



ASSOCIATED FOOD DEALERS OF MICHIGAN

and its affiliate:

PACKAGE LIQUOR DEALERS ASSOCIATION

# FOOD & BEVERAGE REPORT

Associated Food Dealers

18470 W. 10 Mile Rd.

Southfield, MI 48075

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VOL. 8, NO. 9

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

SEPTEMBER 1997

## Inside

Check out the photos from our  
golf outing!  
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## Legislative Update

### New \$7.25 an hour minimum wage introduced in House and Senate

Just one year after the signing of the minimum wage increase into law, Democrats are calling for new legislation that would increase the minimum wage even more. On July 11, Sen. Edward Kennedy (D-MA) introduced S. 2099, which would raise the minimum wage by more than \$2.00 over the next five years. The bill calls for an increase of 50 cents per year over the next three years, and 30 cents per year over the final two years with the minimum wage reaching \$7.25 an hour in 2002. Rep. David Bonior (D-MI) introduced similar legislation in the House (H.R. 2211). At a news conference on July 22, Sen. Kennedy and Rep. Bonior announced their intentions to push their efforts in this Congress by bringing the legislation up as amendments to bills on the House and Senate floors.

## Pictures Galore!

Maybe there's one of you. Look inside



Don't miss  
our "Made  
in  
Michigan"  
issue.

Help us celebrate the bounty of Michigan products during our October Made in Michigan special section. Call Ray or Tom Amyot at (248) 557-9600.

## How will the new tax laws affect you?

by Michael J. LoGrasso,  
CLU, ChFC  
In conjunction with CIGNA  
Financial Advisors, Inc.

On August 5, 1997 President Clinton signed into law a long-debated budget and tax package designed to balance the federal budget by 2002 and trim taxes by \$152 billion over five years. How will this new tax package affect food retailers and other small businesses? Following are brief summaries of several key elements of that legislation.

### Estate tax relief

An increase in the \$600,000 unified credit equivalent to \$1,000,000 will be phased in by 2006. The tax reduction noted in the schedule at right is relative to today's tax.

One word of caution: The schedule is "back-loaded"—there is little relief for six years. The

changes to the credit for many taxpayers will not keep pace with inflation. Wills, trusts and other documents should be reviewed to maximize the use of the credit.

Starting in 1998, the owners of certain qualified family-owned business interests may exclude up to \$1.3 million of business or farm value from their estates. This exclusion is integrated with the new unified credit schedule (meaning the exclusion is limited to \$675,000 in 1998 with a related phase-down to \$300,000 in 2006). The

qualification requirements are strict. The business must be a "family-owned business interest" and it also must be at least one-half of the decedent's adjusted gross estate and pass to an heir who "materially participates" in the business. Benefits of the exclusion can be "recaptured" by the IRS if the rules are not met for ten years after the decedent dies.

Starting in 1998, the installment payment rules for taxes attributable to closely held businesses will change. The tax

attributed up to \$1 million in taxable value of the business (above the unified credit and any exclusion) is subject to interest at a rate of 2 percent (the old law used a 4 percent rate). The remainder of such taxes is subject to interest at a rate equal to 45 percent of the underpayment rate. The interest paid isn't deductible for estate or income tax purposes.

Retroactive to the start of 1997, the 15 percent excise tax on excess distributions and excess accumulations related to qualified plans and IRA's is repealed. This is good news for taxpayers with large IRAs and qualified plans. But this does not change the fact that these plans are still subject to estate and income tax. If benefits are paid in a single lump sum to an heir in the top tax bracket, taxes could

See Taxes, page 33

### Estate tax relief provisions

Year	Credit Equivalent	Tax Credit	Reduction
1997	\$ 600,000	\$192,800	\$ 0
1998	625,000	202,050	9,250
1999	650,000	211,300	18,500
2000	675,000	220,550	27,750
2001	675,000	220,550	27,750
2002	700,000	229,800	37,000
2003	700,000	229,800	37,000
2004	850,000	287,300	94,500
2005	950,000	326,300	133,500
2006	1,000,000	345,800	153,000



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## Chairman's Report

# AFD Workers' Compensation program keeps getting better



by Mark Karmo  
Chairman of the Board

I am pleased to announce that CoreSource, AFD's Workers' Compensation insurance company, was recently purchased by Presidium, Inc., a company with more than 20 offices in the U.S. and corporate offices headquartered in San Francisco. It is a large company, capable of handling all AFD's workers' compensation needs. Presidium is a fully integrated supplier of disability management services, including workers' compensation/TPA, vocational rehabilitation, bill review and medical necessity determination programs.

CoreSource has been an excellent

provider of workers' compensation insurance for AFD members, paying out over two million dollars in dividends over the past 14 years. In 1996 alone, AFD's workers' compensation plan paid back \$200,000 to its members. This program is a great value to AFD members.

The purchase of CoreSource, by Presidium doesn't change that. CoreSource's 240 employees will all remain at their jobs. Your representatives at the company will remain the same. The only difference will be that CoreSource's new parent company, Presidium, Inc., will now enable the company to provide additional services and programs for its subscribers.

