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

MAY 1996

Inside

\$2,000 REWARD

HELP MCGRUPT TAKE A BITE OUT OF

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It is unfortunate, but the food and beverage business can be a dangerous profession. Within the first four months of this year, three retailers have been killed while working in their stores. We don't want you to be the next victim! In order to help deter violent crimes, AFD runs two important robbery prevention programs. We felt that in light

> attention. The first is our \$2,000 reward for information that leads to the conviction of anyone who commits an armed robbery against one of our members. We provide posters that should be conspicuously displayed in your stores and also on delivery vehicles. Knowing that a criminal could have a \$2,000 bounty on his head may make him think twice before targeting your store or delivery truck. In addition, the \$2,000 reward is a small price to pay for getting these thugs off the street. We urge you to post your signs in

of the recent tragedies, we

should draw these to your

clear sight for all to see. AFD also provides the necessary tools to create a robbery deterrence and personal safety policy for your business. These policies must be reviewed yearly to make sure all employees are familiar with them. AFD can provide you with a Company Safety Policy Guideline Checklist and video training tapes Keys to Robbery Deterrence and Robbery: The Other Side of the Gun

For information on our robbery prevention programs. call Dan Reeves at AFD (810) 557-9600. Take the initiative to help take a bite out of crime



Legislative Update

MLCC to step up stings!

In a recent Michigan Liquor Control Commission (MLCC) meeting, chairman Philip Arthurhultz said that the budget recommended by Governor Engler includes funding for additional employees. According to Arthurhultz, the additional personnel will allow the Commission to play a more direct role in decoy operations. Randy Martin of the that the MLCC was "looking furward to the opportunity of conducting sting operations." MLCC will hire two

assistant attorney general, one employee for the Hearings and Appeals Section, one hearings reporter and two administrative law indees

In other MLCC news violations submitted for nonsufficient fund checks has decreased due to the revised procedure of issuing two warning tickets instead of one prior to the issuance of a violation report. Also, the 1996 semi-annual Public Hearing will he held in Mt. Pleasant this year,

More Updates, page 4

Unclaimed bottle deposit checks are coming!

Attention Retailers: It's true, you will be receiving a bottle refund check soon! Due to intense lobbying and a hard-fought court battle in which AFD played a major role, Michigan retailers will receive a portion of the money collected by the Michigan Department of Treasury from beverage wholesalers for unclaimed bottle deposits.

If you haven't received your "Request for Michigan Beverage Container Refund" form (L-2138) yet, you should get it within the next few days. This is a very important form. If you do not submit it, you will not receive a check.

This is a major victory for retailers," said Joe Sarafa, AFD executive director. He cautions, though, that the first check retailers receive may not be as large as they had expected, since not all wholesalers have submitted their payments.

To date, beverage wholesalers have paid the state some \$44 million for unclaimed bottle deposits. Much more is still owed, since 82 of the 209 identified wholesalers have not yet submitted a payment. Out of those who have, some made partial payments. The

Department of Treasury is exploring the applicability of fines and interest for those who have not complied. Payment was due by March 1.

The funds cover unclaimed bottle deposits from 1990 through 1995. In addition to providing a payment to retailers, the money will be used as part of Governor Engler's \$82 million environmental cleanup proposal "Unclaimed bottle denosit moneys provide a constant funding source that will keep Michigan's environmental agenda right on track," said Department of Environmental Quality director Russell Harding

"The payment retailers will receive is not compensation for handling returnable bottles," said Sarafa. "It will not come anywhere near the cost that retailers have incurred over the years. Still, it is something that retailers would not receive, had AFD not gone after it," Sarafa added

If you have questions regarding the Request for Michigan Beverage Container Refund form (L-2138) call the Local Property Services Division at 517-373-3231

Enforcement Division, stated

Strement investigators, one

AFD recently played host to a dire their new, reduced rates. Call Judy Mansur at 810-557-9600





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Chairman's Message

Make money, save money

by Mark Karmo AFD Chairman

Do you want to save money - and even make money - without doing any extra work?



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when you're an AFD member.
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you started saving right away.

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should check it out!

Do you own a cellular phone? AFD's CellularOne program provides some of the lowest rates available anywhere....and they keep getting lower! AFD member rates were just reduced again. Sign up for services through AFD and you'll save monthly on all your cellular calls. We've had members tell us that their cellular phone bill was literally cut in half once they took advantage of our program. Whether you use your phone a little or a lot, savings can be substantial.

Coupons can be a big hassle for any retailer, large or small. Let us handle them for you and you'll save time and money. When there is a misunderstanding between retailers and manufacturers we go to bat for you! Call our coupon redemption specialist, Harley Davis, at the AFD office (810) 557-9600 for details.

For the 10th straight year, AFD's worker compensation insurance program has paid a refund to its subscribers. The rates are very competitive and they have a solid history of refunds. How can you beat that? It's like making extra money without doing anything different than you normally do.

Some of the services we provide can make you money too. You won't find a better rate for money orders and AFD's Ameritech pay phones pay a 20 percent commission! With the continual increase in credit card usage, our Visa and MasterCard rates keep getting better! Don't lose money by paying higher commissions than you need to! Call Judy Mansur at the AFD offices to find out just how great our credit card rates are. She can also answer your questions about all of AFD's services. You're wasting money if you don't use your AFD membership to its fullest extent. Call Judy at AFD today (810) 557-9600. One phone call could save you hundreds - maybe even thousands of dollars each year,

Your suggestions and comments are always welcome Please write Associated Food Dealers at 18470 W 10 Mile Rd., Southfield, MI 48075 or call 810-557-9600 or 1-800-66-66-AFD

The Grocery Zone

By David Coverly



Recycling for dollars

Try to picture 400,000 truckloads of corrugated cardboard.

That is how much cardboard the supermarket industry annually returns to paper mills for recycling. When paper shopping bags are included it adds up to a total of almost eight million tons of recycled paper products from the supermarket industry. With more than 75 percent of supermarket retailers practicing some form of paper recycling, the industry is easily the largest recycler of paper products.

Many retailers have discovered that what used to be considered garbage is now a source of revenue. With virgin fiber in short supply, paper mills are having to supplement their fiber needs through use of recycled paper. In fact, many of the mills designed today can't run at peak efficiency without it. This demand has led to increased benefits to retailers

Paper mills are so anxious for the paper materials that they will pay to retrieve the bundles from almost anywhere in the United States. Paper mills will pay anywhere from \$60 to \$150 per ton for retailer's paper, depending on the distance from the mill. This can result in an average of \$6,000 annual income from corrugated paper. In addition, there are savings on landfill tipping fees. While these

fees vary, average savings can approach \$12,000 annually.

The increased demand from the paper mills has environmental benefits as well. Besides the vast savings in landfill space from corrugated and paper taken directly from retailers, it leads to retailers trying to find ways to increase their recyclable paper volume. Wakefern of Elizabeth, New Jersey, and Spartan Foods of Grand Rapids, Michigan, are among the leaders in encouraging shoppers to bring back their paper bags for recycling. Some chains, such as Pratt Foods, Oklahoma City and Van Winkles IGA, Portales, New Mexico, actually offer rebates to shoppers for each bag brought back. As shoppers are increasingly encouraged to bring back their used paper bags for recycling, landfill demands are reduced even further.

While supermarkets should not necessarily become recycling centers, it is clear they are in a unique position to supply and reacquire corrugated and paper for recycling and to do so profitably. At a time when retailers are seeking new sources of revenue, it seems it can come from some bales in the back room.

—B&M Processing Co.

New York attempts to collect sales tax on cigarettes sold on Indian reservations

New York has moved closer to taxing non-Indian cigarette and gasoline sales on Indian reservations by adopting regulations that call for collecting the taxes beginning July 5, 1996. Under the plan, formally approved by the Commissioner of Taxation and Finance, the state will collect taxes from non-Indian cigarette and gasoline wholesalers before they sell their products to Indian retailers, thus avoiding the jurisdictional problem of imposing taxes on sovereign Indian land.

The plan, if implemented, will generate at least \$100 million a year in revenue as well as provide necessary relief to retailers outside the reservations who have had to do business under unfair competitive conditions. Indian leaders have the opportunity to propose alternatives to the plan within the next 180 days. -FMI

OSHA issues guidelines for late night retail establishments

The Occupational Safety and Health Administration (OSHA) recently issued draft guidelines for late night retail establishments to prevent workplace violence. Among other things, OSHA's draft guideling recommend that employees should not be required to work alone at site: with a history of robbery or assaults. While the guidelines are not a new standard or regulation, there is concern within the retail industry tha OSHA is recommending two clerks when all current research does not support two clerks as a safety strategy.

The National Association of Convenience Stores (NACS) has issued a statement on OSHA's draft guidelines and a "Q & A" overview of the guidelines. NACS will submit comments on the guidelines and will keep you informed of the developments. If you want a copy of the statement, call NACSfax at 800-555-4633 and request document



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Food and Consumer Service prepares proposed regulations defining retail food store

The Food and Consumer Service -CS) is in the final stages of reparing its proposed regulations efining a retail food store that may e authorized to accept food stamps. CS has floated the idea that a retail ood store will qualify to accept food tamps if it is able to supply the food eeds of ten families of three. Secause a family of three receives pproximately \$300 per month in ood stamps, a store that is not plainly food store would need to prove that thas inventory of staple foods equal or a retail value of \$3,000 per month.

The National Association of Convenience Stores, in a recent neeting with FCS officials, questioned this approach on several trounds. First, it is not clear what ime frame is covered by the equirement that the food store provide enough food for ten families of three. If it means that all ten amilies shop for a week's worth of process on one day, many convenience stores may not qualify.

Second, NACS questioned the application of the full \$3,000 amount. Many staple foods, such as fresh fruit, are very low cost and might not add up to \$3,000 even though a significant amount is sold. Also the use of \$3,000 measure assumes that all the families purchase all their food at one location. More likely, some percentage of purchases are made at a convenience store, not all purchases.

