537-0600

INSECT CONTROL:

Rose Extermination (Bio-Serv)	(313) 588-1005
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American Principal Group	(810) 540-8450
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Blue Cross/Blue Shield	1-800-486-2365
Capital Insurance Group	(810) 354-6110
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Groch Farms	(517) 467-7609
Home Style Foods, Inc.	(313) 874-3250
Jaeggi Hillsdale Country Cheese	(517) 368-5990
Kalil 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
Red Pelican Food Products	(313) 921-2500
Singer Extract Laboratory	(313) 345-5880
Stadium Club Foods, Inc.	(810) 332-8530
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E.W. Grobbel Sons, Inc.	(313) 567-8000
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Hygrade Food Products	(313) 873-8200
Kowalski Sausage Company	(313) 833-1590
L.K.L. Packing, Inc.	(313) 894-4369
Metro Packing	(810) 488-3000
Oscar Mayer & Company	(906) 353-7479
Pelkie Meat Processing	(616) 228-5000
Ray Pleva Products	(313) 458-9530
Smith Meat Packing, Inc.	(313) 458-9530

Southern Sausage, Inc.	(313) 369-8902
Strauss Brothers Co.	(313) 832-1600
Swift-Eckrich	(313) 458-9530
Texas Brand, Inc.	(708) 526-0620
Winter Sausage Mfg., Inc.	(810) 777-9080
Wolverine Packing Company	(313) 568-1900

MEDIA:

The Beverage Journal	1-800-292-2896
Broth 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
WJBK-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
Items Galore, Inc.	(810) 774-4800
Ludington Distributors	(313) 925-7600

POTATO CHIPS/NUTS/SNACKS:

Better Made Potato Chips	(313) 925-4774
Frito-Lay, Inc.	1-800-24FRITO
Kar Nut Products Company	(810) 541-7870
Michigan Popcorn & Fast Food Supply	(313) 861-3535
Nikhlis Distributors (Cabana)	(313) 571-2447
Nikhlis Foods, Inc.	(810) 268-4900
Vitner Snacks	(313) 365-5555

PROMOTION/ADVERTISING:

Advo System	(313) 425-8190
Intro-Marketing	(810) 540-5000
J.K. Kidd & Co.	(810) 647-6601
J.R. Marketing-Promotions	(810) 296-2246
JDA Associates	(313) 393-7835
PJM 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

RESTAURANTS:

The Golden Mushroom	(810) 559-4230
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SERVICES:

AARMCO Security	(810) 968-0707
A Catered Affair	(313) 393-5311
AirPage	(810) 547-7770
Akram 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
CIGNA Financial Advisors	(810) 827-4400
C&J Parking Lot Sweeping, Inc.	(810) 759-3668
Community Commercial Realty Ltd.	(810) 569-4240
Dean Witter Reynolds, Inc.	(810) 258-1750
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) 353-5033
Great Lakes Data Systems	(810) 356-4100
Independence One	1-800-622-6864
Investment Group	(810) 442-0067
Infinity Communications Corp.	(517) 482-5000
Karub Associates	(810) 552-0500
Law Offices-garmo & Garmo	(810) 349-6438
Market Pros	(810) 356-1620
Menczer & Urcheck P.C., CPA	(810) 625-0700
Metro Media Associates	(810) 221-7310
Michigan Bell	(810) 960-3737
Midwest Audio	(313) 562-2850
Multi-gard/Autol Alen	(810) 968-0412
Nationwide Communications	(810) 539-0900
Network Real Estate Services	(810) 213-3100
Nexiel Communications	(810) 258-7817
Ohio Company, The	(810) 398-7285
Paul Meyer Real Estate	(517) 386-9666
REA Marketing	(810) 645-5800
Frank Smith's Red Carpet Keim	(313) 961-8400
Peter Ragesas, Attorney/CPA	(810) 887-2510
Point of Sale Demo Service	(810) 424-9448
Sal S. Shumoun, CPA	(810) 258-6060
Sesi & Sesi, Attorneys	(810) 288-2080
Edward A. Shuttie, P.C., Attorney	(810) 569-8080
Southfield Funeral Home	(810) 932-8640
Statewide Financial Services	(616) 698-8855
Thomas P. Sully, CPA	(810) 354-5000
Telecheck Michigan, Inc.	(404) 381-6747
Transactive Corporation	1-800-328-5678
Travelers Express Co.	(810) 350-2020
Ultracom Telecommunications	(810) 585-7700
Vend-A-Matic	(810) 585-7700

Voice Mail Systems, Inc.	(810) 398-0707
Western Union Financial Services	(810) 740-3520
Whitely's Concessions	(313) 2789-5209
Wolverine Real Estate Services	(810) 353-7800

STORE SUPPLIES/EQUIPMENT:

A & B Refrigeration	(313) 565-2474
All-American Cash Register	(313) 561-4141
Amey-Copy	1-800-888-1683
Belmont Paper & Bag Supply	(313) 491-6590
Bollin Label Systems	1-800-882-5140
Brehm Broaster Sales	(517) 427-5820
Brinkman Safe	(810) 739-1880
Cool Industries	(313) 343-5711
DCI Food Equipment	(313) 369-1666
First National Pallet Rental	(314) 469-2211
Hobart Corporation	(313) 697-3070
MMI Distributing	(313) 582-4400
Metro Equipment Inc.	(313) 571-6655
Michigan Bale Tie Company	(313) 925-1196
Midwest Butcher & Deli Supply	(810) 689-2255
Murray Lighting Company	(313) 341-0416
North American Interstate	(810) 543-1666
Refrigeration Engineering, Inc.	(616) 453-2441
Sales Control Systems	(810) 356-0700
Saxon, Inc.	(810) 398-2000
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ARM & HAMMER CAT LITTER DEODORIZER	\$.55 OFF ON 1 (ANY)
ARM & HAMMER LIQUID/DRY DETERGENT	\$.55 OFF ON 1 (ANY)
ARM & HAMMER BAKING SODA	\$.60 OFF ON 3 (ANY)
MINUTE MAID ORCHARD'S BEST	\$.25 OFF ON 1 (ANY)
SOFTSOAP	\$.40 OFF ON 1 (ANY)
IRISH SPRING - GREEN OR BLUE	\$.40 OFF ON 1 (ANY)
PALMOLIVE GEL DISH DETERGENT	\$.30 OFF ON 1 (ANY)
PALMOLIVE ULTRA DISH DETERGENT	\$.20 OFF ON 1 (ANY)
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MOUNTAIN TOP HOME STYLE PIES	\$.55 OFF ON 2 (ANY)
DRUMSTICK CONES	\$.35 OFF ON 1 (ANY)
DOLE NOVELTIES	\$.35 OFF ON 1 (ANY)
PILLSBURY MICROWAVE PANCAKES	\$.55 OFF ON 1 (ANY)
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OR SCRAMBLERS	\$1.00 OFF ON 2 (ANY)

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LAND O LAKES SWEET CREAM SPREAD	\$.55 OFF ON 2 (ANY)
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MEAT / DELI

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