The addition of the CoreSource workers' compensation division to Presidium will bring the combined companies annualized revenue to \$52 million. Adding CoreSource to Presidium's growing list of companies will help AFD members rein in their workers'

compensation costs. Presidium's goal is to bring the proven managed care strategies that large, Fortune 500 companies use, to smaller companies, like yours and mine.

If you haven't investigated AFD's workers' compensation program, now is the time to do it. We believe you won't find a better program anywhere. For more information call Judy Shaba at the AFD offices (248) 557-9600.

## Congratulations Judy!

You may have noticed that I didn't say to call Judy Mansur for information regarding AFD's insurance programs in the article above. No, Judy didn't leave AFD; she got married! Judy has been an AFD staff member for many years and the AFD Board of Directors congratulates Judy on her recent marriage to Mazen Shaba. We wish them a lifetime of happiness together.

## Thanks to all who helped

I want to give my personal thank you to all the wonderful volunteers who made the Senior Citizen Appreciation Day Picnic on Belle Isle a huge success. Over 3,000 senior citizens enjoyed a day outside, eating picnic lunches. This year they even learned to square dance! John Loussia and his group do a wonderful job organizing this special day that Detroit's seniors have come to look forward to. It is great to see Michigan's grocery industry pulling together to give our senior citizens their day in the sun.

See photostory on page 24.

Your opinions are important to us! Call AFD at (248) 557-9600 or (800) 66-66AFD.

Or write to us at  
18470 West Ten Mile Road  
Southfield, MI 48075.

## The Grocery Zone

By David Coverly



TROUBLE FOR UNCLE JEMIMA

# Food safety remains MDA's primary focus



by Dan Wyant, Director  
Michigan Department of Agriculture

## Our number one priority

Assuring consumers a safe and wholesome food supply has always been the Michigan Department of Agriculture's (MDA) number one priority. Recently, the MDA workforce was reduced by nine percent, due to the state's early retirement program. Due to this loss of staff, the department has restructured around its major priorities, with food safety remaining our most important concern.

As part of the reorganization, the department's dairy and food division were combined into the new MDA Food and Dairy Division, headed by Katherine Fedder. This merger combines resources to maintain a strong presence inspecting the state's grocery stores, dairies and restaurants, while retaining the unique working relationships with the industries the two separate divisions served. As part of the merger, and in an effort to increase the focus on food safety, all non-food safety programs, mainly weights and measures and motor fuels quality, were moved from the former Food Division to the department's Laboratory Division. These changes have helped to enhance MDA's role as primary guardian of food safety in Michigan and have strengthened our front-line efforts to address current and future issues in the food and agriculture industry.

## Strengthening industry/government partnerships

As many of our customers know, the department's regulatory responsibilities have been refocused to emphasize compliance assistance, working with our industry partners to ensure quality control at the critical points in the food

production process. MDA inspectors now base their inspection and enforcement activities on the Hazard Analysis Critical Control Points (HACCP) principles, working closely with farms, processors, grocers and restaurateurs to identify specific points in the growing, harvesting, processing and preparation stages where contamination could occur, then developing steps to reduce the risk. The HACCP program also emphasizes the importance of government/industry partnerships, because our private sector partners must monitor, test and record temperatures and other process controls that have been identified as key steps in the process. By using HACCP methods, we have a whole year's data rather than one inspection, to demonstrate quality control. Under the HACCP approach, we are able to do more with less, continue to provide a safe, wholesome food supply, and are truly partners with industry in assuring food safety.

## The consumer's role in assuring food safety

Just as government and industry each play an important role in assuring the food we grow and sell is safe, consumers have a responsibility for making sure the food stays safe. As we in the food and agriculture industry continue to improve handling methods and technologies for assuring a safe food supply, all our efforts mean little when the food is not stored, handled or prepared properly once it leaves the point of purchase.

With less than half of all meals being eaten at home, statistics show that consumers have a declining information basis, and are not being taught proper food preparation and storage. Consumers need some basic information about handling food to do their part. For this reason, the MDA has joined U.S. Senator Spencer Abraham, Governor John Engler and partners from the food and agriculture industry to create a Food Safety Consumer Awareness Campaign. The goal of the campaign is to reduce the incidence of food-borne illness by

informing consumers about the role they can play in protecting the safety of the food they serve. The campaign is designed to complement industry and federal efforts to help consumers better understand the basics of food handling in the home. It will also strengthen the partnerships MDA has formed over the years to promote food safety from the farm gate to the consumer's plate.

## Food safety alliance and food safety month

To discuss ways to work cooperatively to improve consumer food safety awareness, I have convened a Michigan Food Safety Alliance of producers, processors, grocers, educators and others, including the Associated Food Dealers. The Alliance will also serve as a forum for sharing food safety information and concerns.

As part of this effort, Governor Engler has declared September as Michigan Food Safety Month. The MDA and Food Safety Alliance members will focus on four basic themes, one per each week of September, to promote consumer food safety awareness: "Buying Food Safely," "Storing Food Safely," "Preparing Food Safely," and "Personal Hygiene and Food Safety." These efforts will include consumer-oriented press releases, consumer brochures, a new food safety display for use at trade and public shows and radio public service announcements. The department has also produced food safety public service announcements for television, and has expanded the food safety section of our website, including food safety stories in our Kidz Korner section available for viewing at <http://www.mda.state.mi.us>.