FCS is reviewing final issues in their proposal —NACS

USDA publishes survey on retailer compliance of Nutri-Facts program

The U.S. Department of Agriculture's (USDA) Food Safety and Inspection Service has published report announcing the results of two retailer compliance surveys for: 1) the posting of meat and poultry nutrition information at point-ofpurchase (i.e., Nutri-Facts) and 2) the presence of Safe Food Handling labels on all raw and partially raw cooked meat and poultry products The survey examining point-ofpurchase nutrition information found that 66.5 percent of retailers have the required information posted. USDA's nutrition labeling regulations state that at least 60 percent of retailers need to post this information in order

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to keep this portion of the labeling regulations "voluntary." Due to the short-time frame given to retailers in which to post this information, USDA noted that had compliance been based solely on the latest nutrient data, retailers would not have met the 60 percent threshold, USDA, did however, include our industry's "good faith" effort in providing old and new meat and poultry nutrition information to consumers in the overall compliance rating. Over 76 percent of the large chains displayed the required information, but large independents and medium/small

independents achieved compliance levels of only 59.6 percent and 38.6 percent, respectively. The overall compliance rate of 66.5 percent means this program will remain voluntary for at least another two years.

The survey examining retailer compliance for the presence of the required Safe Food Handling Labels found that 92.2 percent of retail stores have them on meat and poultry products. This labeling program is mandatory and a 100 percent compliance rate is the goal. The survey states that "the absence of the

appropriate label on one item within one category was enough to make a store completely fail . . ." As with the point-of-purchase nutrition labeling materials, the chains fared better with a 95.6 percent compliance rate and large independent stores and medium/small independents achieved compliance rates of 89.4 percent and 83.1 percent, respectively. It's important to remember that this is a mandatory labeling program and that the appropriate products not bearing this label are considered misbranded.

For a copy of the report, a *Nutri-Facts* kit or Safe Handling information, please contact Melissa Murray at (202) 429-8239.

-FMI

COMING THIS SPRING FROM





CONTACT YOUR FRITO-LAY REPRESENTATIVE FOR MORE INFORMATION

Public Health Service Act final regulations released

In January, the Department of Health and Human Services (HHS) released its final regulations implementing the Public Health Service Act or "Synar Amendment" (see 1/22/96 State To State). In 1992, Congress passed the "Synar Amendment" requiring each state to prohibit the sale and distribution of tobacco products to persons under 18, take steps to enforce those laws, and report progress annually to HHS starting in 1994. Failure to comply with the provisions will result in the eventual loss of up to 40% of federal block grants to states for the prevention and treatment of substance abuse

The only state law required is the prohibition of sales to persons under 18. Compliance can be reached through the state regulatory process. Because the regulations are meant to be flexible, each state's enforcement of the law could be very different. HHS is currently working with each state to construct an implementation plan before the end of June. States are required to give the public the opportunity to comment on its plan. Some of the requirements and "suggestions" from HHS are outlined below

A recent finding that combined the

results of 15 surveys showed that 73 percent of over-the-counter outlets sold tobacco to minors. Vending machine sales to minors were successful 96 percent of the time. Under the new requirements, that number will have to be reduced to 20 percent. Currently, 56 percent of the states do not have statewide enforcement. Of those locations that do enforce state tobacco access laws. enforcement is not consistent. From now on, every state will have to enforce the law consistently

The timetable for achieving a 20 percent failure rate will be determined on

a state by state basis. The Department will not require or prohibit the use of independent organizations to perform inspections for the state. However, states must demonstrate that inspections have been conducted in a fair, consistent, unbiased, planned manner. If a state chooses to have minors participate in inspections, they are expected to develop procedures that address any concerns regarding acceptable activities Compliance checks, which will be based on the aggregate results of both over-thecounter and vending machine inspections, are conducted for monitoring purposes and do not necessarily call for convictions or fines.

The smallest 25 states are expected to conduct between 300-400 inspections a year, with the larger 25 states conducting 600 inspections a year. Inspections should be conducted 2-3 times per year. Compliance check sampling can be based on two sources of information: state or municipal license lists or commercial business lists. States are expected to use a simple random sample or a cluster sample for the inspection survey design. Cluster sampling, which is more convenient and less expensive to conduct, is when a sample is taken only from certain geographic areas in the state, as opposed to randomly sampling the entire state. If a cluster sample is used, no fewer than 600 outlets are to be sampled, regardless of the state's population.

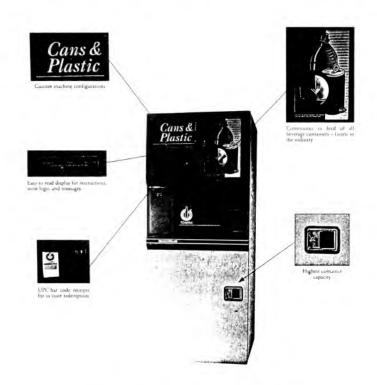
In addition, states are not required or prohibited from banning or restricting vending machines, implementing licensing systems, or preempting local initiatives. Although, they do encourage states to adopt all three of these provisions. Each state is allowed to designate the agency to assume lead responsibility for implementing the regulations.

The current estimate is that on the average it will cost each state approximately \$290,000 to design and implement the inspections. States may look at creating licensing fees, increasing existing licensing fees or using revenue from fines to help fund the program. They are allowed to use part of the block grant money, but most states have said that this money is already allocated elsewhere.

For fiscal year 1996, states must: conduct inspections to determine their initial compliance rate; negotiate a timeline and strategy for reducing the failure rate to no more than 20 percent and; begin enforcement activities. Failure to complete these activities could result in the loss of 30 percent of their substance abuse funds. For fiscal year 1997 and every year thereafter, states must continue implementing their plan according to the negotiated timeline and strategy and achieve the target set for in the plan, or risk losing 40 percent of their substance

For further information on the regulations or for more information on the We Card program, which provides free employee training and awareness materials to retailers, please call Dan Reeves, AFD at 810-557-9600.

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Minimum wage becoming presidential campaign issue

As Senator Bob Dole (R-KS) was cking-up the Republican nomination for esident, Senate Democrats pressed for a ite on President Clinton's proposal to crease the minimum wage. Senator Dole ad the Republican opposition to the crease, using Senate rules to temporarily II the Democratic effort.

Subsequently, Senators Ted Kennedy nd John Kerry (both D-MA), filed a ourse neution which will require a vote on e minimum wage increase. Senate epublicans believe that their best tactic it fighting the increase is raising a point of lifer that the amendment imposes an niunded mandate

The Congressional Budget Office BO) has estimated that the wage increase ill cost \$400 million in 1996 and \$12.3 illion between the years 1996-2000. CBO so estimates the increase would result in a ne to four percent reduction in the inployment level of teenagers with a naller reduction for young adults. - VACS

House and Senate agree on product liability

Almost a year after the House passed «eeping civil justice reform legislation, louse and Senate conferees have reached greement on a compromise bill.

Passage of the compromise product ability reform bill is far from certain. pronents of the bill are waging an all-out , obbying campaign to defeat the ompromise in the Senate. Proponents of LR 956 were able to choke off a filibuster 4 the bill in 1995 by the slimmest of parging -60 to 38-and it is not clear at nis time whether the same vote total can be chieved in 1996.

Even if the House and Senate succeed in using the compromise measure, the nargin is not expected to be large enough il either chamber to override a possible residential veto. President Clinton has not adicated whether he will sign the bill, but nany observers are skeptical, given the trong backing the president has received rom trial lawyers for his re-election -mourn

The compromise product liability clorm agreement resembles the Senatesassed hill closely. Its major provisions

· Federal pre-emption of all state laws overning product liability cases if those tate laws conflict with the provisions of he hill

· Exemption from liability for injunes assed by products for companies that are set manufacturers and that only sell, rent or case products, unless the company was regigent, made an express warranty, or ngaged in intentional wrongdoing

*A cap on punitive damage awards in wodact liability actions at twice economic and noneconomic damages or \$250,000, hichever is greater for large companies # whichever is less for small companies fewer than 25 full-time employees)

*A reform of the doctrine of joint and several liability in product liability cases

Legislative Update

Under the compromise bill, a defendant's liability for damages is limited to the defendant's amount of fault for the injury. If the defendant's negligence is found to be a five percent contributing factor to the plaintiff's injury, then the defendant would be responsible for only five percent of the damages awarded -FMI

Kassebaum **OSHA Bill** clears committee

The Senate Labor and Human Resources Committee has approved legislation (S. 1423), introduced last year

by Chairman Nancy Kassebaum (R-KS) and Sen. Judd Gregg (R-NH), to shift the focus of the Occupational Safety and Health Administration (OSHA) from enforcement to employer assistance. The vote was nine to seven with every Democrat on the Committee against the measure

Under the Kassebaum proposal, OSHA would no longer be able to issue large fines under its "egregious case" policy Employers cited under that policy often are faced with huge penalties as a result of being cited for each instance of a violation instead of the violations being grouped together and carrying a single penalty

S. 1423 also would:

· Establish discounts from OSHA penalties for employers with lower-thanaverage injury rates and workplace health and safety programs;

 Allow companies to establish employee/ employer health and safety committees. which the National Labor Relations Board currently finds as a violation of law;

· Require OSHA to issue warnings instead of citations for alleged violations not significantly related to employee safety and health: and

· Require OSHA to conduct risk assessments and cost/benefit analyses for new regulations

The Kassebaum Bill is considered more moderate than legislation (H.R. 1834) sponsored by Rep. Cass Ballenger (R-NC) in the House. The House bill has not yet been marked-up in Subcommittee. Both the House and Senate measures have been promised a Presidential veto.

