

FOOD & BEVERAGE REPORT

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VOL. 8, NO. 12

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

DECEMBER 1996

Inside

**London's Farm Dairy
purchases Stroh's Ice
Cream Company**
Page 28

Avoiding fraudulent voids
Page 12

Save Energy in unexpected places
Tips from Detroit Edison
Page 25

**Melody Foods boldly makes
its own music**
Page 22

Meet Jason Najor - a young man with a full schedule
Page 20

Legislative Update

Tobacco sales to minors regulations change

The Food and Drug Administration's (FDA) final rule regulating tobacco sales to minors contains several provisions that will negatively affect retail sales of cigarettes and smokeless tobacco.

Mandatory face-to-face ID checks of anyone purchasing cigarettes or smokeless tobacco under 27 years old – As of February 28, 1997, just six months after the final rule was published in the August 28 Federal Register, retail sales clerks will be required to check identification for anyone purchasing tobacco or smokeless tobacco under

See Legislative Updates
page 24



Happy Holidays!

This December AFD members have much to be thankful for. The Self-Insured Worker's Comp fund rates are falling, and members are receiving big dividends. Checks are also coming in from bottle deposit refunds and, the Michigan Lottery is now paying retailer commissions on winning tickets over \$600. All of us at AFD would like to wish you a very safe, prosperous and happy holiday season!

AFD Self-Insured Workers' Compensation Fund is a winner

by James V. Bellanca, Jr. AFD Legal Counsel

More good news for the members of the AFD Workers' Compensation Fund. For the fifth consecutive year rates are going down in 1997. In addition, it is expected that the State will authorize the distribution of at least \$200,000 to members of the fund. Over the fifteen year history of the fund, more than \$2,000,000 in dividends have been returned to the members or otherwise used to keep rates competitive. The general claims experience of the membership

continues to get better and better.

Self-Insurance is the right answer for AFD members large and small. In 1997, it is expected that the State will authorize a premium discount for members who have a gross premium of \$15,000 or more. The dividend premium discount will vary from 10-20 percent depending on the size of the operation and its claim experience.

In the grocery and

See Workers' Comp.
page 33

Comparable rates for Workers' Compensation Funds

AFD rates are for 1997, all others are 1996 rates.

| | AFD | Citizen's | Accident Fund | Frankenmuth |
|-------------------|-------|-----------|---------------|-------------|
| Grocery-Retail | 3.54 | 4.29 | 3.86 | 4.24 |
| Clerical | .40 | .45 | .44 | .52 |
| Store-Retail | 1.99 | 1.88 | 1.99 | 1.95 |
| Meat, Fish-Retail | 5.50 | 6.16 | 5.52 | 5.49 |
| Meat, Fish-Dealer | 8.74 | 11.21 | 9.91 | 10.34 |
| Grocery-Deli | 3.00 | 3.30 | 3.56 | 3.55 |
| Butchering | 11.56 | 15.98 | 12.16 | 31.54 |

Here are two ways AFD recently benefitted Michigan retailers:

- **Bottle Refunds** - your checks for bottle deposits came in handy over the holidays! AFD waged an intensive legal battle for those checks.
- **Lottery Commissions** - Through our lobbying efforts, your profits are increasing. You now receive commissions on winnings up to \$100,000!

[illegible]

STATE OF MICHIGAN REMITTANCE ADVICE

INVOICE NUMBER INVOICE DATE JANUARY RECAPITULATION

ITP 479 MAY LTR NEW LUTTERY?

This report from the Michigan Lottery represents payment of the
official Michigan fee on eligible lottery tickets paid at Lottery
Agent Payment Date Through 10/31/76

| | | | |
|------|-----------|--------------|------------|
| WGS | Game Type | Prize Amount | Commission |
| 1410 | + SDEET | \$2,540.00 | \$320.00 |
| 2140 | + SDEET | \$250.00 | \$30.00 |
| | LOTTO | \$7,540.00 | \$94.00 |

TOTAL AMOUNT



**Mark your calendar for
AFD's 81st Annual Trade
Dinner on January 17,
1997 at Penna's of Sterling
Heights. Start the new
year off with a great
evening of dining, dancing
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Executive Director's Report

Thoughts to ponder as another year comes to a close



by Joseph D. Sarafa

Truett Gill was a very kind person and well-respected head of the New Mexico Grocers Association from 1979 to 1995. He passed away a year ago this month. In his memory, I would like to relay to our readers some of the wisdom Truett shared with his fellow food industry association executives. These were compiled from various sources by a man

with a wonderful sense of humor. I hope you enjoy them.

- Never drop the ball and then complain about which way the ball bounces.

- Keep a lid on your temper. That means knowing the difference between working up a steam and generating a fog.

- A good leader may have ups and downs, but never goes around in circles.

- Don't get so many irons in the fire that you extinguish the fire.

- Don't suffer from migraines because your halo is too tight.

- Smile a lot. Some people start the day with a smile just to get it over with. Always remember that a smile is a light in

the window of your face that shows that your heart is at home.

- Be a decision maker. Be the kind of leader that if a bull and a tiger were charging down on you, you would shoot the tiger first, because you could shoot the bull anytime. So keep your priorities straight.

- Pay attention to others. A passerby asked the little boy what his grandfather paid him for helping. The little boy replied, "My grandpa pays me attention."

On behalf of the AFD Board and staff, I would like to take this opportunity to wish you all a very happy holiday season and a safe, healthy and prosperous new year.

Your opinions are important to us! Call AFD at (810) 557-9600 or (800) 666-6AFD.
Or write to us at 18470 West Ten Mile Road, Southfield, MI 48075.

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Calendar

December 4

MLCC Public Hearing
2:30 p.m., Lansing MLCC office
(517) 322-1345

January 9&10, 1997

Level II, Category Management
Sir Francis Drake Hotel
San Francisco, CA
(810) 429-8268

January 17, 1997

AFD 81st Annual Trade Dinner and New Years Ball
Penna's, Sterling Heights
(810) 557-9600

February 7 - 9, 1997

Marketechnics '97
Merchandising & Operations Technology - FMI
George R. Brown Convention Center, Houston, Texas
(202) 452-8444

March 12 - 14

ECR, Putting the Pieces Together
Hyatt Regency
Atlanta, Georgia

April 28 & 29, 1997

AFD Annual "World of Savings" Trade Show
Burton Manor, Livonia
(810) 557-9600

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AFD works closely with the following associations:



FOOD INDUSTRY ASSOCIATION EXECUTIVES

Letters

TV story shatters image of bulletproof glass

Editor's Note: On October 10, 1996, WDIV-TV 4 in Detroit aired a feature news story about bulletproof glass and its effectiveness. Here is a letter that AFD Executive Director Joe Sarafa wrote to TV 4 concerning the story and the response from the station:

October 17, 1996

Mr. Alan Frank
Vice President and General Manager
WDIV-TV4
550 West Lafayette Blvd.
Detroit, MI 48231

Dear Mr. Frank:

I watched with interest your top story of Thursday, October 10th, regarding bulletproof glass. Although I believe you normally do a very good job providing unbiased, newsworthy stories, this I Team investigation will help no one but armed robbers. Ninety-nine point nine percent of the general public would have no interest in this story. If gunmen didn't know that a bullet from a 9mm handgun will go through some types of bullet-resistant glass, they do now. You told them which glass is the most

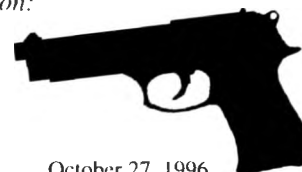
vulnerable and how many times they must fire before their blast will hit a target on the other side.

Although reporter Kevin Dietz said that criminals already know that bulletproof glass can be penetrated by the shot of a 9mm handgun, I do not believe it. I do not think that any robber has taken the time to experiment with bulletproof glass. Let's hope that your story doesn't give some thug, high on crack, the idea.

In the future, please think of the harm your stories may cause before you let them air. What answer can I give to all those hard working retailers who were so angered by that report? I look forward to your response.

Sincerely,

Joseph Sarafa
AFD Executive Director



October 27, 1996

Joseph Sarafa
Executive Director
Associated Food Dealers of MI
18740 W Ten Mile Rd
Southfield, MI 48075

Dear Mr. Sarafa,

Thank you for writing with your concerns regarding our story on bulletproof glass. This story first came to us through law enforcement officials concerned that the majority of what is called bulletproof glass in our area would not stop bullets from the more sophisticated weapons on the street. We shared your concern that we would only be highlighting a situation that couldn't be changed. But when further investigation showed that glass did exist which was really bulletproof, we decided to do this story for the thousands of people in our area who work behind what they are told is bulletproof glass. The problem appears to be that employers are either not aware that they need to buy a different grade of glass or they are buying the lower grade for cost reasons. Either way, we hoped it would lead to discussions within businesses about what kind of glass they actually have...and what kind they really need.

You ask what you should tell retailers who were angered by the report. I would suggest that you remind them that often it is their own family members working behind this glass and that buying grade three glass will offer the most protection to their employees.

Sincerely,

Carol Rueppel
WDIV News Director

The Grocery Zone By David Coverly



The Associated Food Dealers of Michigan

cordially invites you to attend its

81ST
ANNUAL

TRADE DINNER AND NEW YEAR'S BALL

Friday, January 17, 1997

6:00 p.m. Cocktail Reception

7:30 p.m. Dinner Reception

Penna's of Sterling Heights

38400 Van Dyke, Sterling Heights, MI

*Join over 1,000 industry leaders for a fun-filled
night of cocktails, hors d'oeuvres, artists,
friends, fabulous gourmet foods and
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STEVE KING AND THE DITTILIES.

Tickets are \$700 per table of 10 or \$160 per couple.

Call AFD Special Events Director, Tom Amyot at
(810) 557-9600 now to reserve your seat at the New Year's Ball!

Table sponsorships now available.

Call AFD for more details.

Distributor profits up

Posting the highest profitability in at least nine years, foodservice distributors saw their before tax return on net worth increase during 1995 to 29.8 percent, according to Food Distributors International. The 1995 increase on net worth follows a healthy 1994 rise in profitability.

During 1995, the typical wholesale grocer experienced a 16

percent before tax return on net worth, up from a 12.2 percent return in 1994, but down from 20.7 percent in 1993.

Copies of the report can be ordered from Food Distributors International, PO Box 753, Waldorf, MD, 20604; telephone (301) 843-3084. The cost is \$75 for members and \$150 for non-members.

Kowalski "Kowality" Market remodeled and reopened



The Kowalski family hosted a "cutting of the kielbasa" ceremony October 5 to celebrate the grand opening of the newly remodeled Kowalski "Kowality" Market in Warren. "We remodeled the store in response to the tremendous support of Kowalski products in that area," said Michael Kowalski, president of The Kowalski Companies, Inc. As part of the celebration, the company offered product samples and drawings for prizes ranging from a freezer and barbecue grill to Kowalski products.

The Warren store has a full-line deli and bakery, featuring Kowalski products created in their famous Old-World tradition and Oaza baked goods. Other products include: USDA choice meats, Grade A natural poultry, fresh produce and seafood, Polish specialty foods, custom party trays, and other prepared foods.