## Keeping our partnerships strong

Food Safety Month is an excellent opportunity for all sectors of the food and agriculture industry to join with MDA, our federal partners and our customers in pledging to take the steps necessary to assure Michigan has the safest food supply possible.

# Calendar

**September 7-8**  
**Kramer Food Show/Beverage Journal Show**  
Novi Expo Center, Novi  
(810) 585-8141

**September 11**  
**Midwest Wholesale Food Show**  
Burton Manor  
1-800-552-6967

**September 14-16**  
**FMI's MealSolutions 97**  
Los Angeles Convention Center, Los Angeles  
(202) 452-8444

**October 5-7**  
**NACS Annual Convention**  
Orlando, Florida  
(703) 684-3600

**October 19-23**  
**National Frozen Food Convention**  
Las Vegas  
(717) 657-8601

**November 25**  
**AFD Annual Thanksgiving Turkey Drive**  
Metro Detroit  
(248) 557-9600

**February 27, 1997**  
**AFD Annual Trade Dinner**  
Sterling Heights  
(248) 557-9600

## Statement of Ownership

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AFD works closely with the following



FOOD INDUSTRY ASSOCIATION EXECUTIVES



## What you don't know

"What you don't know can hurt you," is the title of a seminar offered by the City of Detroit to educate small, retail businesses about the issues of consumer law. The Business/Consumer seminar begins with registration at 8:30 a.m. and runs till 1 p.m., Oct. 21 in room D-208 of the Cobo Conference and Exhibition Center.

Many merchants have been unable to keep up with a growing body of consumer laws and regulations which may require changes in the way in which business is conducted. A guest speaker will address the audience on frauds aimed at them.

Registration for the conference is \$10. For more information, contact William Healy of the Consumer Affairs Department (313) 224-1812.

## \$14.2 billion in potential savings for grocery industry

According to the most recent Efficient Consumer Response (ECR) report, called *Store-Level ECR*, the U.S. supermarket industry could save \$14.2 billion, or 4.6 percent of annual industry sales, by implementing initiatives in four areas: ordering, receiving, merchandising and labor scheduling and incentives.

The single largest piece of the \$14.2 billion in potential savings is derived from reducing store labor cost, which represents a \$37 billion expense, or 12 percent of sales. More than half of the labor savings would come from three merchandising opportunities: reengineering store fixturing; using efficient shelf stocking; and efficient packaging. Almost 75 percent of the potential savings would come from improvements in store fixturing (\$3.79 billion), efficient shelf stocking (\$1.73 billion), efficient packaging (\$2.07 billion), sophisticated labor scheduling (\$1.74 billion), and optimizing store inventory (\$1.41 billion).

Milton Merl & Associates was responsible for the majority of the research and the report writing and was assisted by John Phipps, principal of Deloitte & Touche in San Francisco. For more information, visit the official ECR website at [www.ecr-central.com](http://www.ecr-central.com).

## Spartan brand products supports anti-cancer campaign

Spartan Stores Inc., supermarket private label Spartan Brand Products is partnering with the American Cancer Society (ACS) and the Florida Department of Citrus in a year-long "Fight Cancer. Fight Harder." anti-cancer campaign. Each time consumers purchase Spartan brand Premium Chilled Orange Juice, a portion of the proceeds will be donated to the American Cancer Society.

Spartan brand Premium Chilled

Orange Juice is available in over 500 Spartan retail stores in Michigan, Indiana and Ohio. Nationally, the campaign is expected to raise \$1 million in support of the ACS, a nonprofit, community-based, voluntary health organization dedicated to the elimination of cancer as a major health problem.

In addition to raising funds to combat cancer nationwide, the "Fight Cancer. Fight Harder"

campaign is promoting eating habits that can help consumers maintain good health within their own families.

According to the American Cancer Society, about one-third of the 500,000 cancer deaths in America this year may be related to diet; and a growing body of evidence suggests diets high in fruits, vegetables and fiber, and low in fat may help reduce the incidence of some types of cancer.

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QUANTITY	DESCRIPTION	UNIT PRICE	AMOUNT
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1	CEN-24VAC-40VA POWER TRANSFORMER FOR CAMERAS	18 00	\$ 18 00
4	PENTAX 3.5mm-8mm MANUAL IRIS VARIOFOL LENS	88 00	\$ 352 00
1	ATV QSP-660B "REAL TIME" QUAD WITH FULL SCREEN SELECT	509 00	\$ 509 00
1	JVC C-20810P, 20" COLOR CAPABLE MONITOR WITH RECEIVER	335 00	\$ 335 00
1	JVC SR-L900U, 24 HOUR TIME LAPSE RECORDER	708 00	\$ 708 00
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## FDA survey of posting of nutrition information

The Food and Drug Administration (FDA) released results of its most recent survey and reports that more than 70 percent of stores are posting point-of-purchase nutrition information for the most commonly consumed fresh produce and seafood items. A minimum of 60 percent of stores surveyed need to post this information in order for the program to remain in compliance

and for the program to remain voluntary, so that a "Nutrition Facts" label is not required for each produce and seafood item sold in retail stores.