_FMI

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New Members

The Associated Food Dealers of Michigan welcomes these new members who have joined in January through March, 1996:

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Grosse Pointe Farms Country Farm Market, Pontiac Curtis Grocery, Middleton Dairy Mart #9626, Ypsilanti Dairy Mart #9994, Warren E&M Market, Detroit Eastpointe Party Shoppe, Eastpointe Ellsworth Party Shoppe, Ann Arbor Falsetta's Market, Ann Arbor Faris Market, Ypsilanti Food 4 Less, Detroit Food Galore Mini Mart, Pontiac Foodland & Company, Detroit Foodland Stores Inc., Corunna Galaxy Market, Warren Georgio's Pizza, East Lansing

Germack Pistachio Co., Detroit Ghneim Restaurants,

Whitmore Lake Gold Star Market, Dearborn Great Value Market, Detroit Grodi's Beer Store, Erie Hellenic Market, Ecorse Hoekstra Food & Drug, Flint J's 5 Points Party Store, Dundee Jeff's American Convenience, Taylor M&K Food Market, Pontiac Marco's Fine Wine & Deli, Westland Market Pros, Northville Market Square of Bloomfield, W. Bloomfield Merit Sales Corporation, Southfield Metro Beverage, Fraser Midwest Organics Inc., Dexter Mr. B's Liquor & Deli, Farmington Hills Mr. G's Pizza & Sub Food Store, Southfield Mr. J's Liquor & Pizza Shoppe, Berkely Oakman Party Shoppe, Detroit Pontiac Food Center, Pontiac Poppa Joe's, Detroit Ron's Par-T-Pak, Trenton

Sammy's Market, Pontiac Schlotzky's Deli, Burton Schumacher's Country Store, Ruth Southern Sausage, Southfield T.J.'s Party Foods, Commerce The Ohio Company, Birmingham Tiger Town, Detroit TOMRA Michigan, Troy Triple Creek Convenience Store,

Three Rivers Value Center Market, Livonia Van's Party Store, Eastpointe Walsh's Party Store, Port Huron Wanda's Party Store, Detroit West Town Market, Wayne Westgate Tavern, Lansing Williams Cheese Company, Linwood

Calendar 1996

- May 18 22 National Restaurant Association Restaurant, Hotel-Motel Show Chicago, Illinois (312) 853-2525
- May 18 27 Michigan Week Lansing, Michigan (517)373-7610
- June 2 The Garden Party for St. Vincent & Sarah Fisher Center
- St. Vincent & Sarah Fisher Center Grounds Farmington Hills, Michigan (313) 626-7527 ext, 280
- June 8 11 1996 Annual Produce Conference Monterey, California (202) 429-4517
- Sep 8 10 FMI MealSolutions
 - Phoenix, Arizona (202) 452-8444
- Oct 6 9 1996 National Frozen Food Convention Sheraton Washington, Washington DC (717) 657-8601

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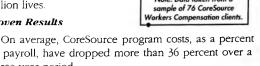
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Healthcare & Workers Compensation Solutions

Curbing fraud: streamlining worker's compensation

by Dick Posthumus, Senate Majority Leader

The Senate Committee on Human Resources and Veterans Affairs is currently reviewing legislation that would crack down on worker's compensation fraud. The measure stems from the desire to eliminate illegitimate claims which hinder the effectiveness of the system and increase costs for both employees and employers in the state of Michigan.

The high costs of worker's compensation places an unnecessary stress upon businesses, particularly small businesses which generate a large percentage of our economic growth. S.B. 895 will help safeguard against fraudulent claims and help to keep costs for worker's compensation at a reasonable level. These set provisions will help Michigan attract and maintain businesses from across the nation.

The following are significant highlights of S.B. 895:

May is clean air month

Governor Engler has proclaimed May 18-27, 1996 as the 43rd annual Michigan Week. Michigan Week is a unique celebration that began in 1954 and quickly became the largest mobilization of grassroots boosters declaring Michigan as a wondrous place to work and live. It celebrates Michigan's heritage and promotes state pride among citizens According to the Governor's proclamation, "Michigan is blessed beyond measure with natural wonders and man-made marvels. We should all be proud of our majestic state and ready to share with others the many reasons why we call it home."

This year, as our state celebrates the 1996 centennial of its automotive industry, the theme "Michigan Putting the World on Wheels" has special meaning. The week will be full of parades, events, announcements, awards and celebrations. Government Day will features a Mayor's Exchange that will involve about 200 Michigan communities.

If you would like more information about Michigan Week activities, call (\$17)-373-7610, or write 430 W. Allegan, Lansing, MI 48918-1195. Information is also available on Internet at: http://www.som.state.mi.us/miweek.

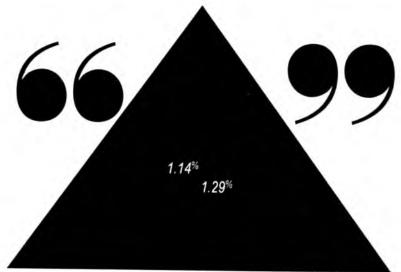
- Establishes criminal and civil penalties for persons who commit worker's compensation fraud. This provision includes employers and insurance companies as well as employees.
- Establishes advertising standards stressing truth when promoting worker's compensation.
- Tightens the definition of compensable mental stress by requiring that the claim be supported

by clear and convincing evidence.

The bill also provides a number of additional amendments to the Worker's Compensation Act. They are as follows: 1. An employee filing a claim could be asked to produce medical records. Failure to do so would result in dismissal of the claim. 2. An injured employee would be required to report all wages, salary and benefits. Penalties for employees and employers who commit worker's

compensation fraud will face up to four years in prison, up to \$50,000 in fines, or both.

Michigan needs to return to the original intent of this Act and provide assistance to those with justifiable worker's compensation claims. Only then will the workers and businesses of Michigan experience an efficiency and accuracy in the system. Monitoring and regulating worker's compensation claims will help us reach this goal and S.B. 895 is the first step.



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New store springs from old overnight

by Ginny Bennett

When the U.P.S. delivery man came to the new Wilson's Market in Royal Oak, Wilson Sokana greeted him and quickly opened the small package. The new lottery game "Win for Life" fell out. Wilson eagerly registered the new shipment and then purchased and handed out tickets to his wife Barbara, himself and me. Scratching out the numbers with a "lucky" penny, we discussed what we would do if we won, since the prize is \$1,000 a week for life. Wilson quickly said he would still come to work even if he won (which is good since none of us were lucky this time).

Wilson says that hard work, not good luck has brought him the fine, new store he owns today.

The before and after photos tell the story. The old building was built right next to the street. He bought the market at 901 E. Eleven Mile Road in 1985 but over the years it had become dilapidated and not worth another renovation. Wilson's dream was to have a new store on the same lot. In January his dream came true. The new building is a cinder block edifice, rectangular in shape and perpendicular to the old one. A bright new "Wilson's Market" sign beckons shoppers to the store which is set back from the street. Landscaping and an expansive new asphalt parking lot will go in as soon as weather permits.

The entire project took about six months to complete and



Barbara, Travis and Wilson Sokana in front of the newly expanded deli counter.

according to Wilson there were very few problems involved with it. During the construction period the heat and water were turned off for part of the time but they never lost electricity. Most remarkably Wilson's Market was only closed for two hours during the demolition of the old store. Wilson felt that he lost some business during the project but the appeal of the new store has brought back even more customers than he lost.

Ninety percent of Wilson's Market customers come from the neighborhood, a half mile east of Royal Oak's bustling corner of Eleven Mile and Main Street. The entire neighborhood has benefited from the demolition of the tired, old building. The new store is bright and clean with an attractive facade that announces Liquor, Lotto and Deli to all who pass by.

Wilson's contributions to the

area have not gone unnoticed.
One woman wrote the local newspaper thanking him for upgrading the corner and for making it safer, too. The old store had made the turn onto Eleven Mile from Alexander St. a "blind" turn. She remarked that she was "pleased and proud to be a neighbor." Wilson has hopes that other businesses that front Eleven Mile will follow his example.

In recognition of another "good neighbor" policy, Wilson's Market has been given at least five public service awards from the Royal Oak Police Department. Wilson has never had a violation for selling cigarettes or alcohol to minors. Barbara added that they always ask for I.D.

Working in the store is a family affair. Both Sokanas have had years of experience working in stores for their older brothers starting when they were teenagers.

Wilson started 21 years ago as an employee at a Garden City Party Store. Although he hopes his five-year-old son Travis won't be in this business when he grows up, the Sokana children spend a lot of time in the store there now. Hannah, Heather and Travis all spend some weekend time at the store so they can be with their parents.

The new store has lots of new products to offer and a better selection of their regular lines. The extra space is taken up with more wines and specialty beers. The expanded deli offers more variety, too.

In addition to added products. Wilson knows most of his customers so he is happy to provide extra services for them. He goes the extra mile, allowing one fellow to redeem over \$40 worth of cans, another to exchange his big box of quarters for bills or for a young woman to cash her birthday check. One customer was a little short on funds and Barbara cheerily offered the man an opportunity to pay the rest another day. After the customer left, Wilson said he does this often. His customers always make good on the casual loans. He has been lucky in this way. Although he hasn't won the Lotto yet, his hard work has paid off with a great new facility and good customers that have become friends. Wilson Sokana has had good luck in his lifetime, but he also is aware that what is sometimes referred to as good luck is really just hard work.



The old building stood in front of the new store until it was demolished.

The stores were closed for only two hours.



Wilson Sokana and his son Travis stand proudly in front of the new Wilson's Market.

Governor Engler to attend Michigan Small Business Day

Entrepreneurs from across ichigan will have the aportunity to become acquainted ith the state's best and brightest nall business people during the 4th Annual Michigan Small usiness Day, scheduled for May 3 at the Amway Grand Plaza otel in Grand Rapids.

This event features an awards remony at which SBA's lichigan Small Business Person the Year award is presented in evening banquet recognizing firms of the 1996 Michigan rivate 100, a ranking of the ate's fastest-growing, privately eld companies.

Governor Engler will make a social presentation to these award inners at the Governor's Small tusiness Recognition Reception at p.m. that afternoon.

The Private 100 awards banquet vill feature Dr. John Psarouthakis, bunder and President of JPE, Inc.