The store, located at 4140 E. Nine Mile Road at Ryan, is one of 12 retail stores in the Detroit area. Seventy-five varieties of Kowalski Kowality products appear in over 1,000 deli and grocery stores throughout Michigan. The 76-year old company is a manufacturer of specialty meat products including: kielbasa, hot dogs, hams, bologna, sausages and lunchmeats.

Looking to Create In-Store Traffic with One-Square Foot of Selling Space?

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Conventional Wisdom

An almost universal belief about business is seriously flawed and needs to be challenged.

Conventional wisdom would suggest that it is the employer who pays the wages, while it is the employee who earns them.

In reality, it is a company's customer who pays the wages and it is the firm's products and services that earn them.

Oscar Mayer to sponsor Super Bowl XXXI

Halftime Show

Oscar Mayer will sponsor the Super Bowl Halftime Show when the NFL presents Super Bowl XXXI on January 26, 1997, at the Louisiana Superdome in New Orleans. The Madison, Wisconsin-based food company is the NFL's longest-standing national sponsor and has been involved in local team events and promotions for the past 14 years.

As the title sponsor, Oscar Mayer, again, will receive naming rights to the Halftime Show and will be its sole national advertiser. Oscar Mayer sponsored the Super Bowl XXX Halftime Show last January. The event starred Diana Ross plus a cast of thousands and culminated with Ms. Ross being transported by helicopter out of the stadium.

In addition, Oscar Mayer will conduct Jingle Bowl on the Oscar Mayer Mainstage during the NFL Experience. Area celebrities, past and present NFL coaches and players, are being invited to sing the popular Oscar Mayer Wiener Jingle or Bologna Song. The crowd can watch and listen, and then "vote" for their favorite renditions through their applause.

Participating in the NFL Experience is another great way for Oscar Mayer to bring the excitement of the Super Bowl to thousands of families even if they are not attending the game," said Shanesy. "During Super Bowl XXX week, we saw how much people enjoyed the NFL Experience. Through activities such as Jingle Bowl, we hope to help make it even better and more fun in New Orleans."

Super Bowl XXXI will be televised by FOX Sports. It will be FOX's first Super Bowl telecast. FOX will begin coverage of Super Bowl XXXI at 6:00 pm on Sunday, January 26, 1997.

Oscar Mayer Foods, is a leading manufacturer of packaged luncheon meats, hot dogs and bacon. The company is a division of Kraft Foods, Inc.

Busch receives award from Mexican grocers



August Busch III, (left) chairman of the board and president of Anheuser-Busch Companies, Inc., received the "Chairman's Award" at the Mexican American Grocers Association (MAGA) 19th Annual Scholarship Awards Banquet. Former President Ronald Reagan is the only other recipient of this prestigious award which is given to those who have consistently demonstrated their commitment to the Hispanic community.

Seagram's America Wishes You a Joyful Season



Happy Holidays from Seagram's America

O'Doul's offers 'Ring Home for the Holidays'

O'Doul's is offering consumers a chance to "Ring Home for the Holidays." Inside specially-marked 12-packs of O'Doul's, consumers will find a calling card valid for 15 minutes of free long-distance calls.

The calling card, offered in conjunction with Sprint, will feature a jovial snowman holding a can of O'Doul's. Retailers also will be offered a wide variety of point-of-sale materials including a



New Products

four-foot inflatable snowman, cooler stickers, pole/counter cards, header displays and banners.

With a 38.4% share of the category (IRI), O'Doul's continues to be the nation's top-selling non-alcohol brew. Containing only 70 calories and less than 0.5 percent alcohol per volume, O'Doul's is brewed as a traditional premium beer, fully fermented and aged before the alcohol is removed. O'Doul's is a product of Anheuser-Busch, Inc., the world's largest brewer.

Michelob and the Sharper Image team up with "Gifts of the Season" promotion

Michelob has teamed up with The Sharper Image to give beer drinkers a chance to treat themselves to a little holiday cheer. Consumers purchasing specially marked 12-pack bottles of Michelob, Michelob Light and Michelob Dry will receive a mini-catalog of 12 unique products from The Sharper Image — all available at special values.

The specialty products through the promotion include a Swiss



Army watch, an electronic message manager, a motion-detecting home security system and focus-free binoculars, among others. "Gifts of the Season" merchandise can be ordered directly from The Sharper Image by mail, by calling a special toll free phone number or by visiting one of the 80 Sharper Image outlets nationwide. The promotion runs throughout November and December.

The Michelob/Sharper Image campaign will receive a variety of on- and off-premise marketing support.

According to Information Resources Inc. supermarket data, the Michelob Family has one of the highest percent increases in supermarket sales — 6.3 percent — of any mainstream, existing brand family in the entire beer industry through the week ending September 20, 1996. Michelob is brewed by Anheuser-Busch, Inc., the world's largest brewer.

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Americans continue to show a passion for candy

In 1995, the average American consumed a record-high 23.4 pounds of candy, indulging on everything from chocolate bars to licorice to breath mints to Easter candy. Retail sales for the year surpassed the \$16 billion mark, up 24 percent since 1990. While chocolate candy remains the number-one indulgence, non-chocolate candy is gaining ground and is responsible for 71 percent of the market growth during the 1990's, according to *The Candy Market*, a market intelligence report.

In the non-chocolate candy sector, fat-free and sugar-free have become increasingly important selling points to adult consumers. LifeSavers, for example, recently introduced LifeSavers Delites, which contain 50 percent or 25 percent fewer calories than regular hard candies. The (relative) nutritional advantages of gummy candies and jellybeans, indulging an absence of fat, have been a factor in their success, which in turn has attracted major players to these segments, among them Hershey, M&M/Mars, Leaf and Lifesavers.

Vanilla Porter Introduced

The Stoney Creek Brewing Company, one of Michigan's newest brewers, announced the addition of their second beer to be released in early January. Vanilla Porter, formulated by Stoney Creek's brewmaster Tye Owsley, is a full-bodied Porter with subtle hints of chocolate and coffee and a touch of vanilla on the finish which is derived from the use of vanilla beans and all natural vanilla flavors. This rich dark beer has a full bouquet with almost no hop finish creating a true malt experience. The beer will be available in 12-ounce bottles as well as draft.

Stoney Creek has entered into a marketing agreement with Westwood Importers. For further information, contact Sam Awdish at 810-299-2988.

New Products

Low-fat baking becomes a piece of cake this holiday season

Reduce the fat but not the flavor in your holiday baking. In October 1996, Sunsweet® introduced the first nationally distributed fat replacement called Lighter Bake® which is a 100 percent fat- and cholesterol-free baking ingredient that replaces butter, margarine, oil or shortening in scratch recipes and packaged mixes.

A blend of dried plums and

apples, Lighter Bake® provides the perfect mixture of taste and texture to create moist, soft and chewy baked goods that are lower in fat. Baked goods made with Lighter Bake® are as delicious as full-fat versions but they can have 50 - 90 percent less fat and 10 - 30 percent fewer calories.

If you would like more information from Sunsweet® so



you can recommend low fat recipes to your customers, please call 1-800-417-2253 for a free recipe booklet.

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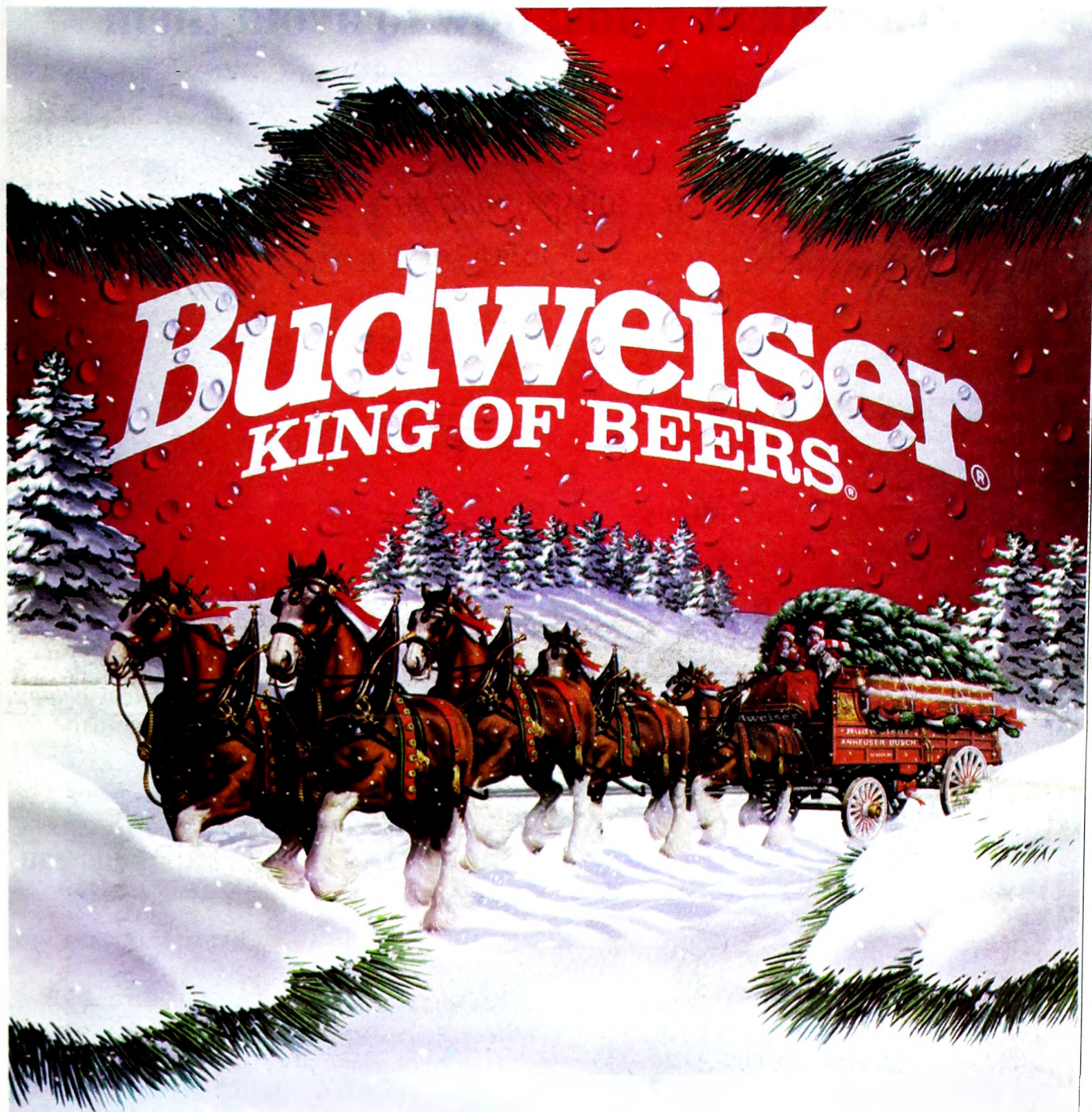
3. **SuperSeries** machines are more efficient than multi-machine systems. This saves valuable floor space.