## Spartan Store enjoys increase in net earnings

Spartan Stores, Inc. announced record net earnings of \$9.7 million for the fiscal year ending March

29, 1997. Spartan reported a net loss of \$21.7 million in the previous fiscal year due to restructuring, reorganization and other charges of \$46.4 million. Net sales for the fiscal year were \$2.475 billion, a decrease of \$79.7 million, or 3.1 percent, from the previous fiscal year.

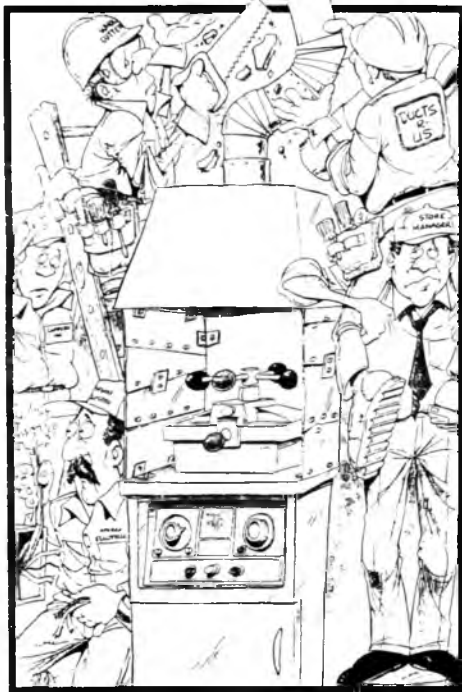
## Gold Medal for Grandma Shearer's

The American Tasting Institute

awarded Shearer's Foods, Inc., the gold medal for the best potato chips in America for the second consecutive year, for these Grandma Shearer's products: Grandpa's Choice Potato Chips, Kettle Style Potato Chips, Premium Select Potato Chips, Classic Gold Potato Chips, Extra Thin Potato Chips, Rippled Style Potato Chips and Salt and Vinegar Potato Chips.

Shearer's Foods, Inc., founded in 1974, is the family-owned manufacturer and distributor of Grandma Shearer's Snacks, headquartered in Brewster, Ohio.

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## Winning with a tradition older than Old Glory

"Mustard With Authority!"® from Bech's was recently honored with the highest number of placements in Food Distribution Magazine's Annual Superior Product Awards Competition: BBQ & Wine Sauce Showdown Hoedown. The national contest, held in mid June in Tampa, Florida, was a blind taste test by a panel of more than 100 judges. Over 375 products from 81 different manufacturers vied for top prizes in 14 specific categories. Bech's HoneyComb Glaze & Dip was awarded first place in the Mild Mustard-based BBQ Sauce and first in the Mild Wing Sauce category. Their Sweet Jalapeno Barbeque Glaze was also among the top winners in the Hot Mustard-based BBQ Sauce category in the competition.

## Savannah Foods to merge with Florida Crystals

Savannah Foods & Industries, Inc., a sugar refiner and distributor based in Savannah, Georgia and parent company of Michigan Sugar Company in Saginaw, Michigan, has announced an agreement to merge with Florida Crystals, Inc., which will comprise the Florida based sugar and related operations of Flo-Sun Incorporated.

The merger is subject to the approval of Savannah Foods' shareholders and is expected to close in October.



## Product News

### London's Farm Dairy introduces new product line

London's Farm Dairy, a familiar name in dairy products throughout Michigan, has burst on the scene with a new ten-unit beverage line.

Packaged in 16-ounce lightweight plastic bottles, the new line includes both juice flavors and milk products including Cranberry Raspberry, Island Punch, Orange Cranberry, Wildberry Breeze, Raspberry Passion, Kiwi-Strawberry and homogenized 2 percent regular, chocolate, strawberry and orange milk.

Said Earle Holsapple, president of London's Farm Dairy, "This is an exciting new project for us. With a refreshing, quality product, attractive packaging and consumer demand for beverage variety, this line is sure to be a big hit."

The new line is being introduced throughout London's Farm market area, supported by point of sale materials which encourage customers to "Burst Your Thirst!"



### Bad Frog dives into the water market

Bad Frog Brewery Company, the Rose City, Michigan brewers of Bad Frog Beer, have leaped into the growing bottled water market with the introduction of Bad Frog Pond Water.

It is actually natural, artesian water, bottled near Sedona, Arizona. For more information, call Bad Frog Brewery Company at (517) 685-2990.



### Archway Cookies change packaging for entire cookie line

Who says you never get a second chance to make a first impression?

National cookie maker Archway Cookies, Inc. recently introduced new packaging for all of its more than 60 varieties of home style, gourmet, fat free and bagged cookies.

"Our goal with the redesign was to introduce a contemporary look, while maintaining Archway's traditional home style image," said Archway Vice President Donald Keaton. "This new packaging better illustrates the quality and premium taste that consumers have come to expect from Archway cookies."