The day also offers a number of iformational programs for small usiness people, including:

- Regulatory Reform Workshop
- SBA Loans for Small Business
- Resources Available on the nformation Highway
- White House Conference on mall Business Recommendations

Michigan Small Business Day egins at 9 a.m. at the Arnway frand Plaza Hotel in Grand lapids. Tickets are \$25 for the uncheon and \$45 for the banquet. for more information call the SBA t (313) 226-6075, Ext. 282.

The Private 100 survey is onducted annually by the Michigan offices of the regional rokerage firm Roney & Co., the Detroit-based public and financial elations firm of Durocher*Dixson*Werba, and nedia co-sponsors The Detroit Vews, and WWJ Radio.

See Related Small Business Administration story page 26

News Notes

Asahi Breweries moves head office

In February, Asahi Breweries, U.S.A. moved the company's head office to Milwaukee, Wisc., from Reston, Virg.

Asahi made the move to facilitate improved communication between Miller Brewing Company and Asahi. Molson Breweries, U.S.A., Inc., a subsidiary of Miller Brewing Company, sells and markets Asahi's products in the United States.

In addition, Asahi opened a New York branch in March to strengthen

Asahi's market share in the New York area which is the biggest beer market in the East Coast.

Asahi is the second largest brewer in Japan and has had an alliance agreement with Miller Brewing Company since June 1995. Asahi holds the number one position in Japan's draft beer market and Asahi Super Dry is Japan's most widely consumed draft beer and is the best-selling Asahi brand in the United States.

Ashby's Sterling Ice Cream wins again

Ashby's Sterling Ice Cream, a division of Tom Davis & Sons Dairy, was recently awarded the "Best New Flavor" for their English Cinnamon Crumb Cake Ice Cream at the National Ice Cream and Yogurt Retailers Association's annual convention in Las Vegas, Nevada.

The 1995 award marks the third year in a row that Ashby's Sterling has won this prestigious award for

More News Notes page 12

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Ashby's

From page 11.

one of its premium ice cream flavors. In 1994, Raspberry Chip Cheesecake was chosen; and in 1993 Cherry Amaretto was the winner.

In addition to the best new flavor award, Ashby's Sterling Ice Cream was also Merit Award winners for its Vanilla, Vanilla Bean and French Vanilla flavors. Merit awards are based on more technical standards for body, flavor, texture, color, etc. Tom Davis & Sons Dairy is located in Oak Park, Michigan.

Kowalski Sausage opens 12th retail store

Kowalski Companies, Inc. recently opened the newest Kowalski retail store located at 1516 North Maple Road in Ann Arbor.

The Kowalski family hosted a "cutting of the kielbasa" ceremony. The Mayor of the City of Ann Arbor, The Honorable Ingrid Sheldon, was in attendance. As part of the grand opening celebration, Kowalski offered samples and drawings for prizes ranging from a freezer and barbecues to Kowalski products.

The Ann Arbor store has a fullline deli featuring Kowalski



products, bakery goods, USDA choice meats, Grade A natural poultry, fresh produce and seafood, Polish specialty foods, custom party trays and other prepared foods.

New Harding's Marketplace Food and Pharmacy stores open

The Harding's Markets corporation recently opened three new locations designed to be the company's next generation of supermarkets.

The company opened the new Harding's Marketplace Food and Pharmacy locations in mid-April at 412 W. Howard, and 5161 W. Main Street in Kalamazoo; and at 6330 S. Westnedge in Portage. Harding's announced its acquisition of the former Jewel/Osco locations in mid-February.

Three Harding's Friendly
Markets nearby the new
Marketplace locations will close,
with all Harding's associates
transferring to work at the new
locations. Approximately 450
associates will be employed at the
three Harding's Marketplace Food
& Pharmacies.

The Marketplace Food & Pharmacy locations offer

customers a full-service shopping experience including complete pharmacy operations, full-service seafood, bakery, meat, deli and produce departments.

Harding's plans to remodel the new locations over the next six to nine months to provide shoppers with additional benefits and services.

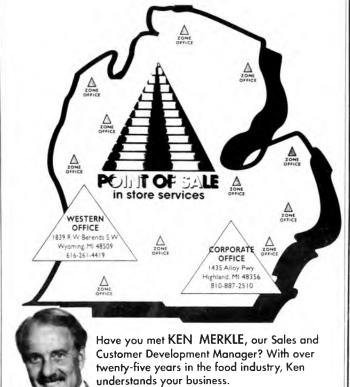
Miller drives to race for UCP

Miller Brewing Company's race teams are again racing for United Cerebral Palsy Associations (UCPA) during the 1996 season, this year with a \$1 million fundraising opportunity based on where Rusty Wallace, Bobby Rahal and Larry Dixon finish in their championship efforts.

Race fans will see the UCP decal on Wallace's NASCAR stock car, Dixon's NHRA top-fuel dragster and Rahal's Indycar. Miller will donate \$1 million to UCPA if all three drivers win their

More News Notes page 13.

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News Notes

News Notes

From page 12.

series' championships. In addition, Miller will donate \$25,000 to UCPA for each individual championship and \$1,000 for every race Dixon, Rahal or Wallace win.

In addition drivers and their race teams will show their support for UCPA by wearing the organization's logo on their uniforms and the drivers will attend local UCPA fundraising activities whenever possible.

Miller Racing began supporting UCPA last year when Rahal, Wallace and Dixon each carried the UCPA decal on their race cars during one race last year. The positive response to those efforts, which helped generate more than \$17,000 for UCPA, resulted in expanding the program for the 1996 season.

Shopping, nutrition and health in the African-American community

African-American food shoppers show widespread concern about nutrition and health, and they are trying to eat healthful diets, according to a new report by FMI and Heart & Soul magazine titled Shopping, Nutrition and Health in the African-American Community: Attitudes and Knowledge about Food.

Motivated by concerns about obesity, hypertension and the desire for healthier lifestyles, many African American shoppers are trying to make major changes to their diets and eating habits for health reasons, according to the report. Many are reading nutrition information on foods before they purchase them for the first time. They are using this information to decrease their consumption of potentially high-fat foods like red meat, cheese and eggs and increase their consumption of fruits and vegetables.

Despite African-Americans' efforts to make healthful dietary changes, shoppers revealed that they are still eating generally unhealthful diets. Diet assessments-based on self-reported food intake-show that the majority are eating a diet high in fat and low in fiber.

Nutrition issues spark confusion

Nutrition issues are reported to be part of the frustration in trying to eat a healthful diet. The majority of African-American shoppers (76 percent) say that too many foods claim to be healthy, and six in 10 say that there is too much conflicting information about which foods are healthy and which are not. They are concerned about the amount of fat in their diets but are not sure how to cut down.

Other issues described as obstacles to a healthful diet: almost six in 10 (59 percent) agree that eating a healthful diet costs more, and 53 percent agree that they cannot eat healthy foods and still eat foods they like.

Providing solutions to these assertions may be difficult for retailers, but they could include healthy foods in temporary price reductions, circulars, in-store promotions and in advertisement coupons.

Health: Changing foods, changing ideas

African-American shoppers are motivated to make dietary changes by their belief that various foods can affect the likelihood of their becoming ill. However, results also suggest that the potential benefit of this understanding could be eroded by conflicting expert opinions about diet and health. Shoppers are confident that experts will have conflicting

ideas about which foods are healthy and which foods are not.

The report suggests that retailers position their nutrition messages around common themes and point out "the consistency that does exist among experts' advice, including the impact diet has on overall health."

The predominant concern of African-Americans is weight. Some of the more prominent changes they have made are these: fat intake is down, said 44 percent of shoppers, and 22 percent said they have reduced the amount of fried food they eat.



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Bullard is bullish on Michigan

by Michele MacWilliams

Cutting taxes and reducing government spending are always on Representative Willis Bullard's agenda. Representing the 38th District, which covers Milford, South Lyon, Lyon Township, Walled Lake, Wixom and parts of Novi and Northville, Representative Bullard clearly believes that reducing taxes strengthens Michigan's economy. And he should know. Currently serving his seventh term in the Michigan House, Bullard chairs the House Tax Policy Committee and serves on the Local Government and Insurance Committees

"The area of taxation has been especially busy in the last three years," says Bullard. "Since 1993 we re-wrote our state's school finance system by passing Proposal A, and repealed the archaic Michigan inheritance tax. We also made numerous Single Business Tax reforms including lowering the rate and raising the filing threshold," Bullard adds.

In 1995 the legislature passed a five-year, \$1.6 billion tax cut package focused on helping individual taxpayers. This package increases personal exemptions and in 1997, will include a college tuition credit.

Bullard says he has also worked to make our state more economically competitive with other states by passing numerous tax reforms. "As part of the single business tax cut package, we eliminated unemployment insurance, FICA, and workers' compensation from the Small Business Tax base to encourage job growth and provided tax credits through the Michigan Economic Growth Authority to help attract new business and jobs within our borders," he says.

Bullard began his political career when he was elected to be his neighborhood association president. Because the subdivision had issues before the township



board, he became familiar with the local political scene. He ran successfully for Township Trustee, then Township Supervisor. When legislative districts were remapped, he ran and won a seat on the House of Representatives. A practicing attorney for 23 years, Representative Bullard maintains a private practice in Milford.

The recent vacancy in the State Senate, due to David Honigman's health-related resignation, created an opportunity for Willis Bullard to run. Endorsed by Honigman, Oakland County Sheriff John Nichols, the Police Officers Association of Michigan and the Deputy Sheriffs Association of Michigan, Bullard believes his chances for the seat are good. The primary election is May 13 and Bullard's campaign is currently coming to a head.

Bullard wants the seat because he feels that in the Senate he can make more of an impact. "In the House I am one of 110 legislators. In the Senate there are just 38. I will be representing four times the number of people."