Happy Holidays

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Budweiser

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Season's Greetings.
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*This Holiday Season Budweiser Reminds You To Know When To Say When.**

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Fraudulent voids: how to avoid them



By Jack Henry and Security Training Corporation

Editor's Note: This month we begin this guest editorial on Fraudulent voids. But there is more! We will feature stories of other creative fraudulent voids in the January Food & Beverage Report.

Cashiers voiding sales and pocketing overage

Baltimore, Maryland *Morning Sun* 7/11/95. A customer eating at the Glen Burnie Restaurant observed employee George

Norman Henson, 19, voiding sales, then taking money from the register. The customer called the manager to inform him what he had observed. The manager checked Henson's receipt tapes and found that Henson had voided \$2,488

worth of sales since January.

When confronted by police, Henson said, "At first I only stole the money to pay for my car. But, then, it was so easy I couldn't stop."

Weakness: Why was it so easy? Simply because the manager had not looked at journal tapes for six months.

Burbank, California *Leader* 11/8/95. Stacie Shackelford, a 36-year-old Burbank woman, was arrested at Kmart on suspicion of embezzlement. The arrest came

after the store's security received complaints from customers that their receipts showed "void." Security then watched Shackelford on CCTV voiding sales and pocketing the money.

Weakness: When customers catch thieves before management, management is lax on security in several areas. One area: store security failed to monitor CCTV (closed circuit television) until several customers reported the crime.

Key West, Florida *Citizen* 12/20/95. Kimberly Smith, a 19-year-old cashier at Winn-Dixie on Big Pine, was charged with grand theft and arrested.

Winn-Dixie security conducted a surveillance on Smith after numerous voids came up on her printouts from her register. The surveillance showed her voiding a \$560 order, then pocketing the cash overage in the money drawer.

Detective Ed Rochelle conducted an interview with Smith. The woman allegedly admitted to stealing \$21,222 before getting caught.

Weakness: Management is lax at viewing journal tapes.

Minocqua, Wisconsin *Lakeland-Times* 4/23/96. Colleen Pfiefer, 43, has been charged with stealing cash valued at approximately \$6,600 from the Greenleaf Shoppe where she worked as a part-time employee. For over two years she has been stealing about \$250 a month by creating fraudulent voids, then pocketing the overage so that the register would balance at the end of the shift.

Weakness: When a part-timer is able to void sales, and fraudulently do so for two years

See Fraudulent voids
Page 14

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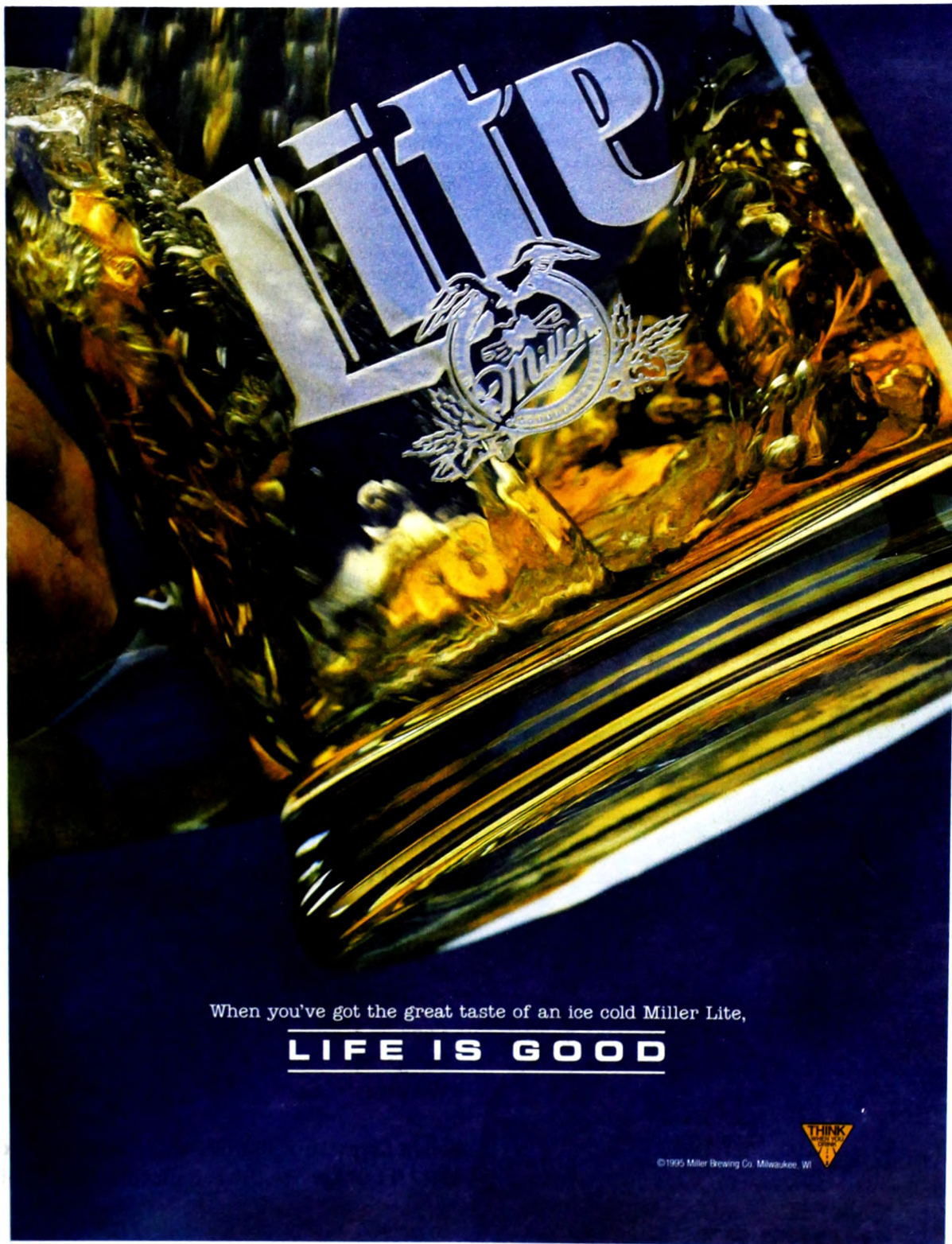
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Fraudulent voids

Cont. from page 12

before being caught, management is lax at viewing journal tapes.

Cashiers making overrings and pocketing overage

Oshkosh, Wisconsin
Northwestern 1/24/96. Stacy L. Ripp, a 26-year old New London woman, was charged with taking \$21,000 to \$30,000 from the Petals and Plants Floral Shop, which is located inside Lloyd's Family Food Store at Neenah.

According to the criminal

complaint, Ripp, who managed the floral shop, took money from the cash register over an extended period of time and made register overrings on legitimate purchases to cover the loss.

Weakness: Who checks department heads? Independent operators are notoriously negligent in both the training of store management and the enforcement of written theft-prevention policies, if they have written policies at all.

Fergus Falls, Minnesota. On March 8 the manager of Stop-N-

Go North conducted an inventory which revealed a \$4,000 shortfall. He then checked the detail tapes and found that there were excessive overrings during the shift that Travis Tod Martinson, 22 worked. The overrings totaled almost the amount of the inventory shortage.

The manager, who viewed the store's CCTV video, called Fergus Falls police. They observed Martinson saving sales slips that were left behind by customers and ringing them as overrings.

Weakness: Misplaced priorities. Manager did not check

the detail tape, nor view CCTV videos until after there was an inventory shortage.

Cashiers Voiding Sales for Sweetheart Customers

High Point, North Carolina
Enterprise 2/5/96. An employee of Wal-Mart confessed to store security of ringing customer's sales for electronics merchandise, then voiding the sales and letting customers keep the merchandise. The employee admitted to sweethearting through voids more than \$2,000 a month for several months.

Weakness: Void thefts of \$2,000 a month for several months reveals negligence in both training and policy enforcement.

Livingston, New Jersey
West Essex Tribune 2/22/96. Newark resident Lian Parris was fined \$250 for her part in a theft from Lord and Taylor. Parris, a former cashier at the store, was found guilty of ringing a sale for merchandise valued at \$1,241, voiding the sale, then allowing an accomplice to leave the store with the merchandise.

Strength: This employee was caught in her first attempt at theft (at least her first attempt in this store). Properly written theft-prevention policies do not guarantee that theft will not be attempted. However, the follow-through of these policies does guarantee that if theft is attempted, it will be caught in its infancy.

Cashier "Item Correcting" for Sweetheart Customers

Los Angeles, California
Herald 1/25/96. An 18-year-old Bellflower woman and her 20-year-old boyfriend face charges of attempting to embezzle men's clothing valued at \$989 from the department store at Stonewood Center where she was employed.

Security personnel, who enforce the policy that cashiers cannot check out friends and family, recognized the cashier's boyfriend. They allege that the man brought the garments to the woman's check stand where she entered the purchases, then used the "item correct" key to void all but \$23.17.

Strength: Another example of observant store security stopping theft in its infancy by following theft-prevention policies.



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|----------------------------------|---------------------------------------|--|------------------------------------|

'Tis The Reason To Be Jolly!

Season's greetings from London's Farm Dairy. We'd like to thank our valued retailers for their support in 1996. And we hope your cash registers continue to jingle all the way through the holiday season.

Look for some exciting things from London's Farm Dairy in '97. Including the attractive new egg nog packaging shown here. Plus, delicious new products like Great Lakes Classics Ice Cream.

If you're interested in becoming partners with us in the new year, call 1-800-284-5111.





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A loyal friend of the food industry passes away



Dr. Edward Heffron, director of the Michigan Department of Agriculture Food Division for the past 20 years, passed away on November 7, 1996 after a long bout with cancer. Dr. Heffron was a close friend and ally of AFD and its board members. He was 64.

In 1983, Dr. Heffron was awarded the Associated Food Dealers of Michigan Distinguished Service Award for his outstanding contributions to the industry. "Ed was a wonderful man and a pleasure to work with. His efforts with the retail community led to many positive changes for all of us," said Joe Sarafa, AFD executive director. "He will truly be missed."

Since his appointment as Division

Director in 1976, Dr. Heffron's achievements include requiring all state food establishments to be licensed, initiating professional status for food inspectors, and establishing specific degree requirements for inspectors.

Dr. Heffron received his Doctorate in Veterinary Medicine from Michigan State University and has been recognized with many distinguished awards relating to his science and his expertise. Perhaps his proudest tribute was the naming of the new Michigan Metrology Laboratory in his honor. The "E.C. Heffron Metrology Lab" is currently under construction in Williamston, Michigan with a scheduled completion date in 1997. Dr. Heffron was also a U.S. Army Korean War Veteran.

He is survived by his wife Mary Ellen, his two sons Tom and Pat, his two daughters Mary and Rosemarie, and his grandson "Little Eddy." Memorial contributions may be made in Dr. Heffron's name to the St. Michael's School in Grand Ledge or the MSU School of Veterinary Medicine.