Archway's updated look incorporates new labels and an innovative design layout that allows either vertical or horizontal shelf positioning for some of its varieties. The company continues its clear packaging tradition (since 1936) with the redesign.



### Ziploc introduces new color seal

DowBrands brings together clicking and color to create the new Ziploc® ColorLoc™ zipper. The new resealable bags combine seeing and feeling to give consumers the assurance that the bags are sealed. The combination of red and blue make the zipper purple signaling a good seal.

DowBrands is the market leader in the zippered bag category. For more information, call Stark & Company at (810) 851-5700

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Melody Farms is introducing clear plastic resealable pint bottles of milk and orange juice for increased portability for people on the go, especially motorists. Instead of having to deal with bulky, square pint cartons of milk, drivers can grab one of the new plastic bottles, which is easier to hold and fits easily in a car's cup holder.

"The dairy industry has been trying to find ways to compete with the soft drink industry for years and we've finally found an attractive alternative," said Stephen George, director of marketing for Melody Farms. "Drivers who are looking for a more healthful drink than soda or iced tea will appreciate these new containers."

## Product News

### Melody Farms introduces milk on the go

Whole, two percent and chocolate milk are available in the clear plastic bottle, as well as orange juice. Melody Farms also has plans to add other fruit drinks in the spring of 1998.

Customers are responding to Melody Farm's new look. George said chocolate milk sales have tripled and whole milk sales have doubled since the introduction of the bottles.

## Michigan's Bivins Gourmet Sauces



"A taste that says, Mercy!" That's the slogan for Bivins Gourmet Bar-b-que Sauce (Bivins, Inc.), a seven-year old company specializing in a variety of sauces. Located locally in Mt. Morris, the 20,000 square foot manufacturing plant equipped with a shipping and receiving dock was recently upgraded to an increased production level of approximately 1,000 gallons per hour.

Bivins produces four flavors of bar-b-que sauces, a steak sauce and a marinade sauce. The four flavors of bar-b-que sauce are "Original," "Hickory," "Hot" and "Pepper Hot." Bivins sauces are the complete sauces-not just a base for the consumer to add to. Bivins "Gourmet" Steak Sauce adds a new taste to steaks. The "Instant Marinade" Sauce is a blend of special herbs and spices used to add a tender and tasty flavor to all meats. This product is also great on wild game.

Only natural products are used in obtaining the highest quality. The sauces are available from these Michigan distributors: L&L/Jiroch Foods, Kramer Foods, KAR Distributor and Mid-West Foods.

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### Cook's Champagne signs Todd Eldredge

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by Bill Martin

Michigan Lottery Commissioner

It's back-to-school time for millions of Michigan school children, but they're not the only ones learning valuable lessons. Year after year, I'm reminded of just how vital the relationship is

between the Michigan Lottery and its growing team of retailers.

In the Lottery's first complete fiscal year of operation, there was just a fraction of the licensed Michigan Lottery retailers there are today. These individual business owners worked with the Lottery on every aspect of presenting Lottery products to their customers—and they did it very well. That first year, ticket sales were more than \$137 million

and commissions returned to retailers totaled over \$8 million.

When set against fiscal 1997 figures, those numbers may pale in comparison. Let me assure you their significance is not lost on me or any member of the Lottery staff. Here's why:

That first year's Lottery retailers were pioneers—they took a chance on goods that were basically unproven. Retailer enthusiasm and willingness to peddle a

product still in its infancy is nothing short of inspiring. The appeal of Michigan Lottery games grew each year for two main reasons: 1.) the product was entertaining and rewarding to players, and 2.) Lottery retailers were determined to introduce new games to every one of their customers.

Twenty-five years later, I'm proud to say it's much the same story. The Lottery is moving along at an incredible pace and fiscal 1997 is set to be a record-breaking year all around. At the heart of our success story are the more than 9,000 Michigan Lottery retailers who, every day, tell their customers about each new Lottery product.

With fiscal 1997 sales approaching \$1.7 billion and retailer commissions at an all-time annual high of \$118 million, doesn't it sound like a great time to be a Michigan Lottery retailer?

If you've thought about becoming a Michigan Lottery retailer but still have questions, consider the following benefits.

The Lottery is your ticket to higher profits! Every Michigan Lottery instant ticket you sell will earn you six percent commission. Plus, each winning ticket you cash between \$1 and \$600 entitles you to two percent of the amount won. For winning tickets of \$601 up to \$100,000 purchased at your location and redeemed at Lottery headquarters or a regional office, you also receive a two percent commission.

Think of the increased store traffic and customer loyalty. Your customers will come back time and again, buying a lot more than just Lottery tickets. According to a recent study conducted by the National Association of Convenience Stores, lottery products can more than double what a customer will spend in your store per visit.

In addition, there are sales incentive programs that can win you and your employees bonus cash. In-store point-of-sale material is always available to help you promote game awareness to your customers.

If becoming a Michigan Lottery retailer sounds like a good fit for your future business plan, more information is just a phone call away. For additional profit, sales and store traffic, call today: 1-888-388-8536.