When asked what he likes best about the political lifestyle, he quickly replied that he enjoys the people he meets and deals with. Bullard says that each day is unique, "you meet so many people with different viewpoints and backgrounds. One day you're talking to a constituent who is worried about the legality of his fuzz buster. The next day you are meeting with the Governor."

What he likes least is the time that his job takes away from his family life. Representative Bullard resides in Milford and has three children. He adds, however, that many functions of his position allow for participation by his family and he enjoys that.

Two issues he is currently working on that effect the retail industry deal with tobacco. The first is the youth tobacco package. Designed to discourage minors from smoking, there are two similar bills currently in conference committee that may come out by the end of the year. As the law is currently written, it is a criminal offense for minors to smoke. This means that warrants must be issued in order to make an arrest. Because the law is cumbersome, it is usually not enforced.

New legislation will make youth smoking a civil infraction,

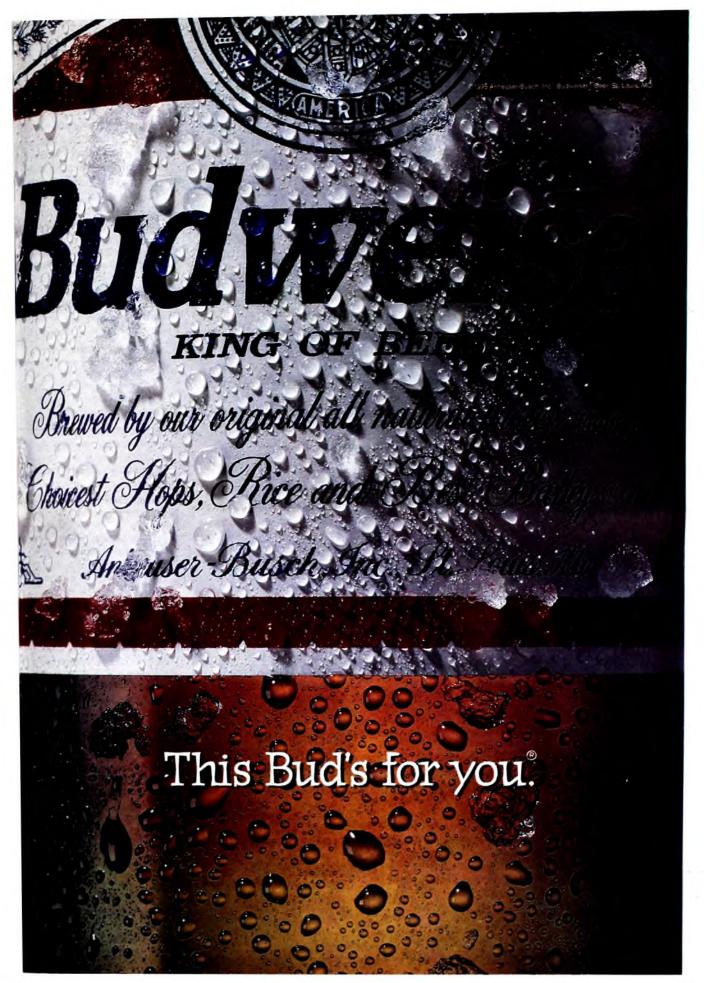
enforced by local units of government. If the bill passes, law officials will be able to issue tickets for smoking. The bills also make it illegal to prosecute the store that sells tobacco to a minor unless the minor is also prosecuted. "Young smokers will then be more accountable for their actions," says Bullard.

He adds that there is still some work that must be done on these proposals before they become law Currently there is an amendment attached that would allow local units of government to pass their own laws regulating tobacco. Bullard opposes this and will work to get it removed.

The second tobacco-related issue is a proposed tax stamp on cigarettes. Representative Bullard understands that this is a very complicated issue and that because tobacco products come in many shapes and sizes, applying a stamp is extremely labor intensive. Still, due to the magnitude of smuggling that is currently occurring in our state, he favors a stamp. "I am committed to take final action this fall," he says.

An important issue currently on the minds of many retailers is Senate Bill 201, which will allow gas stations to sell beer and wine. The bill passed the Senate last fall and currently sits in the House. Recently AFD sent a packet of information to all State representatives regarding the bill and the negative impact it would have. Representative Bullard is opposed to this bill. "After reviewing the information that AFD sent, I don't see how anyone could vote to pass it," Bullard sail.

Representative Bullard is certainly bullish on Michigan. Throughout his political career he has seen inflation drop, employment rise and taxes cut. He believes that a seat on our Senate will provide the opportunity for him to help Michigan continue its upward trend and create a sound blueprint for the future.



Money In Your Pockets

Even little economies boost overall energy savings

When it comes to saving energy, most of us turn first to analyzing our building's key systems — lighting, refrigeration and air conditioning. But what about the "miscellaneous" energy-using equipment in your store? Often, a series of small cuts in your energy use can add up to larger savings overall on your energy bill.

For instance, does your drinking fountain really need to chill water 24-hours a day, seven days a week? Refrigerated drinking fountains often cost as much to operate as a small refrigerator. When your building is unoccupied, turning off the drinking fountain provides an energy savings. Short of shutting off power to the drinking fountain completely, the

best option is to install a timer to automatically control the hours of operation to coincide with the hours your business is open. Seven-day timers provide the most control options, but a less expensive 24-hour time clock can work just as well if your operating schedule is the same most days of the week.

If your drinking fountain plugs into a wall outlet, you can easily program and install a simple plugin timer. If the drinking fountain is directly wired, you'll need the help of an electrician. A time clock can be installed at the electrical service box, provided the fountain is on its own circuit. If the drinking fountain shares a circuit with other equipment, an individual time clock can be wired for the fountain unit. This is a more difficult installation, however, and the cost of the electrical work may outweigh the energy savings you can achieve.

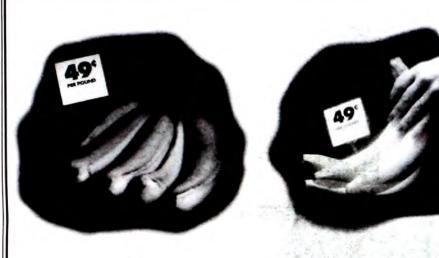
Refirgerated drinking fountains often cost as much to operate as a small refirgerator.

Refrigerated vending machines also provide some energy saving opportunities. Display lighting and compressors on these machines usually operate continuously.

Consider shutting off the display lighting. The light bulbs, or lamps, produce heat that adds to the load on the compressor and increases refrigeration cost. Some machines have two or more fluorescent lamps; disconnecting the ballast(s) and lamp(s) can save up to \$85 per year just for the lighting alone.

As for refrigeration, as long as spoilage is not a concern, cold beverages are only necessary when people are in your building. It takes about two hours to cool beverages down after a machine has been shut off all night. A programmable time clock is an effective means of controlling the on/off cycles of your vending machine while still providing cold beverages when needed.

The practice of cycling a refrigerated vending machine or drinking fountain on and off does not harm the compressor and can, in fact, prolong its useful life. A licensed electrician or refrigeration engineer can advise you about using these small energy saving measures for your store's equipment and can recommend the best kind of programmable timer.



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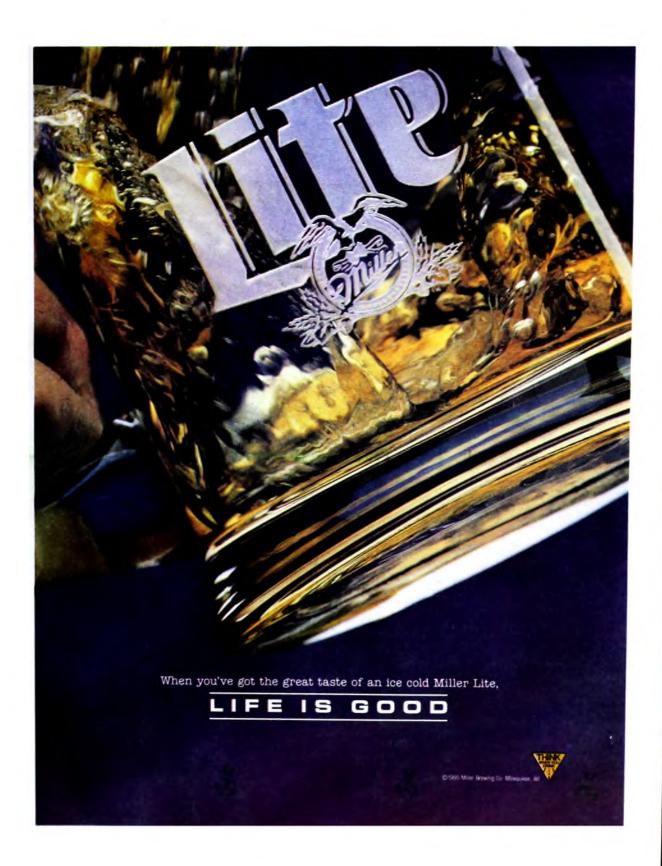


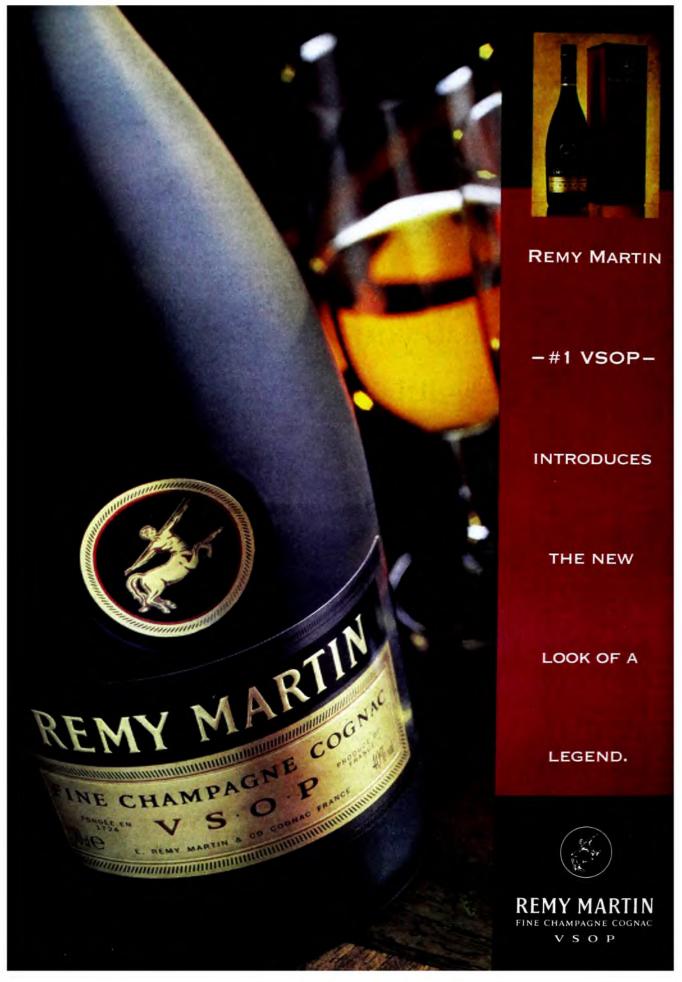
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What's new at the Michigan's Lottery?