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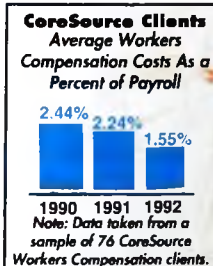
Proven Results

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

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

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*Social Security Administration



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*Provide your customers the big taste of Melody Farms
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Santa Packs are coming back!

Contact your Coca-Cola Account Manager today
to stock up for the holidays!

No time to hang out

by Ginny Bennett

At 20 many young people are just finishing school or struggling with a new job. They have time to think about dates, cars, movies and music. They are intent on discovering what the future holds for them.

At 20 Jason Najor has done all that and more. This young, aspiring entrepreneur takes a proactive stance when it comes to the future. He has already assumed adult responsibilities and challenges even before he finishes his college education.

From the age of 16 Jason has co-managed Super Fair Foods on Seven Mile in Detroit with his uncle Ameer (John) Najor. If his father, George Najor, was still alive he would surely be proud of his oldest son and the way Jason assumed responsibility for the family business and for the family. George Najor passed away eight



years ago when Jason was only 12 years old.

He lives at home helping his mother and being a big brother to Jeffrey and his sisters, Jenny and Janice. Like Jason, they all work at Super Fair Foods when they aren't in school.

Jason is known at AFD as a doer, not a talker. According to AFD's Danielle MacDonald who has worked with Jason on several projects, "if Jason signs on to work for a committee he can be counted on to come to the meetings, show up and work hard. And he is a lot of fun." This year he donated to the Turkey Drive and worked long hours cooking at



The crew at Super Fair Foods (l to r) Ameer (John) Najor, Jason Najor, Dee Dee and Isam Raban

the Senior Picnic along with his sister Janice and his cousin, Brenda Murad.

Jason's AFD membership has been important to him because he can always find answers to his questions at AFD. He has also been a recipient of an AFD Scholarship.

Being a good member of the community has kept typical problems associated with store ownership to a minimum. In fact, says Jason, "we don't have any problems." He is happy to be a part of the Harmony Project, a community program formed to promote good relations between store owners and residents of the 12th precinct. Jason serves on the committee which recently met with area block clubs to draft a contract that is signed by all Harmony Project delegates, pledging responsible community involvement. The Harmony Project began as a Wayne State University and AFD initiative to mediate problems and work to bridge the gap of understanding between different ethnic groups working and living in the area.

Super Fair Foods is proud of its

good community relations. Each summer they close off the street and hold a big neighborhood block party. They also contribute a monthly meal to the nearby Original New Grace Baptist Church.

The store is clean and neat, putting on a fresh face for the neighborhood. It is newly painted, boasts a new sign and canopy and



John Najor with customer "Louise"

is also currently undergoing interior renovation. It is being outfitted with new shelving, new windows and an IBM 4690 scanning system. A 2,500 square-foot pharmacy will be added to the west end of the building in April. Not only does this show good citizenship on the part of the store but it is good for business in general since competition is tough and Super Fair Foods is within sight of a Farmer Jack and a Rite-Aid Pharmacy.

Super Fair Foods' devotion to excellent community

relations really pays off. The store is tied with Liquor Express for the number one position in the region for lottery sales. They feature a special deal that ensures customers loyalty—buy 20 and get a free instant ticket.

Instinctively Jason Najor has an aptitude for business. Last May he opened a new business, Skylink Paging and Cellular, on Livernois between Seven and Eight Mile Roads in Detroit. Jason says the new business is going well. With all his responsibilities it is a challenge to find time for classes at Wayne State University, but it is really important to Jason to continue his education. He will finish his degree in marketing in a year and a half. Although Jason understands the day-to-day operations of his business, he wants to have complete knowledge of all aspects, from category management to marketing—so that he is able to take a proactive stance in the 21st century.

Jason's schedule demands that he always look for ways to manage his time better. He thinks of his employees as his protégés, knowing that if they can learn to do his job it will free him to do other things he wants to do. He lives at home, realizing that it takes a lot of time and energy to maintain a separate place to live. Jason gets a lot done with little conversation. When many young people his age are just hanging out, Jason is on his way to his next commitment. Whether it is for Super Fair Foods, his new business, his community, AFD or his family, everyone knows they can count on Jason to do it and not just talk about it. His Dad would be proud.



Yvette at the register



Sue and a loyal customer

Merry Mix.



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From seasonal items including Christmas tree lights, tinsel and toys to a full range of basic everyday needs such as hair care, apparel, and pet supplies, the GM/HBC department at Spartan Stores, Inc., has a product mix exceeding 15,000 items. Recognized as having one of the most aggressive and extensive GM/HBC programs in the supermarket industry, our goal is to help retailers make general merchandise and health & beauty care a highly profitable part of their business and a one-stop shopping convenience for their customers. VISION, a very successful GM/HBC program, uses leverage buying and the advertising power of 450 Spartan retailers to lower costs, boost profitability and maintain a competitive position in the marketplace.



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Melody Foods makes its own music

by Michele MacWilliams

With an 11-year-old milk truck and just a few dollars in his pocket, 46 years ago Tom George and his two sons started a dairy distribution company out of their Detroit home. Called Tom George and Sons Dairy Distributors, the fledgling company distributed Wilson's milk products at the wholesale level to accounts obtained through its own sales efforts. Originally there was only one route with three accounts that were served by Michael George, Tom's son.

Within two years, the company added Hostess Ice Cream to their distribution. Hostess was later converted to Fairmont Ice Cream.

Through promotion, personal attention and a lot of hard work by Michael and his brother Sharkey, the number of accounts began to grow. By 1955, Tom George and Sons counted over 100 accounts.

Continued growth over the next several years prompted the company to incorporate, and in 1962 Tom George & Sons Dairy Distributors became Melody Distributing Company, with Michael and Sharkey heading operations. Soon after, Melody converted from Fairmont Ice Cream to Sealtest, followed by the



Michael George

retail customers, a heavy saturation of radio and television commercials and a quality product. Melody Farms soon became a household name. The more than 60 delicious flavors of Melody Farms Ice Cream became an instant success among Michigan consumers. It was during this change that Michael George became president of the Melody Farms brand, while Sharkey took the title of chairman of the board.

Computerization was the next major step the dairy company took. When Melody introduced its sophisticated computerized call order drop delivery system in June of 1980, the company was



Rodney George

customer base. Therefore, Melody's strategic plan for growth has been, and continues to be, grounded in acquisition.

In April, 1983, Melody purchased the assets of Najor's Dairy, a Detroit-area distributor of milk and ice cream products. Because of the increase in Melody's ice cream volume, the company outgrew its previous warehouse and in September 1983, leased a 12,000-square-foot ice cream warehouse in Livonia's Allied Commerce Center.

The following year Melody acquired the customer list, trucks, receivables and store equipment owned by Wilson's Dairy. Due to Wilson's large institutional business (schools, restaurants and health care institutions) the purchase doubled Melody's sales and broadened its customer base.

Since the Wilson's Dairy acquisition, Melody has continued to move boldly forward with additional purchases, and diversification into related businesses.

In 1988 Melody contracted with a co-packer to produce Melody Farms labeled juices and drinks in glass bottles. To accommodate the new product line and continue diversifying, Melody Distributing Company changed its corporate name to Melody Foods, Inc. Then in 1990 Melody Foods, Inc. acquired two companies. First was the Twin Pines Dairy Company. Next they purchased Pioneer Snacks, a meat-packing company started by Michael George's son, Robert. Pioneer Snacks became a wholly-owned subsidiary of Melody Foods.

Diversification continued and in 1991 Melody Foods purchased Flint-based Midwest Wholesale

Foods, Inc., a wholesaler to grocery stores, supermarkets and convenience stores across Michigan. Melody also signed a five-year contract to become the master distributor of Everfresh Juice in the state of Michigan.

The next generation

This past November, Rodney George, son of Michael George, was named president and chief operating officer (COO) of Melody Farms, Inc., a subsidiary of Melody Foods, Inc..

For more than three decades, Michael George had served as President of Melody Farms. He will remain president of Melody Foods, Inc. and chairman and chief executive officer (CEO) of Melody Farms.

"Rodney represents the future of Melody Farms," Michael George said. "He grew up in the business and he knows Melody Farms inside and out. His experience at all levels of the company, coupled with strong management skills, makes him the perfect person to lead Melody Farms into the next century."

Rodney George hired into Melody Farms in 1981 as a dairy delivery truck driver, much like his entrepreneurial father had done four decades before. Less than a year later he was promoted to salesman where he served more than 450 customers in his designated area.

Rodney George's move up the corporate ladder included stints as sales manager, marketing manager and vice president of sales and marketing. Prior to being named president and COO, Rodney served as corporate vice president, a post he held since 1994.

Rodney's many contributions include the development of a complete line of Melody Farms products, and national name-brand products. His efforts helped Melody Farms eclipse the \$140 million sales mark in 1995, the highest total in company history.

New products

Late in 1996 Melody introduced Crystal Falls Spring



Melody Foods introduces two new products, Crystal Falls Spring Water and Melody Farms milk in a clear plastic, PET pint.



purchase of a large-volume, Twin Pines distributorship and the addition of Sealtest Milk.

Thirteen years passed, as the company continued to grow and prosper. In 1975, after nearly 25 years of selling and distributing well-known branded products, Melody launched its own milk and ice cream brand. Melody Farms, the name chosen for this new line, marked the first time a similarly-sized United States dairy had ever successfully converted to a private label. Thanks to loyal

considered a pioneer. Today this is one of the most fundamental aspects of the business. Though it took nearly a year of countless training hours to convert to the new program, the system proved so successful that it is now industry standard.

Growth by acquisition

Over the past 15 years the dairy business has become extremely competitive, as the major companies vie for the same

Deck your walls with books of tickets



♪♪♪ Fa-la-la-la-la, la-la-la-la ♪♪♪



The more instant tickets you stock and display, the more customers will buy, making this holiday season one of your strongest sales periods ever. After all, the new \$5 Surprise Package yields the highest commissions yet, and the popular \$2 Holiday Cash is back! The Michigan Lottery also offers lots of other games you can stock that all make great gifts for last minute shoppers. So take advantage of this opportunity. Make sure your walls are adorned with tickets in time for the holiday crowd.

Approximate overall odds of winning an instant game are from 1 in 2.9 to 1 in 6.0

Michigan minimum wage legislation stalled

As expected, an effort in the Michigan Senate to take up H.B. 4180 to increase the state minimum wage prior to the November elections failed on 17-19 near party-line vote. The Senate Human Resources, Labor and Veteran's Affairs Committee may still consider the measure this year, although several provisions are under scrutiny including an increase in the tip credit for restaurant employees and the lowering of the threshold age for the state minimum wage from 18 to 14. H.B. 4180 would raise the minimum wage to \$4.65 this year and \$5.00 in 1997.

Legislative Update

Cont. from page 1

the age of 27. This means every person who is actually younger than 27, not just those that appear to be under 27. Penalties will be in effect for failure to check an ID, so even if the person is of legal age to purchase the product (say 19-years old), if no check is made, it is still a violation.