## Grocery industry mourns Paul Felice

Paul Michael (Paulie) Felice, president and owner of Felice Valuland Food Centers in Sterling Heights and Macomb Township, died July 25, 1997 at the age of 44 after losing a bout with cancer.

In addition to owning Felice Valuland Food Centers, he was vice president and chief executive officer of Felice Family Food Center in Waterford. Paul's brother, Joseph said although the chain had grown to 470 employees, Paul knew everyone by name which helped to maintain the family feeling.

Paul got his start in the family business at age 12 by helping out in the store his Italian immigrant grandfather founded in 1921.

He was a past chairman and current member of the Spartan Stores Retail Advisory Board and was honored with the Spirit of America award in 1995 for his dedication to the food industry.

"He was a wonderful person, excellent grocer and will truly be missed," says AFD executive director Joe Sarafa. The AFD

family sends its sincere condolences to the Felice family.

Paul Felice is survived by his father, Paul, and stepmother Beverley; sister Rose P. Stevenson and brother-in-law Tom; brother Joseph V. Felice; sister Susan M. Herzfeld and brother-in-law Jon; stepsister Lisa Fine Gilbert and her husband Andy and friend, Ginger Page.

Burial was at Mt. Hope Catholic Cemetery. Memorials may be made to St. Benedict Catholic Church or Karmanos Cancer Institute.

## FMI elects Michigan officer

Ulysses Adams, Jr., president and CEO, Ferndale Foods Inc., of Ferndale, was elected to the board of Food Marketing Institute (FMI).

Adams started in the retail grocery business at 14 years old, delivering groceries door-to-door on a bicycle. Before Ferndale Foods, he worked for the Kroger Corporation for 25 years.

## Senator Carl dies while driving

Senator Doug Carl, one of Michigan's most conservative legislators and a driving force behind the tobacco stamp law, died of a heart attack on Sunday, August 17.

Carl, R-Macomb Township, was driving on 21 Mile Road in Shelby Township when he was stricken. He pulled his car to the side of the road, where he was found by a passing motorist.

Senator Carl supported causes such as restoring the death penalty, lowering taxes and government spending and lessening regulatory burdens. He had just turned 46 and is survived by his wife, Maria and 10-year-old daughter, Colleen.

AFD sends its heartfelt sympathies to Carl's family.

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## Shopping cart safety program launched to reduce childhood injuries

To help parents and caregivers prevent unintentional childhood injuries associated with falls from shopping carts, the U.S. Consumer Product Safety Commission (CPSC), the National SAFE KIDS Campaign, the Food Marketing Institute (FMI), Johnson & Johnson and Safe-Strap Company Inc., announced a national shopping cart safety program.

According to CPSC, from 1985 to 1996 an annual average of 12,800 children ages five and

under were treated in U.S. hospital emergency rooms for falls from shopping carts. In fact, fall-related injuries significantly increased during that period, rising from 7,800 in 1985 to more than 16,000 in 1996. CPC data also show that during 1995 and 1996, approximately two-thirds of the fall victims were treated in hospital emergency rooms for head injuries, and more than half of the head injury victims suffered severe injuries such as

concussions and fractures.

This nationwide effort will provide families with the information and the safety gear necessary to reduce the number of falls from shopping carts. The program's components include educational materials and a shopping cart seat belt discount program.

The programs educational materials consist of a consumer brochure, a poster for stores, artwork with the *Buckle Up*,



*Protect Your Child* slogan, a flier to remind store employees of seven ways to enhance shopping cart safety and a sample press release on the program.

The belt program, funded by Johnson & Johnson and implemented by the National SAFE KIDS Campaign and Safe-Strap Company Inc., will provide discounted shopping cart safety belts to grocers in local communities. The National SAFE KIDS Campaign's network of more than 200 State and Local Coalitions will educate grocers in their communities about potential injuries to children from shopping cart falls and introduce them to the discount program. Call AFD (248) 557-9600 for free posters.



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AFD would like to have a special corner in the magazine for business-related events or news, but we need your input. These events would be information supplied by you concerning your store. It could be for:

Anniversaries  
Grand openings  
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# Guidelines for Scanning "101"

Although many supermarkets have scanning systems, some companies are just starting to install them. FMI has developed a *Guide to Scanning: Updated Edition* to help retailers who are beginning the scanning process. The report draws from experiences of FMI's Scanning Task Force, which recommends:

**1. Gain the full support of top**

**management.** Management should help define benefit objectives and the expected outcome. A top-level executive should be responsible for the system installation.

**2. Establish an installation planning committee.**

Representatives from operations, merchandising, finance, information systems, loss

prevention and store engineering should be brought into the planning process.

**3. Secure adequate capital.**

Capital is required for system equipment, training and remodeling store front ends, if needed.

**4. Ensure competent information systems expertise.**

Many retailers will want to generate management reports in order to benefit from scanning information.

**5. Prepare and train employees in advance.**

In the shift to scanning, checkers may require training in new procedures for checkout and bagging; handling of random-weight items; tendering of cash, coupons, checks, food stamps, debit cards and credit cards and cash management.