Lottery players and retailers continue winning ways this spring

by Bill Martin Michigan Lottery Commissioner

Lansing is in the swing of spring, and the Michigan Lottery is warming up for another winning year of bigger prizes, more



winners and exciting moves. With all the positive things happening, the Lottery Bureau is poised to continue its winning pace, and we certainly couldn't do it without the energy, commitment and extra effort displayed by our retailers at every turn. Here are just a few of the latest developments our retailers should know about

First "Win For Life" winner steps forward. It's true, an 18-yearold high-school student from Wakefield in the Upper Peninsula is the very first top-prize winner in the Lottery's \$3 instant game—the first ever offered

The winner, who purchased his winning ticket at Wakefield Co-op Association, 1110 U.S. Highway 2, in Wakefield, will collect \$1,000 a week-every week-for the rest of his life. His initial plans include sharing it with his family, saving for his college tuition, and buying a new car. That just goes to show you that the winners are everywhere and one of your lucky customers could be next.

"Win For Life" ticket sales have been very strong since hitting ticket counters in early April. In less than two weeks' time, customers snapped up nearly \$10 million in tickets, showing that many Michigan Lottery players would love a chance at the prize that keeps on giving. In fact, "Win For Life" boasts the largest instant top prize ever offered in the history of Michigan Lottery scratchoff tickets.

"Win For Life" isn't the only game in town that has Lottery players excited about winning. In the "Play It Again WAM" promotion that runs from March 30, 1996 to June 8, 1996. players get a second chance at winning great cash prizes with their non-winning Daily 3 and Daily 4 tickets. A total of 10 drawings will give 20 lucky players a second chance prize of \$10,000; ten players each a prize of \$5,000; and 250 winners will each get a surprise \$1,000 if their entry is drawn.

After the first "Play It Again

WAM" drawing on April 11, two astonished Detroit residents found they had won the top prize of \$10,000. Willie Williams and Patricia Landrum were the first pair of lucky WAM winners to get a phone call from the Michigan Lottery. Williams purchased his Daily tickets at Julian Importing Company in Detroit. Landrum's Daily tickets were purchased at Special Way Market in Detroit. Both retailers will get a \$100 prize for selling the Daily

tickets to the winners.

Michigan Lottery players will find a "Hidden Treasure" of "Summer Fun" with these two new instant games available in May.

With a top prize of \$3,000 and nearly \$12 million in prizes buried in "Hidden Treasure," players who match the "winning key" symbol are sure to discover a lot of instant fun. And "Summer Fun" will make even the hottest summer days better with a cool top prize of \$5,000.

In addition to these inviting instant games and sweet second-chance drawings, don't forget about "Smartplay," the Michigan Lotto promotion that gives a free shot at Lotto's millions when a \$5-wager is purchased. Many Michigan Lottery players have already taken advantage of this smart offer, so be sure to ask your customers if they'd like a "Smartplay" or any of the latest Lottery games—you could both wind up winners.

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at a nominal extra charge.

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



ident licensees of the Blue Cross and Blue Shield Association

Food industry loses Joseph Moceri

Executive Vice President of Cross & Peters Co., Joseph Moceri died April 13, of a heart attack at Mt. Clemens General Hospital. Moceri, 73, was also chairman of the board for Cross & Peters Co., maker of Better Made Potato Chips in Detroit.

His father started the company in 1932 with a business partner. At the age of eight, Moceri started working at his father's company. He graduated from the University of Michigan with a bachelor's degree in accounting and business administration. He then worked as a

People

Wine lover to promote Michigan wines A self-avowed wine lover, with a

certified public accountant for about five years before returning to work for his father.

Moceri was born and grew up in Detroit. He is a graduate of Southeastern High School and lived on the east side of Detroit until the 1980s when he moved to Clinton Township. He was a World War II Army veteran.

He is survived by his brothers, Joseph F. Moceri, Stephen Moceri and Cross Moceri, and his sisters Lucrezia Risko and Frances Moceri.

AFD sends its condolences to the

degree in philosophy, has been hired by the Michigan Grape & Wine Industry Council to work with Michigan retailers, restaurateurs, and distributors to increase the sales of Michigan Wines.

David Creighton of Ypsilanti, will help retailers select Michigan wines for store shelves, craft wine lists for restaurants, conduct wine tastings featuring Michigan wines, train wait staffs in serving Michigan wines, and be available for speaking engagements throughout the state.

Creighton, who started his own wine cellar in 1969, has worked in the wine

industry in retail and wholesale sales, and in wholesale management. For 10 years, he worked as Sales Manager for Arbor Beverage.

His wine judging experience includes the Michigan State Fair wine judging competition and the All Canada Wine Competition in 1993. He participated in a weekly wine tasting group that has been meeting for 25 years.

For information about Michigan wines, contact Creighton or the Michigan Grape & Wine Industry Council, Michigan Department of Agriculture, P.O. Box 30017, Lansing, MI. 48909 or by calling (517) 373-1058.

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

Michigan Sugar names sales award winners

During its annual sales meeting, Michigan Sugar Company Vice President of Marketing Barry Brown and Sales Manager Richard Brown named the winners of the company's 1995 sales awards.

For the fourth consecutive year, the Outstanding Industrial Salesperson Award was presented to Brian Patterson, executive vice president of Conrad, Patterson & Associates, Inc. of Grand Rapids. This award recognizes high achievement in sales and service to the company's industrial customers. Patterson's efforts represent more than 130 million pounds of sugar deliveries to industrial customers during 1995.

For the second year, John Babincsak of J.T. Babincsak & Co., Crown Point, Ind., earned the Outstanding Consumer Salesperson Award. The award recognizes achievements in sugar sales and service to the grocery business. Babincsak represents Michigan Sugar Co. to grocery and industrial accounts in 10 states.

Barry Brown presented a special award to William Nesseth, of Conrad, Patterson & Associates, Inc.'s Southfield office, in recognition of his 18 years of service. Nesseth is retiring from his full-time position and will continue to represent Michigan Sugar Co. on a consulting basis.



Recognizing outstanding salespersons for 1995, (l-r) Michigan Sugar Company Vice President Barry Brown and Sales Manager Richard Brown, presented awards to Brian Patterson, John Bubincsak and William Nesseth.

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Small business and the new SBA

by Dwight Reynolds Michigan District Director U.S. Small Business Administration

For the past 33 years, the President has issued a proclamation for the celebration of Small Business Week. This year it will be held from June 2-8. This year's annual celebration will honor the estimated 22 million small businesses in America that employ half the country's work force and create two of every three new jobs.

With their innovation, creativity, and ability to bring new products to market quickly, small businesses are the showstoppers of the national economy. During the past three years, the economy has created over 7.5 million jobs, and the

unemployment rate is now about 5.6 percent nationally, down from eight percent in 1992.

Small businesses have made significant contributions to this record growth, both nationally and locally. "The New SBA" has been there working side-by-side with small business owners to encourage that growth by providing access to capital, business education and training, technical assistance, business-related information and services, and by reducing burdensome regulations and paperwork.

What is "The New SBA?" It is the agency's new, customer-service-oriented approach to serving our primary customers: America's small businesses. Within the

past four years, SBA has streamlined many programs and services to make them more efficient in response to our small business customers who have told us that insufficient capital, burdensome laws and regulations, and difficulties in dealing with the government are their biggest hurdles to success.

In response, the SBA is providing more focused access to credit. The LowDoc program, which introduced a one page application for loans of less than \$100,000 has been especially helpful in meeting the financial needs of small businesses while reducing red tape and paperwork. In Michigan last year, SBA approved 662 LowDoc loans for \$41.4 million.

In fiscal year 1995, the SBA made \$11.5 billion in capital available, financia over 64,000 small businesses across the country—a new record. This compares with \$7.5 billion in financing for 32,000 small businesses in FY 1992. This record was achieved with approximately 900 fewer employees nationwide. That mean that with a smaller work force, the agency was able to double the number of small businesses obtaining financial assistance. That's what "The New SBA" is all about

The new SBA is also eliminating burdensome regulations and unnecessary paperwork, and establishing ways to use information technology to better serve our customers. As part of the reinventing government initiative, the SBA cut its own regulations by more than half. The rest were revised to eliminate duplication and confusion. This effort reflects the agency commitment to user-friendly regulations for small businesses.

The agency also places great emphasis on its public/private partnerships. Our private sector partners play a critical role in providing counseling, technical assistance and financing to thousands of small businesses throughout the nation, multiplying the SBA's effectiveness and delivery of programs and services to our customers. In addition to our 7,000 lending associates, our business education and training partners—the Service Corps of Retired Executives (SCORE), the Small Business Development Centers (SBDCs), and numerous others-are valuable assets in the delivery of traditional SBA services These partners help the SBA provide training, counseling and free business management seminars to more than 875,000 clients annually.