No self-service displays or vending machines are allowed—Beginning August 1997, all self-service displays and vending machines will be banned in areas accessible to persons under 18. Promotional allowances for tobacco products may be affected in some cases.

Tobacco products covered and advertising/sponsorships—The FDA rule requires that all in-store advertising for tobacco is in a tombstone format (black and white lettering) except for pipe tobacco or cigars. Effective August 28, 1997, this includes shopping baskets, display racks, clocks, door decals, signs, etc. The final rule permits tobacco companies to sponsor events in corporate name only. The sponsorship of events ban provision goes into effect on February 28, 1998.

Retailers are responsible—Under the rule, retail sales clerks and minors will not be held accountable for violations. Retailers will be held completely responsible. FDA expressly declined to impose penalties on minors who purchase cigarettes and adults who purchase for them. The agency quoted the argument from FMI's comments that "any

effective public policy to restrict sales of tobacco products to minors must go beyond the discouragement of promotion, advertising and merchandising to minors. It must be accompanied by realistic penalties for minors who purchase and possess cigarettes and for adults who purchase for them." However, FDA then stated, without further explanation, that it would be "inappropriate" for the agency to take this action. FDA's final rule also states explicitly that retailers will be responsible for their employees who fail to comply with the law and that FDA will not sanction such employees in any way.

License Fees—FDA rejected proposals during the comment period, which would have imposed federal license requirements on retailers. However, it is expected in the 105th Congress that legislation will be introduced on the tobacco issue and the license fee proposal could be included.

Legal challenges to the regulations have been filed, and we expect a judge to hear the cases in February 1997. While the plaintiffs are seeking summary judgment, litigation can be time consuming and FMI is planning to seek legislative relief, if necessary. Several pieces of legislation are already being considered and FMI plans to work in conjunction with other retail groups to seek an acceptable resolution in the next Congress. FMI's Public Affairs Assembly, scheduled for March 17-18, 1997, will be an important opportunity to communicate our concerns to Congress about unnecessary and burdensome retail provisions.

Legislation to control methamphetamine use

Regulation to control methamphetamine use that was signed into law October 3, now supersedes recent action by the Drug Enforcement Administration (DEA). The DEA regulation, which you may have heard about, is null and void.

A new act, the Comprehensive Methamphetamine Control Act of 1996, seeks to curb the spread of methamphetamine abuse. This act does not create undue burdens on legitimate retailers of OTC medicines.

Provisions of the act affecting asthma products containing ephedrine in combination with

other active ingredients became effective October 3, 1996. Only sales transactions of more than 24 grams of ephedrine combination products (40 24-count packages of 25 mg tablets) are now subject to DEA registration, reporting and record-keeping requirements.

While retailers can continue to sell the same OTC cough, cold, allergy and asthma medicines without burdensome requirements, they should be on the lookout for suspiciously large sales to individual consumers. For more information, contact your OTC distributors and manufacturers.

Oregon coalition scores victory against bottle deposits

Culminating a year-long, hard-fought campaign in Oregon, a coalition of industry groups resoundingly defeated a ballot initiative, Measure 37, to expand the state's bottle-deposit law. The measure would have significantly increased manufacturer costs for the collection of containers. "Initial polling in September showed that 80 percent of Oregon voters would support Measure 37 on election day," said Judith Thorman, Grocery Marketing Association Senior Director, State Affairs. She added that the coalition's campaign was a true success.

Forum held with OSHA on workplace violence

On Monday, November 4, NACS held a stakeholder's forum with officials from OSHA on their workplace violence guidelines. The meeting offered an opportunity for stakeholders to stress the following points:

Research does not support recommendations; OSHA has not conducted the needed research to justify their conclusions, especially the recommendations for two clerks, bullet resistant glass, and cameras. In fact, OSHA's research arm, the National Institute of Occupational Safety and Health (NIOSH) told the stakeholders that their research

indicates that the presence of two clerks actually increases the risk of violence.

One size fits all: OSHA has produced a document without recognizing that one set of guidelines is not appropriate for all retail operations. It was stressed that programs which work in a convenience store may not be appropriate in a restaurant or a hotel.

Establishing Standards: OSHA may call their document guidelines, but it was stressed that regardless of what OSHA calls the document, it will have the effect of establishing standards and will be used across the country by plaintiffs' attorneys.

MICHIGAN HARVEST GATHERING 1996

Dial The Number
Help Fight Hunger...

1-800-552-GIVE



Practical advice on saving energy from Detroit Edison Save Energy in Unexpected Places

Looking for ways to reduce your store's energy use? You can add to your energy savings when you look beyond the common energy-cutting measures for less obvious opportunities.

For instance, you probably know that replacing T12 fluorescent tubes with more efficient T8 tubes and electronic ballasts substantially reduces your lighting costs. And you may be aware that compact fluorescent and high-intensity discharge lamps are far more energy-efficient than incandescent bulbs. These are obvious, and major, energy-savings measures. Now add to your total savings picture by finding the less obvious energy-savings. You'll find two of them hidden in your exit signs and light switches.

Show energy costs the exit

Building codes, safety and security dictate that some lights must be left on all the time. Exit signs are a prime example.

Exit signs usually contain two or more small, inefficient, incandescent bulbs. A single sign may use 175 to 438 kWh of electricity per year. In addition, replacement bulbs must be purchased up to four times a year.

You can reduce energy use by retrofitting these exit signs with compact fluorescent lamps (CFL) or light emitting diode (LED) units.

CFLs offer the same light output, but at much lower wattage, than the incandescent bulbs they replace. The CFL bulb will also last three to five times longer. By retrofitting all your exit signs with CFLs, you could reduce their energy use by up to 70 percent.

LEDs offer even greater savings, reducing energy use by as much as 95 percent. LED units consume about 2 watts per sign to produce the same light output as a typical 40 watt incandescent sign. Maintenance savings are an added benefit. An LED unit has a life of 100,000 hours or more, which means no bulb replacement for over 10 years.

One word of caution — some exit signs also provide downlighting from the bottom of the sign in emergencies. Before replacing your standard bulbs with either CFLs or LEDs, make sure this feature will not be impacted.

Automatic energy misers

In areas where people are unlikely to remember to turn lights off when they leave, an occupancy sensor helps reduce energy use. Occupancy sensors replace a wall switch or can be mounted on or near the ceiling. They use infrared technology and/or ultrasonic motion detection to "sense"

when someone enters a room and turn the lights on automatically. When the person exits the room, lights automatically turn off after a brief time-delay.

Stockrooms, private offices and restrooms are often good candidates for this type of lighting control. When selecting a sensor for an area, give careful thought to the time-delay needed for the area and the sensor's range, sensitivity and mounting

location. Consult with a lighting professional for proper selection and placement of occupancy sensors.

Timer controls and photoelectric (daylight) sensors also provide ways to automatically turn your lights off. Both lend themselves well to exterior lighting control.

Get the total savings picture

Exit sign conversions and automatic lighting controls alone won't substantially cut your energy

use. But when you couple these small measures with more significant changes to your general and display lighting systems, you maximize energy savings.

For a thorough evaluation of your store's lighting system, contact Detroit Edison. As part of their new LightWise program, they'll evaluate your entire lighting system, from major components to minor ones, to identify all your savings opportunities.

Turning energy into solutions...

Detroit Edison



Improve your bottom line at light speed

The LightWise program from Detroit Edison delivers fast results!

Whether you're looking to improve lighting for appearance, productivity, security or savings, **LightWise** offers smart energy solutions that go straight to your business' bottom line.

- Professional lighting system evaluations
We'll recommend effective, cost-efficient, improvements to reduce energy costs and improve light levels.
- Expert installation service
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Call 1.800.663.2263 today, and give your business the LightWise advantage.

Scenes from the DAGMR/Super Foods October meeting



Robert DeYoung Sr., (left) owner of Fulton Heights Foods in Grand Rapids and Pat Quinn, Spartan Stores Inc. (right) presents a \$5,000 check to Lois Breckon (center), director of the Area 11 Special Olympics program.

DeYoung, through his membership in the National Grocers Association, won the grand prize in a VISA USA promotion in the Fulton Street store earlier this year. All retailers involved in the promotion competed for a "Grocers Care" prize, which the retailer could designate to the charity of his or her choice.

The money will be used by the Area 11 Special Olympics program to purchase equipment to be used by handicapped athletes participating in winter athletic events.

DAGMR honored VOS Buying Group at a recent recognition dinner



Welcome new members!

The Associated Food Dealers of Michigan sincerely welcomes these new members who have joined July through September 1996:

Annie's Party Store, Commerce Twp.
Asmaro, Inc., Fenton
B & S Corner Convenience, Jackson
Cheer's Party Shoppe, Southgate
Country Acres, Southfield
D & D Town & Country, Southfield
D.J.'s Party Shoppe, Waters
Fairway Foods of Michigan, Menominee
Frank's Alexander & Polen, Grosse Pointe Woods
Freddie's IGA, Atlanta
Future Net, Inc., Waterford
Get & Go Mini Mart, Hamtramck
Grand Foods, Detroit
Holiday's Party Store, Detroit
Huron Fish Co., Saginaw
I.C. Country Store, Mesick
In 'n Out, Detroit
Ivan's Place, West Branch
JPS, Inc., Mt. Pleasant
Just 4 Kids, Detroit
Kawkawlin Party Store, Kawkawlin
Klauza's Willow Market, New Boston
Leppink's Market, Belding

Livernois Food Way, Detroit
Marina Village, New Baltimore
Metro Mini Mart, St. Clair Shores
Mr. Gee's, Inc., Battle Creek
Nordine's Foodland, Bergland
North Shore Market, Brimley
Party King, Warren
Pat's Jubilee Foods, Houghton
Pine Lake Grocery Store, Detroit
Pine Knob Wine Shoppe, Metamora
Plum Hollow Market, Southfield
Pomerado Party Store, Southgate
Prevo's Family Market, Ludington
Purk's Inc., Ionia
R & G Food, Kalamazoo
Royal Oak Food & Drugs, Royal Oak
RSS Market, Flint
Saveguard Supermarket, Detroit
Seven Brothers Market, Detroit
Shortstop, Reed City
Sweet Ideas, Troy
Town Square Party Shoppe, Oak Park
Valley Farm Market, Utica
Witzke Market, Bay City

*And it was said of him
that he knew how to
spend Christmas well, if
any man alive possessed
the knowledge. And may
it be said of us,
and all of us. And so,
as Tiny Tim
exclaimed, God
bless us, everyone!*

—A Christmas Carol

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London's Farm Dairy purchases Stroh's Ice Cream Company

London's Farm Dairy of Port Huron has agreed, in principle, to purchase the assets of Stroh's Ice Cream Company of Detroit for an unspecified amount.

In a joint statement, Earle Holsapple, CEO and chairman of London's Farm Dairy and Gary Giller, Stroh's Ice Cream Company president, reported they have signed a "letter of intent" for the sale, which will probably be completed by December, 1996.

With the purchase, London's will become Michigan's largest ice cream producer. An estimated 7 million gallons will be produced under the Stroh's and London's labels in the next year for distribution throughout the Midwest.