**6. Inform customers in advance.**

Explain to customers that they will benefit from faster checkouts, accurate pricing and a detailed receipt tape. A bag stuffer or poster can communicate this

message.

**7. Determine pre-installation needs with the scanning equipment vendor.**

These needs may vary from different electricity needs or conduit for cables to developing individual item descriptions.

**8. Develop informative, legible and accurate shelf tags.**

Informative shelf tags listing appropriate price and product information, including internal reordering codes, should be developed if not already in use.

**9. Check the price integrity of each item before system start-up.** Each bar-coded item should be scanned to verify that computer file prices match all prices marked in the store.

**10. Ensure ongoing pricing integrity.** This is the key to accurate price communication for either individual item pricing or shelf price marking. Prices carried in the computer file must consistently match prices marked in the store or in advertisements.



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STEP 2. THEN I REALIZED THE WORDS OUGHT TO BE SOMEWHERE IN THE MIDDLE, TOO.



STEP 3. BACKGROUND COLOR WAS THE HARDEST PART. FIRST I WANTED THE BACKGROUND TO BE RED. THEN KIND OF YELLOW. BUT LATER I FOUND THAT A MIX OF RED AND YELLOW WOULD BE O.K. WHY? BECAUSE THAT LOOKS LIKE THE COLOR OF A GOOD-TASTING BEER!

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## FDA survey shows retailer compliance with voluntary posting of nutrition information

The Food and Drug Administration (FDA) recently released the final results of its most recent survey of retail stores for the posting of point-of-purchase nutrition information for the most commonly consumed fresh produce and seafood items. As mandated in the Nutrition Labeling and Education Act of 1990, FDA is required to survey retail stores every two years for the posting of nutrition information for the top-20 fresh fruits, top-20 fresh vegetables and top-20 fresh seafood items.

A minimum of 60 percent of stores surveyed need to post this information in order for the program to remain in compliance and for the program to remain "voluntary,"—so that a "Nutrition's Facts" label is not required for each produce and

seafood item sold in retail stores. FDA's survey found that 73 percent of stores are posting fresh produce nutrition information and 71.2 percent of stores are posting fresh seafood nutrition information. The next round of surveys is scheduled for early 1999. The U.S. Department of Agriculture, which also surveyed retailers last fall, has not yet published their results.

## Reminder: Minimum wage increases September 1

Effective September 1, 1997, the federal minimum hourly wage will increase from \$4.75 an hour to \$5.15. Please ensure your management team is aware of the change and you are in full compliance with the Department of Labor's posting requirements. Remember, the higher state or federal hourly wage must be paid. If you are in need of employment compliance information, please contact N.G.A.'s Public Affairs Department.

## Federal regulation: New hire reports must be filed

As of October 1, 1997, all states are required to establish new hire reporting programs under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

Employers must submit a report on new-hires to the state in which the employees work within 20 days of the date of hire. Each state designates the reporting agency, time period for submitting new-hire reports, and penalties of \$25 for failure to file a report, or up to \$500 for conspiring with the employee not to file.

The report you file (either a W-4 or optional form) must contain each new hire's name, address and social security number with your firm's name, address and federal EIN. Currently 26 states have some form of new hire reporting and those states have until October 1, 1998 to conform to federal law.

## NLRB single-site funding restriction clears hurdle

Once again, Congress appears willing to temporarily block the National Labor Relations Board's (NLRB) attempt to allow unions to organize single sites of multi-unit establishments. For the third year in a row, the House and Senate Appropriations Committees have passed the Department of Labor's appropriation bill with language restricting the NLRB from using any funds to promulgate the single-site rule. Rep. John Porter (R-IL) and Senator Arlen Specter (R-PA) deserve credit for inserting the restrictive language in their respective committees. There may still be a fight over this issue on either the House or Senate floor, however. NACS, along with other groups affected by the single-site rule, will be closely monitoring the floor amendments offered by several key Democrats who want to strip the single-site restrictions from the Labor Department's appropriation.



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# Storm Preparation and Restoration

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Stormy weather ... it's more than just a song, it's a way of life for Michigan residents. Whether it's a blizzard, wind storm or ice storm, it's often not a matter of if Mother Nature will turn out the lights - but *when*, as witnessed with summer's Independence Day storm.

While it is difficult to predict exactly when and where a volatile storm will knock out power, there are some preventive measures your business can take to limit your down time and the potential damage caused by brownouts and blackouts.