For easier access to business information, the SBA provides electronic access to its programs and services through SBA OnLine, an electronic bulletin board, and the SBA Home Page, a part of the World Wide Web system on the Internet. Non-Internet users can access SBA OnLine using their PC, modem, communications software and phone lines at (800) 697-4636, and (900) 463-4636. Internet users can access the SBA Home Page at http://www.sbaonline.sba.gov.

The agency was also instrumental in establishing the U.S. Business Advisor, which was developed in cooperation with other federal agencies as a one-stop, electronic, point-of-access for all business-related information and services provided by the federal government. These services are a major step toward changing the way government and the business community interact and in creating a more user-friendly, customer-driven government that works better and costs less. The address for the U.S. Business Advisor is http://www.business.gov.

The American taxpayer invests in our nation's economic future by providing the SBA with the means to help entrepreneurs get in business, stay in business and grow—and 'The New SBA' is continuing to look for more efficient and less costly ways to enhance the performance of our economic showstoppers.

Have a question about a small business? Call the SBA at (313) 226-6075.



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How safe is our beef supply? British beef gives scare to U.S.

Since the British Ministry of Health's statement on March 20 indicating the possibility of a link between Bovine Spongiform Encephalopathy (BSE) in cattle and Creutzfeldt-Jakob Disease (CJD) in humans, the issue has made headlines around the world. However, the Ministry also pointed out that there was no direct evidence of a link. In addition, the Ministry noted that steps were taken in 1989 to ensure that meat and milk are safe and they remain safe today.

Based upon 10 years of monitoring and surveillance data in the United States,

we can confirm that there is no BSE in the U.S. and there are a number of longstanding, aggressive programs to prevent BSE from ever entering the U.S. Consumers should be reassured about the safety of U.S. beef.

The USDA Animal and Plant Health Inspection Service (APHIS) imposed a ban in 1989 on the importation of live ruminants (cattle, sheep, etc.) or products from countries where BSE has been found. In addition, the USDA Food Safety Inspection Service said that no beef has been imported from the UK since 1985.

In addition, since 1986 the U.S. has maintained a sophisticated and aggressive BSE surveillance program involving 250 APHIS veterinarians who conduct field investigations of suspicious symptoms. More than 60 veterinary diagnostic laboratories around the country work on BSE surveillance in cooperation with the National Veterinary Services Laboratories in Ames, IA.

The National Cattleman's Beef Association is working with scientists and appropriate government agencies to consider additional steps to ensure we are not at risk from BSE in the United States. If you have any questions, contact: Gary Weber, Ph.D. at (202) 347-0228 or Marietta Buyck (312) 467-5520 or Rick McCarty at (303) 694-0305,

the National Cattleman's Beef Assoc

Questions and answers about Bovine Spongiform Ecephalpathy (BSE)

Q: What is BSE?

A: BSE is an extremely rare, chronic degenerative disease affecting the central nervous system of cattle. BSE is not present in the U.S., but has been identified in the United Kingdom and in a few other countries.

Q: Has BSE ever been detected in the

A: No cases of BSE have been detected in the U.S. In fact, over the last nine years, USDA has completed 2,660 tests on brains from cattle that have shown any possible neurological problems. All tests were negative.

Q: Is it true that you can get Creutzfeldt-Jakob Disease (CJD), a human brain disease, from eating beef from cattle with BSE?

A: Experts in Great Britain are concerned there may be a link between BSE and a small group of ten cases of CJD. However, the British government's scientific advisors have noted that there is no direct evidence of a link. If there is a risk, it likely would be linked to consumption of brain or spinal cord from infected animals. Scientific evidence indicates that beef (meat) and milk do not present a risk as there is no evidence the agent that causes BSE is present in meat and milk.

Q: Where was BSE first detected:
A: BSE was first identified in 1986 in Great Britain. While it has been found in a few other countries, the vast majority of BSE cases have been concentrated in the United Kingdom. BSE is similar to other animal degenerative grain diseases that include Chronic Wasting Disease in elk and deer and scrapie which has been known for more than 100 years to affect sheen.

Q: How do cattle get BSE?
A: Scientists conclude that cattle may get the disease from eating protein in feed that was probably contaminated with a Spongiform disease agent. Scientific evidence indicates that BSE does not spread from cattle to cattle or from cattle to other species by physical contact.

Q: What are the symptoms of BSE?
A: Cattle with BSE have coordination problems and are very nervous. In the advanced stages, infected cattle stand away from the rest of the herd and exhibit severe muscular twitching and weight loss.



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The Garden Party is the place to be

Ford Motor Company presents he Garden Party, La Fete Au ardin '96, on Sunday, June 2, 996 from 1 p.m. to 6 p.m. to renefit the St. Vincent & Sarah 'isher Center's programs for everely abused children. Held on the Center's grounds (27400 W. 12 Mile, Farmington Hills), he event will feature food from over 55 of the area's finest restaurants, wine from around he world and the music of renowned jazz musician Alexander Zoniic.

In addition to tasting fine wine and great food, 1,200 guests will have the opportunity to make their bids on bottles of rare and collectible wines auctioned live by Rich Fisher, Fox 2 WJBK-TV; Dick Purtan, Oldies 104.3 WMOC-FM; and event chair Eddie Jonna, owner of the Merchant of Vino. An

impressive collection of Ford Motor Company's classic and modern automobiles will also be on display.

For over 65 years, the St. Vincent & Sarah Fisher Center has provided a safe home to children in crisis. Today, the Center's comprehensive programs provide care and treatment to over 900 infants, youth, teens and families throughout southeast Michigan annually.

Tickets to The Garden Party are \$100 per person. Patron tickets are \$250 and include two tickets and VIP parking. Benefactor tickets are \$500 and include four tickets and VIP parking. For more information, please call the Center's Agency Relations Department at (810) 626-7527 ext. 280.

Market Pros joins AFD

Market Pros, a new member of the AFD, provides customized marketing support with specialized temporary staffing. Gail Pohutski, owner and president armed with 20 years experience in the temporary staffing business, established Market Pros one year ago to service the greater Detroit market as well as the Saginaw, Midland and Grand Rapids area. Their goal is to become a premier vendor in the Michigan market. "We function differently than competitors because we act as an employer. As the employer, we can establish work hours, dress code and conduct performance reviews," Pohutski said.

Market Pros offers promotional services such as instore demonstrations, special events marketing, sampling and couponing and credit card promotions as well as market research and direct sales. They also offer third-party retail merchandising services including pricing and brand audits, point of sale displays, and inventory tracking.

They conduct sales meetings with employee demonstrators and encourage client feedback after the service is peformed. They maintain quality control through direct communication with store departments as to product inventory, scheduled times, dates and locations for demos along with quality control post cards.

Employees are provided with orientation, training, and the necessary tools to perform at their optimum. There are also opportunities and recognition programs available for their employees.

For more information, call Gail Pohutski at (810) 349-6438.



Shrink Survey gives some answers

This report presents the results of the 1995 National Supermarket Shrink Survey conducted by the National Supermarket Research Group and endorsed by the National Grocers Association. This is the seventh annual survey and describes in detail the sources of shrink and exactly what retail grocers are doing to combat this serious problem.

An extensive questionnaire was mailed to over 6,000 retail grocers. Completed questionnaires were received from 213 companies. representing 3,419 stores. The National Supermarket Shrink Survey continues to be the largest, most comprehensive survey about retail grocery shrink

Approximately 80 percent of the questions in the survey were such that respondents could provide actual numbers and experience. The other 20 percent of the questions called for respondents to provide their best estimates

The major survey findings are as follows:

· The overall level of shrink reported in the 1995 survey is 2.09 percent of retail sales, up five percent from 1994

- · By type of stores:
- Conventional supermarkets (representing 91 percent of responding stores) reported average shrink of 2.13 percent, resulting in a cost per store of \$144,840 based on annual per store sales of \$6.8 million.
- Super stores (representing nine percent of responding stores) reported average shrink of 1.70 percent, resulting in a cost per store of \$317,390 based on annual per store sales of \$18.67 million.
- · Company size as measured by the number of stores operated has an impact on overall shrink as follows:
- Companies with 1-15 stores had average shrink of 2.15 percent of retail
- Companies with 16 or more stores has average shrink of 1.89 percent of retail sales
- · Of all components, "Employee Theft" ranked as the number one cause, Shoplifting ranked as the second, and Back Door Receiving Errors and Dishonesty ranked third. Damage/Distressed products continue to increase as a contributing component to shrink. Historically, retailers gave little regard to this component and reported only three-to-

four percent contribution to shrink. The increase in use of centralized salvage reclamation centers by major retailers and wholesalers appear to have contradicted history and revealed Damage and Distress as a five to seven percent contributor to store

- · For the seventh year in a row, the largest component of Employee Theft was Cashier Dishonesty. In addition to an active program of employee education and training to prevent store shrink, the single most effective program to combat shrink in 1995 was an Automated Cashier Performance Monitoring System. When properly used together with employee training awareness, these programs reduced shrink by 25 percent, from 2.35 percent of retail sales to 1.77 percent.
- . The impact of programs and policies on overall shrink was significant:
- 54 percent of responding companies had a Formal Loss Prevention Program and reported shrink of 1.87 percent vs 2.31 percent for companies that do not have a Written Loss Prevention Program.
- 73 percent of responding companies reported using an Automated Shelf Price/Scan File Auditing System and reported shrink of 1.86 percent vs 2.67 percent for companies that do not use an Automated Shelf Price/Scan File Auditing System.
- 59 percent of responding companies use Automated DSD Receiving Programs and reported shrink of 1.9 percent vs 2.34 percent for companies that do not use Automated DSD.
- 72 percent of responding companies do include a discussion of shrink prevention as part of all New Employee Orientations and report shrink of 1.9 percent vs 2.59 percent for companies that do not use this method of shrink awareness training.
- 51 percent of responding companies use an Automated Cashier Performance Monitoring System and the companies reported shrink of 1.77 percent vs 2.35 percent for companies that do not use Automated Cashier Performance Monitoring System.
- · Overall, the typical company with 16 stores apprehended 1,268 shoplifters in 1995, or 79 per store. The average value of product recovered when a shoplifter is apprehended was \$24.32. Most shoplifters apprehended were male, and under the age of 21.