Although most details have not been worked out between the two companies, both men indicated they

view this as a merger of strengths in the ice cream industry, which will benefit both firms during this period of escalating cost of milk and other ingredients.

Holsapple indicated that the joining of his 60 year old company, one of the largest dairies in the state, with Stroh's Ice Cream Company, founded in 1919, will allow for London's growth and continued expansion plans

in the midwest. Meanwhile, the Stroh's premium ice cream brands, Stroh's, Mooney's and Nafziger's, will continue to be produced in Detroit, and distributed in Michigan, Indiana and Ohio.

Since 1936, when they began by producing just 31 quarts of milk per day, London's has tripled it's product selection, and offers a full line of dairy products.

*Your
Natural Choice*



AND



A N N O U N C E

NOW THROUGH DECEMBER 31, 1996:

OUR EXCITING NEW HOLIDAY PROMOTION

*Associated Food Dealers and their employees can choose
from the following options including:*

- FREE AIR TIME
- FREE EQUIPMENT
- CREDIT FOR NEW ACTIVATIONS or ADDITIONAL LINE

| OPTION A: | OPTION B: | OPTION C: |
|--|---|--|
| <ul style="list-style-type: none"> •1000 FREE minutes per month for 4 months** •FREE Selected Audiovox portable or bag phone OR Selected Motorola portable phone for \$99/month for 24 months (Detroit/Flint). \$1.49/month for 24 months (greater MI) | <ul style="list-style-type: none"> •1000 FREE minutes per month for 4 months** •\$100 Upfront Equipment CREDIT towards any new in-stock phone OR Selected Audiovox portable phone for \$150 Upfront Equipment CREDIT. | <ul style="list-style-type: none"> •1000 FREE minutes per month for 4 months** •\$75 one time CREDIT for activation of Customer Owned Equipment. |

**Call 1-800-AIRTOUCH™ for more information or
Judy Mansur at AFD, 1-800-66-66-AFD**

Two year service agreement required; however, your association rate plan may require a three year agreement. New activations only. Limited to certain rate plans. Not valid with any other discounts or credits. Free airtime minutes limited to calls originating from your home market for four months and begin on second bill. Unused minutes will be forfeited. Remaining toll, long distance and taxes extra. AirTouch™ Cellular bills in one month increments. Customer will be responsible for payment of the full month access fee for the month in which service is cancelled, in addition to all other usage charges. Others restrictions apply. Offer ends December 31, 1996. AirTouch™ and the AirTouch logo are trademarks of AirTouch Communications, Inc.

Wage and hour caution

Retail and wholesale grocers are reminded that when it comes to paying the minimum hourly wage or applying the child labor laws, the higher or stricter standard between federal and state law applies. For example, the current federal minimum hourly wage is \$4.75 an hour. If state law is \$5.00 per hour, the employer must pay the higher state minimum hourly wage. This is especially important since the federal law now permits the employment of individuals under the age of 20 at \$4.25 an hour for the first 90 calendar days.. If state law has a minimum wage that is higher (for example, \$4.50 an hour) than the federal opportunity wage of \$4.25 an hour, then the employee must be paid the higher state minimum wage. Likewise, if state child labor law does not allow 14- or 15-year olds to work beyond 6:00 p.m., 14- and 15-year olds cannot work until 7:00 p.m. as permitted under federal law. N.G.A. members are advised to be sure to check both federal and state laws to determine which has the higher or stricter standards.

Federal and state combined labor law posters which provide all required state and federal government posting, including minimum wage information, can be ordered through Dan Reeves at AFD—phone 810-557-9600; fax 810-557-9610.

Dan Wyant named Agriculture Director

Dan Wyant was named Director of the Michigan Department of Agriculture, effective October 7, 1996.

Wyant, a Cass County, Michigan native, brings a vast agricultural background to the post, beginning his career in the private sector with a marketing manager position at Ralston Purina Company and Lowe's International, where he was employed as an export trade consultant.

His public sector career includes providing policy expertise for select committees on revitalizing Michigan agriculture, export trade and farmland preservation while with the Senate Republican Majority Office. In 1991, Wyant joined the Department of Agriculture (MDA) Director of the Office of Legislative Liaison and served under Agriculture Directors Bill Schuette and Dr. Gordon Guyer. In that capacity, he was responsible for development of food and agriculture policy, managing the department's federal and state



government relations and industry outreach programs.

In 1995, Dan Wyant joined Governor John Engler's Office of Legislative Affairs and most recently served as associate director of that office, working with the State Legislature on such reforms as nine tax cuts, welfare reform, a re-write of the School Code, curbing lawsuit abuse, expanding economic opportunities and lowering the cost of providing jobs in Michigan.

Wyant holds a B.S. degree in Food Systems Management from Michigan State University (MSU) and an M.B.A. from American University in Washington, D.C. He is past president of the MSU College of Agriculture & Natural Resources Alumni Board; a former FFA State Officer and is currently a member of the Michigan FFA Foundation Board of Directors. He resides in East Lansing with his wife Kathy, and children Monica and Jordan.

CLASSIFIED

RETAIL MEMBERS: Coming soon—watch this space for a new way to turn your clutter into CASH. Starting in 1997, retail members can receive FREE classified ad space. Contact Tom Amyot at AFD for details. (810) 557-9600.

COMPLETE LINE OF Coney Island restaurant equipment for sale. Grills, slicers, ovens, vents, etc. Fairly new condition. Sold only as a unit. For more information, please contact Jerry at (313) 491-5960.

CONVENIENCE STORE EQUIPMENT FOR SALE—Entire contents of 3,000-square-foot full-line convenience store. 11-door reach-in/walk in cooler, 5-door display freezer, deli case, gas range with grill and 2-door oven, shelving, etc. Like new. Must sell. Call Mike at (810) 626-9099.

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.

WANT TO BUY: Colognes and aftershaves. Turn overstocks, slow movers and shopworn merchandise into cash. Fragrances Unlimited, Gary—(313) 434-0692.

BUSINESS OPPORTUNITY: Toledo developer, TOL-BAD, Inc., soliciting interest of experienced inner-city food retailers to develop a 30,000+ square foot grocery store in Toledo, Ohio central city shopping center. For more information, call Mike Duckworth at (419) 893-5578.

STONE CREEK INTRODUCES



THE TASTE TAKES YOU THERE

FOR MORE INFORMATION CALL OR WRITE STONEY CREEK BREWING CO.
296 WEST AUBURN RD. ROCHESTER HILLS, MI 48307 PHONE: 810 299 2988

Michigan's winning streak continues



by Commissioner Bill Martin

December snows and winter winds may have arrived here in Michigan, but nothing can slow down the winning streak that's hit our state. The Big Game, now in its third month, continues with more top-prize winners every week: the Lottery's first-ever \$5 instant ticket, "Surprise Package," has become an instant favorite with your customers; and the Lotto and Cash 5 games are making Michigan residents hundreds of

thousands of dollars richer.

Through the first nine weeks of Big Game play, Lottery players here at home have embraced the new multistate game that offers nine different ways to win. Although the game's first \$5 million jackpot winner has yet to claim the prize, a dozen \$150,000 winning tickets have been tracked down in Michigan through the first 10 drawings. All but one of those tickets have been claimed; the

unclaimed \$150,000 ticket was sold at Saturn Food Center, 25200 Van Born Road, in Dearborn Heights. The rest of the \$150,000 winners have readily come forward to collect their Big Game winners right here in Lansing.

In addition to those lucky winners, Michigan has had nearly 900,000 Lottery players win a cash prize in The Big Game. That amounts to almost \$9.5 million in cash prizes given away since The Big Game began September 6.

See Lottery
page 31

FILIPPO BERIO BELIEVED HIS COMMITMENT TO PRODUCING THE FINEST OLIVE OIL ON EARTH WOULD BRING SUCCESS. HE WAS RIGHT!



It started with our founder, Filippo Berio, and over 100 years later, we continue to be totally committed to producing the finest olive oil on Earth.

We are proud to have such a loyal consumer franchise and to have so many new consumers discovering the benefits of Filippo Berio olive oil.

We also appreciate and are very proud of the support we have always received from our retailers, brokers and distributors. Just as we are dedicated to producing the finest olive oil, we are also dedicated to building successful relationships with all of our retailers and distributors.

For more information about how you can share in our success, call 201-525-2900 and ask for our National Sales Manager, Bill Stewart. We will also be pleased to discuss your private label packing needs.

There has never been a better time to take advantage of the many opportunities we can offer you.

Give us a call.

**FILIPPO
BERIO**

Dedicated to Producing
the Finest Olive Oil on Earth™
255 Route 17 South, Hackensack, NJ

Melody

Cont. from page 22.

Water. Imported from Canada, the water is available in 20 ounce, 1 liter and 1.5 liter bottles.

New for 1997 is Melody Farms milk in a clear plastic, PET pint. Homogenized whole milk, two percent low-fat and chocolate milk are all available in the new bottle. Rodney George says the pints are intended as a quick purchase item to compete with juice or pop as an individual serving beverage. George says a major introduction is scheduled for the first part of the year.

A commitment to the community

Although Melody Foods has changed significantly over the years, one tradition remains constant: the company's commitment to a strong corporate citizenship. Each year Melody donates thousands of dollars worth of product to various charitable groups and makes regular contributions to organizations that receive and distribute food to the area's hungry.

Giving something back to the community has always been one of the company's foremost goals. Although it has grown from the humble operations of Tom George and Sons Dairy Distributors to the largest privately owned dairy and beverage distribution firm in Michigan and northern Ohio, Melody Foods has never lost sight of that goal.

*Retailers that have sold top winning tickets so far in
The Big Game include:*

| | | |
|----------|-------------|--|
| 9/6/96 | \$5,000,000 | Marina Village Liquor, Chesterfield Township (unclaimed) |
| 9/6/96 | \$ 150,000 | Paul's 9 and 10 Market, Eastpointe |
| 9/13/96 | \$ 150,000 | West Grange Pharmacy LLC, Trenton |
| 9/20/96 | \$ 150,000 | Quality Dairy CO. #21, East Lansing |
| 9/27/96 | \$ 150,000 | Felpausch #292, Albion |
| 9/27/96 | \$ 150,000 | Saturn Food Center, Dearborn Heights (unclaimed) |
| 10/18/96 | \$ 150,000 | Jerry Armstrong's Inc. #1, Waterford |
| 10/18/96 | \$ 150,000 | Quality Dairy Co. #24, Lansing |
| 10/25/96 | \$ 150,000 | C U Party Store, Roseville |
| 11/1/96 | \$ 150,000 | Rite Aid Discount Pharmacy #4523, Livonia |
| 11/1/96 | \$ 150,000 | River Oaks, Dearborn Heights |
| 11/8/96 | \$ 150,000 | Meijer Inc. #34, Royal Oak |
| 11/8/96 | \$ 150,000 | Rite Aid Discount Pharmacy #4452, Bloomfield Hills |

Another reason for all the Lottery excitement could be the new \$5 instant game, "Surprise Package." Your Lottery customers have been quick to try their luck with Surprise Package, a game that boasts odds of better than one in three of winning a cash prize, and a top instant prize of \$250,000! In fact, Surprise Package sales led the Lottery to a new instant game sales record — an all-time record high of \$12.762 million in one week. With other prizes ranging from \$5 all the way up to \$25,000, Surprise Package is one ticket

you'll want to keep on hand through the holiday season.

Great Lottery prizes like these will mean even more with the new redemption commission structure. By now you've heard that a change in the redemption commission policy now means Lottery retailers will collect much larger commissions — up to \$2,000 — when a winning instant or on-line ticket (valued up to \$100,000) is sold at their stores.

Effective October 1, 1996, Lottery retailers can expect not only increased sales commissions

but also increased redemption commissions. The Lottery will pay retailers two percent of the prize value for any redeemed winning ticket (instant or on-line) with a value up through \$100,000!

For example, a retailer would receive \$100 for selling a \$5,000 "Big Game" ticket; \$2,000 for selling a "Cash 5" ticket that matches all five numbers or \$500 for selling a \$25,000 instant ticket winner.

A State of Michigan check will be mailed to the retailer that sold the winning ticket, and checks will arrive about the 15th of the month after the ticket is redeemed at a Lottery office.

As we at the Lottery prepare for the upcoming holidays, I want to thank our Lottery retailers for a year of hard work and creative promotions. We wish you and your families all the best for a safe and happy winter season!

MLCC holds December hearing

The Michigan Liquor Control Commission will hold a Public Hearing at 2:30 p.m., Wednesday, December 4, 1996, at the Lansing Office of the Commission, 7150 Harris Drive, Lansing, Michigan.

The Michigan Liquor Control Act, Section 7, provides that two such hearings shall be held each year for the purpose of hearing complaints and receiving the views of the public with respect to the administration of this Act. All

government and enforcement officials, licensees and any other persons interested in the operation of the Liquor Control Commission are welcome to attend.

Members of the Commission will conduct the hearing and a discussion of the Liquor Control Act and its administration will be followed by a question and answer period in which the public will be invited to participate. For information call (517) 322-1345.



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(313) 416-7000
Fax (313) 416-7020

McMahon & McDonald, Inc.
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Grand Rapids, MI 49512
(616) 698-0000
Fax (616) 698-9191

McMahon & McDonald, Inc.
7862—A Central Ave.
Toledo, OH 43617
(419) 843-2554
Fax (419) 84302081

Staying ahead



Ed and Cindy Shaw

Editor's note: Point of Sale is a Michigan-based in-store services company. In its ninth year, owners Ed and Cindy Shaw explain their definition of success and corporate philosophy. Ed says his scorecard measures how well Point of Sale understands and anticipates his customers' needs and desires.

by Ed Shaw

From the beginning we have positioned ourselves as a value-added service organization. We have continually been a leader in this area. We believe this results in an overall elevation of the service in the markets where we compete.

One very important value-added feature is our understanding of the industry that we service. The top six management people at Point of Sale

have grown up in the food, drug or mass merchandising business. The newest key member of our top management team is Bill Woodward, our general manager for the Ohio and Indiana marketplaces. Bill spent many years with Nabisco and International Multifoods before joining our team.

We believe that investing in qualified people is key to company growth. Investment spending takes a certain confidence. It can be a gutsy move in soft business times.

We decided over a year ago when our demo service business began to decline that we would aggressively grow the merchandising division.

Prior to this we were primarily a demo service company with a separate merchandising division. This is no longer the case.

We have formed an alliance with some of the most progressive chains in our coverage area, and we have



Bill Woodward

plans to take their in-store activity to new and exciting levels in the coming year.

The exploding growth however, for Point of Sale is indeed merchandising activity. Nearly everyone, it seems, needs help at retail and most are looking for a company which provides seasoned merchandisers, who have energy, know their way around a retail store and can understand and implement plan-o-grams. The absolute need to maintain shelf presence has not changed with advanced technology and the fast-paced world of the nineties. Our position is to have qualified people available for any retail assignment for any type of retail outlet in our coverage area. That area now includes all of Michigan and Ohio. Indiana will be added soon after the turn of the calendar year.

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**

Education pays off

Average annual earnings in 1992

| | |
|------------------------|----------|
| No high school diploma | \$12,809 |
| Diploma only | \$18,737 |
| Bachelor's degree | \$32,629 |
| Master's degree | \$40,368 |
| Doctorate | \$54,904 |
| Professional degree | \$74,560 |

The World Almanac and Book of Facts, 1996

Workers' Comp.

Cont. from page 1.

retail category, these rates are the most competitive in the fund's history and represent reductions over last year's rates. Don't be fooled by up front discounts or "adjustments in your experience modification" or adjustments in your class codes. Many competitors get "creative" in these areas. When the annual auditors come in (all insurance companies do annual audits), you will find that your workers will be recorded properly and that up front discounts affect experience mod and increase your exposure to greater premium payments.

The key to success in workers' compensation is the control of losses. If you can control your losses, you can reduce your experience mod and ultimately your premiums and your rates will go down. You can control your destiny if you join the AFD fund, are patient and follow the advice given to you by our safety control engineers. Claims happen. They are going to happen to all operators. How the claims are handled and how the reserves are managed will affect your future and your experience modification.

The AFD Fund is entering its 16th year of existence. During that period the winners have been those members who joined the fund and have remained loyal to the fund. Unfortunately, many AFD members have not explored the benefits of the association's self-insured fund. As with any new venture, there have been ups and downs over the last fifteen years. The fact remains that those members who joined the fund in 1982 and have remained in the fund since that time have experienced a remarkable percentage return of premium.

It takes several years for a fund year to mature. The State requires that the fund maintain reserves for several years to provide for late filings. It is of interest to note that the State has recently agreed to allow the association to close the first five years of the fund's existence. Thus, the first five years can serve as a guide to what the future might bring. Approximately 30 percent of all premiums paid during the first five years of the fund's existence have been returned to the members by way of a dividend or a reduction in premiums. Because dividends and

premium discounts are only available to members who continue to be with the fund, the percentage of money returned per member, based upon their actual premium in those years is a substantially higher percentage. In 1997, it is anticipated that the fund will refund in excess of \$200,000 to all members of the fund who were members in 1994. On average, this refund will represent approximately 20 percent of the total collected premium for that year. The percentage will vary up or down based upon the actual loss experience for individual members

in that year.

Since the fund's creation, the cost of insurance per \$100 of payroll, based upon paid losses, has gone from a high of \$2.72 per \$100 of payroll in 1988, to a low of .89 through December 31, 1995. The 1996 figures are not included because the fund year has not matured. A total of 7,623 claims have been filed by employees of members of the fund between 1982 and 1993 as of September 30, 1996. Only three remain open. The real benefit of self-insurance is personal and prompt attention to claims. Legitimate claims are paid

and the message is soon received that illegitimate claims will not be tolerated. The result is faster, cheaper, more affordable insurance for the members of AFD. Those members of AFD who do not participate in one of its most valuable and cost saving programs of your association are missing out.

Everybody has to have workers' comp and everybody can save on their workers comp. We can all benefit if more people participate. In a real sense, in numbers there is strength.

Are you ready?



Beginning this month, government inspectors will start checking for nutrition information in your Produce, Seafood, Meat and Poultry Departments.

FDA and USDA inspectors will begin making **unannounced inspections** of retail Produce, Seafood, Meat and Poultry Departments across the country.

They will be looking for the posting of nutrition information for the most commonly consumed fresh items in the United States

Under current guidelines, retailers have flexibility in how nutrition information is provided to customers so long as it is visibly posted and/or available at all times in the appropriate departments.

If the government determines that not enough retailers are posting this information, mandatory nutrition labeling regulations will be enacted. Failure to comply with the mandatory regulations could result in fines and criminal penalties.

**Avoid mandatory regulations.
Post Nutri-Facts nutrition information today.**

To help retailers comply with FDA and USDA nutrition labeling regulations for fresh produce, seafood, meat and poultry, FMI, in cooperation with ADA, AMI, FDI, NBC, NCBA, NFI, NGA, NTF, PMA and UFFVA, has developed the **Nutri-Facts** program. For information contact FMI at 202-429-4540.



SUPPORT THESE AFD SUPPLIER MEMBERS

BAKERIES:

| | |
|-----------------------------------|----------------|
| Ackroyd's Scotch Bakery & Sausage | (313) 532-1181 |
| Archway Cookies | (616) 962-6205 |
| Aswey Bakeries, Inc. | (313) 522-1100 |
| Dolly Madison Bakery | (419) 691-3113 |
| Interstate Brands Corp. | (313) 591-4132 |
| Kuepflinger Bakeries, Inc. | (810) 967-2020 |
| Oven Fresh Bakery | (313) 255-4437 |
| S & M Biscuit Distributing | (313) 893-4747 |
| Schafer Bakery | (810) 294-9166 |
| Sunshine Salerno | (810) 352-4343 |
| Taystee Bakeries | (810) 476-0201 |

BANKS:

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

BEVERAGES:

| | |
|--------------------------------------|----------------|
| AbsoPure Water Co. | 1-800-334-1064 |
| Action Distributing | (810) 591-3232 |
| American Brokers Association | (810) 544-1550 |
| Anheuser-Busch Co. | (800) 414-2283 |
| Anzora 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 |
| Brown-Forman Beverage Company | (313) 453-3302 |
| Cadillac Coffee | (313) 369-9020 |
| Canadian Arctic Beverage | (416) 676-0201 |
| Canandaigua Wine Co. | (313) 753-5673 |
| Central Distributors | (313) 946-6250 |
| Coca-Cola Bottlers of MI | (313) 397-2700 |
| 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 |
| General Wine & Liquor | (313) 867-0521 |
| General Wine | (313) 865-3900 |
| Great Lakes Beverage | (313) 527-1654 |
| Great Lakes Marketing | (810) 786-9176 |
| Guinness Import Company | (313) 594-8951 |
| Heublein | (810) 948-8913 |
| Hiram Walker & Sons, Inc. | (810) 262-1375 |
| House of Seagram | (810) 262-1375 |
| Inherent Distributors, Inc. | (313) 892-3000 |
| Intrastat Distributing | (313) 835-6400 |
| J. Lewis Cooper Co. | (810) 588-9200 |
| L & L Wine World | (708) 503-5433 |
| Lifestyle Beverage Corp. | (313) 336-9522 |
| Lotts Distributors | (810) 415-9599 |
| Metro Beverage Inc. | (414) 259-9444 |
| Miller Brewing Company | 1-800-247-2982 |
| Mohawk Distilled Products | (810) 380-3640 |
| Nestle Beverages | (313) 582-2152 |
| O.J. Distributing | (810) 674-3171 |
| Oak Distributing Company | 1-800-935-6533 |
| Pabst Brewing Co. | (313) 345-5250 |
| Paddington Corp. | 1-800-368-9945 |
| Pepsi-Cola Bottling Group - Detroit | 1-800-878-8239 |
| - Howell | 1-800-334-3512 |
| - Pontiac | (810) 468-1402 |
| Petitpre, Inc. | (810) 629-7779 |
| Powers, Dist. | (810) 553-9440 |
| R.M. Gilligan, Inc. | (616) 962-2468 |
| Royal Crown Cola | (313) 243-1822 |
| Serv-U-Matic Corporation | (313) 937-3500 |
| Seven-Up of Detroit | (313) 446-2000 |
| Stroh Brewery Company | (313) 439-2404 |
| Thompson Beverage Co. | (313) 584-7100 |
| Tn-County Beverage | (954) 784-2739 |
| Unbrew USA | (810) 629-7779 |
| United Distillers U.S.A. | (810) 754-3800 |
| Universal Ginseng and Beverage, Inc. | (810) 294-9390 |
| Vintage Wine Co. | (313) 883-1600 |
| Viviano Wine Importers, Inc. | (616) 657-3165 |
| Warner Vineyards | (810) 231-5503 |
| West End Soda & Fruit Brew | |