Shrink is a major problem, costing companies millions of dollars in lost profits every year. If the average profit margin is one percent, a shrink rate of 2.09 percent (the 1995 figure) means that for every dollar of gross

A store's overall shrink is the result of losses in many areas. The contribution to total store shrink was reported in six categories, as follows:

Employee Theft-51% Shoplifting-24% Back door receiving errors and dishonesty-9% Accounting Department errors-5%

Damaged goods-7% Retail pricing errors-4%

profit the store makes, it loses more than two dollars. If a store has sales of \$10 million, \$209,000 is lost each year to "unknown" shrink. In a variety of areas, incidence of loss appears to rise when prevention programs are in place. Evidence indicates that this effect is not as it appears. The presence of Formal Loss Prevention Program allows for a more accurate reporting of shrink causing activity. Companies without formal programs to monitor, prevent or control shrink, would appear to be significantly underestimating their real shrink.

Employee Theft continues to be the number one cause of shrink for the seventh year in a row. Overall, retailers' efforts in 1995 to combat total shrink, and more specifically employee theft, are having a positive impact on reducing shrink.

Most positive results occurred in companies that combine the use of technology and employee training and awareness programs to prevent and control shrink. Overall, loss prevention programs must include a balance of:

- · Disciplined practices for the hiring and training of new employees.
- Implementation of written policies to increase awareness and discipline store operations.
- Installation of technology-based systems to assure accurate management information for timely decision making.

This combination of technology and training is most effective in achieving widespread impact in the areas of:

- · Reducing cashier caused shrink.
- Reducing vendor/receiving caused

Finally, effective shrink prevention depends upon a combination of factors. No single technology or program alone can maximize its potential. Rather, programs work best in conjunction with other programs. The resulting synergy of these "hub" programs will significantly reduce

Produced by The National Supermarket Research Group, National Grocers Association and MidSouth Data Systems.



Detroit Edison helps local businesses manage their energy use

Detroit Edison is helping idependent business owners get ie most value for their energy ollars.

The utility's new "Money In 'our Pockets" seminars provide ractical, cost-efficient tops for nanaging heating, ventilation and ooling; lighting, refrigeration and ther energy uses.

"With the effective energy nanagement techniques Detroit Edison recommends, most pusinesses can cut operating expenses substantially, at little or no cost, on a do-it-yourself basis," said Larry Johnson, general pusiness marketing director at Detroit Edison.

For example, the following tips will help independent supermarket and grocery store owners lower their energy bills:

Refrigeration

- Increase refrigerator efficiency by nearly 25 percent by cleaning and vacuuming the evaporator coils, motors, pumps, fan blades, compressors and condenser coils.
- Reduce air leakage from enclosed refrigeration units by maintaining the rubber gaskets on all cooler/freezer doors.
- Place rigid foam insulation panels over open refrigerated cases after hours to contain the cooled air and help reduce the load on the system.
- Cover vertical reach-in cases with clear plastic strip curtains or glass doors to contain the refrigerated air.

Heating, Ventilation and Cooling

- Before the heating season, clean/ vacuum burners, heat transfer surfaces, blower compartment, motors, pumps, fan blades, registers, radiators and dampers.
- Check heating system ductwork and/or piping for leaks and missing insulation.
- Before the cooling season, clean/ vacuum the cooling coils.
 blower compartment, motors, pumps, all fan blades, registers. dampers, compressors and condenser coils.

- Check the cooling system's compressor oil level and look for leaks.
- · Inspect refrigerant lines for leaks.
- Clean or replace air filters monthly, check fan belts and lubricate motors, pumps and fans on both heating and cooling systems.

Lighting

- Install "T8" fluorescent lamps and specialized ballasts, which can save up to 40 percent over standard fluorescent fixtures and offer better coloring for display items.
- Replace incandescent lamps with more efficient compact

fluorescent or halogen lamps. Detroit Edison will hold its next "Money In Your Pockets" seminar in June, which will focus on energy management in office buildings. For more information, call (313) 235-8868.



National Grocers Association

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Mail to: National Grocers Association, 1825 Samuel Morse Drive, Reston, Virginia 22090-5317 or for faster response, call (703) 437-5300, or FAX (703) 437-7768.

Do you always know that the company you are buying products or services from is reputable, reliable and legitimate? Here are some things

Red flags to buyers:

- 1. Loose talk about competitors' activities - How do you know that you won't be the subject of the next loose talk?
- 2. Tardiness in seasonal promos, not respecting normal lead times, wanting variances from your timetable.
- 3. Failure to do their homework not knowing what you carry or don't carry, who you serve as customers, or your marketplace.
- 4. Polite persistence do they keep

Buyer Beware!

trying to sell you a line that they believe in, or do they give up too easily, lowering your confidence in the line and the salesperson?

- 5. Other's faults a sales pitch based on the faults of competitors' products rather than the merits of their product and program.
- 6. Escalating "Sweeteners" First it's one case free with 20, then one case free with 10, then... what is the real deal?
- 7. Offers of "personal" gifts to you -

- Why are bribes necessary?
- 8. Lack of follow -through not delivering all of the promises made; or late delivery or out-of-
- 9. Not really ready Salesperson says this is not the final label, final flavor or the final size, but we will be ready in six months or we will have it finalized by the time of delivery.

What do buyers owe sellers?

- 1. Honor appointments
- 2. Attention to the speaker, as long as their use of time is effective
- 3. A fair hearing
- 4. An answer in a reasonable and/or agreed upon time.
- 5. A reason why it is possible. If the buyer (prospective) can offer the seller a helpful hint about the product, program, company, person - that will add to future success - offer it in a constructive manner.
- 6. Trade show attention trade shows are the single most costeffective and efficient means of selling and buying - use them well. Talk with every exhibitor - you might learn something, get an idea for future use, or gain immediate

Remember, your vendors and their products are your company's future, as well as its present source of business and growth.

Wholesaler

"Nothing upsets... a buyer more than to realize two minutes into the (sales presentation) that he already knows more about the product than the person who is presenting it to him." - John Stark, Affiliated of Florida.

Retailer

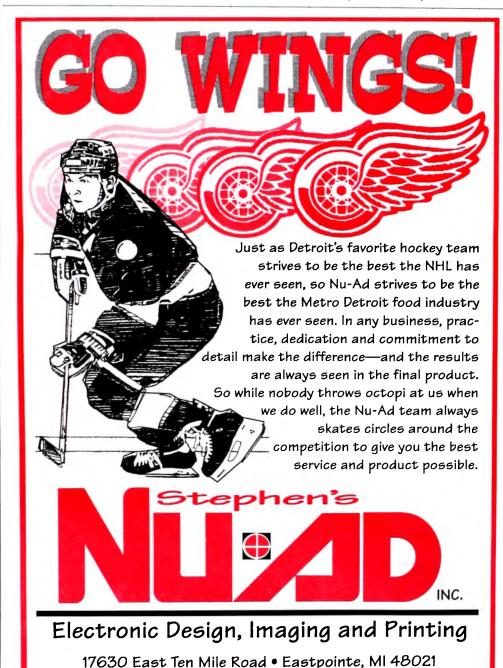
"People come in and promise us a deal; we perform and execute the deal completely and it may be six months before we are paid." - Alan Hitchcock, Hitchcock & Sons

"Most people who make presentations to us really don't understand our business. They don't have any idea categorically where they fit in the picture ... " - Barry Heilman, Lil' Champ Food Stores.

Buyers need to know about the Robinson-Patman Act

Aimed at eliminating unfair price competition, the Robinson-Patman Act prohibits price differentials being offered to grocery buyers except what those discrepancies reflect actual cost differentials in supplying customers. other words, a supplier (who is engage in interstate commerce) cannot quote lower price to one buyer than to another unless a quantity discount schedule or other documentation reflects actual con differences in supplying the customers, cost differences equal to price differences

Specific provisions relate to broker commissions. Grocery buyers are prohibited from dealing through bogus or captive broker businesses to earn commissions that, in reality, amount to price advantages. Unjust and unearned price concessions are effectively prohibited. If a buyer does not perform distributor services, he/she is not entitled to distributor discounts. -reprinted from NFDA News March/April 1996



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AFD on the Scene



Gregory Gallos, CEO of Foodland, addresses DAGMR members during the February meeting at Bobbie's in Livonia.





Foodland DAGMR officers enjoy dinner during the DAGMR February meeting.





More DAGMR photos.





Burton Manor was the place to be for the Kraft/Alliant trade Show, March 12.



Don McGeorge speaks at the DAGMR/Kroger dinner.



Attendees at the DAGMR/Kroger dinner enjoyed the meal as well as the speakers.



Emjoying the food and festivities at the AFD Blue Cross Appreciation Dinner at Southfield Manor, March 14

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olly Madison Bakery		Karen's Kale at North Valley	(810) 855-8777	Winter Sausage Mfg., Inc.	(810) 777-9080		
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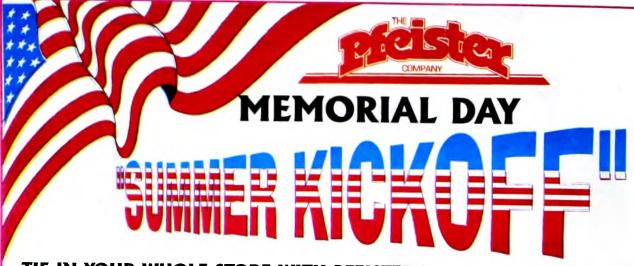


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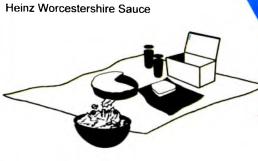


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