BROKERS/REPRESENTATIVES:

| | |
|--------------------------------|----------------|
| Bob Arnold & Associates | (810) 646-0578 |
| DMAR, Inc. | (810) 553-5858 |
| The Gresco Company | (810) 305-6100 |
| Hansan Faso Assoc. | (810) 354-5339 |
| J.B. Novak & Associates | (810) 752-6453 |
| James K. Tamarian Company | (810) 424-8500 |
| McMahon & McDonald, Inc. | (313) 416-7000 |
| Merit Sales Corp. | (810) 569-3634 |
| Paul Inman Associates | (810) 626-8300 |
| Sales Mark | (313) 207-7900 |
| Stark & Company | (810) 851-5700 |
| Treco | (810) 546-3661 |
| UBC Marketing | (810) 574-1100 |
| VIP Food Brokers International | (313) 885-6156 |

CANDY & TOBACCO:

| | |
|--------------------------|----------------|
| A.C. Courville, Inc. | (313) 863-3138 |
| Hershey Chocolate U.S.A. | (810) 380-2010 |
| M & M Mars | (810) 887-2397 |

| | |
|-------------------------|----------------|
| Shen'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 Cafe at North Valley | (810) 855-8777 |
| Nutrition Services | (517) 782-7244 |
| Penna's of Sterling | (810) 978-3880 |
| Southfield Manor | (810) 352-9020 |
| St. George Cultural Center | (810) 335-8869 |
| St. Mary's Cultural Center | (313) 421-9220 |
| Tina's Catering | (810) 949-2280 |

DAIRY PRODUCTS:

| | |
|----------------------------|----------------|
| American Dairy Association | (517) 349-8923 |
| Bermea Food Service | 1-800-688-9478 |
| Detroit City Dairy | (313) 868-5511 |
| Golden Valley Dairy | (810) 399-3120 |
| Independent Dairy Inc. | (313) 246-6016 |
| London's Farm Dairy | (810) 984-5111 |
| McDonald Dairy Co. | (517) 652-9347 |
| Melody Farms Dairy Company | (313) 525-4000 |
| Milk O'Mat | (313) 864-0550 |
| Pointe Dairy | (810) 589-7700 |
| Stroh's Ice Cream | (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:

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

FRESH PRODUCE:

| | |
|--------------------------|----------------|
| Aunt Mui Produce Co. | (313) 843-0840 |
| Detroit Produce Terminal | (313) 841-8700 |
| Sunny Side Produce | (313) 259-8947 |
| Vitale Terminal Sales | (313) 843-4120 |

ICE PRODUCTS:

| | |
|---------------------|----------------|
| 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 |
|-------------------------------|----------------|

INSURANCE:

| | |
|--------------------------------|----------------|
| Alphamerica Insurance Agency | (810) 263-1158 |
| America One | (517) 349-1988 |
| American Principal Group | (810) 540-8450 |
| Arabo & Arabo Insurance Assoc. | (810) 352-1343 |
| Blue Cross/Blue Shield | 1-800-486-2365 |
| Capital Insurance Group | (810) 354-6110 |
| CoreSource | (810) 792-6355 |
| Gadaleto, Ramsby & Assoc. | (517) 351-4900 |
| Golden Dental | (810) 573-8118 |
| Great Lakes Insurance Services | (810) 569-0505 |
| Health Alliance Plan | (810) 552-6000 |
| IBF Insurance Group, Inc. | (810) 354-2277 |
| Kanter Associates | (810) 357-2424 |
| Frank McBride Jr., Inc. | (810) 445-2300 |
| Miko & Assoc. | (810) 776-0851 |
| Monroe-George Agency | (810) 489-9480 |
| Murray, Benson, Recchia | (313) 831-6562 |
| North Pointe Insurance | (810) 358-1171 |
| Rocky Husaynu & Associates | (810) 557-6259 |
| SelectCare | (810) 637-5391 |
| Sinawi Insurance Group | (810) 357-8916 |
| The Wellness Plan | (313) 369-3900 |
| Willis Corroon Corp. of MI | (810) 641-0900 |

MANUFACTURERS:

| | |
|---------------------------------|----------------|
| Amato Foods | (313) 295-3337 |
| Bill Mar Foods | 1-800-654-3650 |
| Eden Foods | (517) 456-7424 |
| Groeb Farms | (517) 467-7609 |
| Home Style Foods, Inc. | (313) 874-3250 |
| Jagger 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 |
| Strauss Brothers Co. | (313) 832-1600 |
| Tony's Pizza Service | (810) 634-0606 |
| R.J. Reynolds | (810) 398-6390 |

MEAT PRODUCERS/PACKERS:

| | |
|--------------------------|----------------|
| General Provision, Inc. | (313) 393-1900 |
| E.W. Grobbel Sons, Inc. | (313) 567-8000 |
| Haring Meats | (313) 832-2080 |
| Hillshire Farms & Kahn's | (810) 778-3276 |
| Hygrade Food Products | (313) 464-2400 |
| Kowalski Sausage Company | (313) 873-8200 |
| LKL Packing, Inc. | (313) 833-1590 |

| | |
|---------------------------|----------------|
| Metro Packing | (313) 894-4369 |
| Oscar Mayer & Company | (810) 488-3000 |
| Pelkie Meat Processing | (906) 353-7479 |
| Ray Pleva Products | (616) 228-5000 |
| 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 |
| Bonh 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 |
| Outdoor Systems Advertising | (313) 556-7147 |
| 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 |
| Detroit Popcorn Company | 1-800-642-2676 |
| Frito-Lay, Inc. | 1-800-24FRITO |
| Germack Pistachio Co. | (313) 393-2000 |
| Kar Nut Products Company | (810) 541-7870 |
| Michigan Popcorn & Fast Food Supply | (313) 861-3535 |
| Nikhlas Distributors (Cabana) | (313) 571-2447 |
| Variety Foods, Inc. | (810) 268-4900 |
| 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) 555-6400 |
| 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 |
| Palace Gardens | (810) 743-6420 |

SERVICES:

| | |
|------------------------------------|--------------------------|
| AARMCO Security | (810) 968-0707 |
| A Catered Affair | (313) 393-5311 |
| AirPage | (810) 547-7777 |
| Akram Namou, C.P.A. | (810) 557-9030 |
| American Express | 1-800-533-2222 Ext. 6362 |
| American Mailers | (313) 842-4000 |
| Ameritech Pay Phone Services | 1-800-441-1409 |
| Bellanca, Beattie, Delisle | (313) 964-4200 |
| Buinen 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. | (801) 759-3668 |
| Community Commercial Realty Ltd. | (810) 569-4240 |
| Dean Witter Reynolds, Inc. | (313) 237-9225 |
| Detroit Edison Company | (810) 827-4700 |
| Dialogue Marketing | (810) 489-5400 |
| Dynasty Funding | (810) 683-2063 |
| Eco-Rite, Inc. | (810) 355-1040 |
| Follmer, Rudzewicz & Co., CPA | (810) 353-5600 |
| Food Industry Professional Network | (810) 737-9933 |
| Garmo & Co., CPA | (810) 353-5033 |
| Goh's Inventory Service | (810) 356-4100 |
| Great Lakes Data Systems | |
| Independence One | 1-800-622-6864 |
| Investment Group | (810) 442-0067 |
| Infinity Communications Corp. | (517) 482-5000 |
| Karoub Associates | (810) 552-0500 |
| Law Offices-garmo & Garmo | (810) 349-6438 |
| Market Pros | (810) 356-1620 |
| Menczer & Urchick P.C., CPA | (810) 625-0700 |
| Metro Media Associates | (810) 221-7310 |
| Michigan Bell | (810) 960-3737 |
| Midwest Audio | (313) 562-5820 |
| Multi-gard Audio Alert | (810) 968-0412 |
| Nationwide Communications | (810) 539-0900 |
| Network Real Estate Services | (810) 213-3100 |
| Nestel Communications | (810) 258-7817 |
| Ohio Company, The | (810) 398-7285 |
| Paul Meyer Real Estate | (313) 893-4228 |
| Potol Packing Co. | (517) 386-9666 |
| REA Marketing | (810) 645-5800 |
| Franki Smith's Red Carpet Keim | (313) 961-8400 |
| Peter Ragueas, Attorney/CPA | (810) 887-2510 |
| Point of Sale Demo Service | (810) 424-9448 |
| Sal S. Shmoun, CPA | |

| | |
|----------------------------------|----------------|
| Sesi & Sesi, Attorneys | (810) 258-6060 |
| Edward A. Shutte, P.C., Attorney | (810) 288-2080 |
| Southfield Funeral Home | (810) 569-8080 |
| Statewide Financial Services | (810) 932-8680 |
| Thomas P. Soltyz, CPA | (616) 698-8855 |
| Telecheck Michigan, Inc. | (810) 354-5000 |
| Transactive Corporation | (404) 381-6747 |
| Travelers Express Co. | 1-800-328-5678 |
| Ultracom Telecommunications | (810) 350-2020 |
| Vendo-A-Matic | (810) 585-7700 |
| Voice Mail Systems, Inc. | (810) 398-0707 |
| Western Union Financial Services | (810) 740-3520 |
| Whitley's Concessions | (313) 278-5207 |
| Wolverine Real Estate Services | (810) 353-7800 |

STORE SUPPLIES/EQUIPMENT:

| | |
|------------------------------|----------------|
| A & B Refrigeration | (313) 565-2474 |
| A & B American Cash Register | (313) 561-4141 |
| Allern-Copy | 1-800-888-1683 |
| Belmont Paper & Bag Supply | (313) 491-6550 |
| Bollin Label Systems | 1-800-882-5140 |
| Brehm Broaster Sales | (517) 427-5858 |
| 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 |

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For more information,
call Keith Keefer at the
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Kramer Food Company
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- ◆ Planter's Peanuts & Snacks
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- ◆ Bubble Yum Gum
- ◆ Care*Free S/F Gum
- ◆ Fruit Stripe Gum
- ◆ Gummi Savers
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- ◆ LifeSavers & LifeSavers Pops
- ◆ Now & Later
- ◆ Stick*Free Gum



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