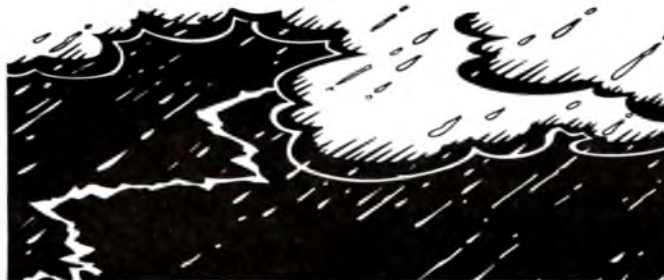
### An effective Emergency Plan for your business

While Detroit Edison does everything possible to restore your lost power quickly, you can help yourself by creating an emergency plan with clearly defined roles for key employees. Your plan should answer these important outage questions:

- Who is responsible for initiating and maintaining contact with Detroit Edison?
- What are your needs for back-up power generation, dry ice or temporary refrigeration, and who will be charge of arranging those items?
- Do you have protective measures in place, such as surge suppressors and uninterrupted power supply devices, which can help prevent data loss or sensitive electronic equipment damage?
- Will shift employees be notified of work schedule changes? When and by whom?
- Do you have battery backups for emergency lighting and security systems?

### FREE Power Outage Emergency Guide for businesses

Many insightful tips are found in *The Power Outage - Emergency Guide for Businesses*. This handy booklet explains how to cope with a brownout or blackout and



outlines the restoration process. We hope you keep it as a useful tool in the case of a power outage.

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# West Bloomfield gains a beautiful new store

by Michele MacWilliams

Commuting down long, winding two-lane roads is an everyday occurrence for the growing number of people who live on and around the many lakes in the Commerce/West Bloomfield area. Whether the roads are slick and snowy or the sun is shining in the west, a quick stop at Market Plaza can make the rest of the drive a breeze.

Walking through the doors into Market Plaza, one just can't help but smile. Even if it's dark or stormy outside, the store's high ceiling painted with blue sky and wispy clouds gives the feeling of a bright, sunny day.

Market Plaza is the new grocery/convenience store at the corner of Commerce Road and Green Lake Road in West Bloomfield that opened its doors in March. The store is a delight for the senses. Brightly colored contemporary murals above the display cases of wine depict happy people, grapes and, of course, Bacchus' favorite beverage. Across the back of the store, a '50s-motif mural beacons shoppers to try a refreshment from the beverage coolers.



(l to r) Matt, Brandon and John Shouneyia, Emily Curioca and Johnny Shouneyia pose for a quick photo at the busy, new Market Plaza in West Bloomfield.

Breads and pastries by baker Emily Curioca, hot out of the oven, send delicious aromas wafting through the store, drawing customers to the bakery department along the red- and white-tiled west wall. Sharing that wall are the fresh meat counter, which features U.S.D.A. choice beef and fresh fish counter. Also along the wall is the gourmet deli where sandwiches, party trays and other deli fare are offered and pizzas are made to order.

In coolers near the bakery, complete meals are ready for busy customers to take home, heat and eat. Made from scratch daily by Market Plaza's full-time chef,

Jeannie Zanowski, over 15 different entrees are available including Chicken Wellington, Stuffed Scafood Shells and Dijon Sirloin Tips. Ten different specialty salads, including Three Cheese Tortellini and Sesame Chicken, and an assortment of fresh pastas like Sundried Tomato Pesto and Mushroom Broccoli Alfredo add even more variety to menu selections.

Although Market Plaza is only about 5,800 square feet, it is jam packed

with the products that local residents want and need. A produce section, liquor counter, candy counters and, of course, a few isles filled with staples like cereal, salad dressings and pasta come in handy for shoppers who must pick up a few items in a hurry. But in addition, Market Plaza carries the largest selection of imported food items and bulk cheese in the area. Wine is important, as the entire east wall is devoted to both domestic and imported bottles.

Market Plaza is the dream of John Shouneyia, a resident of Bloomfield Township, who previously owned a grocery store in Sterling Heights and whose family has been in the retail food business since 1976. Desiring to do something a little different, a little more than what he was able to do at his traditional east-side store and noting the growth of the West Bloomfield/Commerce area, he began looking in that area for a new location. What he found was an operating party store at the corner of Commerce and Green Lake Road called Carnival Gourmet. The location was perfect, but the store was somewhat nondescript, with a limited selection. It needed work.

Commerce Road is one of the most direct arteries for taking people toward Detroit and the suburbs closer to the city. It is a road that many people travel at least twice daily. Mainly

residential, there is little opportunity to stop and pick up a loaf of bread, eggs or dinner fare on the commute home from work. Before Market Plaza, one either stopped in Orchard Lake or Keego Harbor before heading west down Commerce or continued five miles down the road into Union Lake. Now, as an oasis to weary commuters, Market Plaza is a welcome stop along that busy route.

Shouneyia sold his Sterling Heights store and bought Carnival Gourmet in the summer of 1996. For a couple of months he operated the store with no changes, just as the previous owners had. He wanted to get a good idea of the customers that the store served, what the previous owners excelled at and what needed improving.

"The store had some good wine values and we are continuing to provide good prices on wine and beer while expanding the selection," says Shouneyia. He also noted that Carnival Gourmet sold homemade sandwiches and operated a limited deli section. Shouneyia expanded the deli and increased the selection of take-out foods.

He talked to builders, interviewed architects, grocery equipment suppliers and just about everyone else, hoping to learn everything he could before he actually made any changes. He wanted to be certain that the changes would be fitting for the location. The store must be bright, clean, attractive and busy but not so upscale that it would discourage the customers that pop in for a soft drink or a snack.

From all indications it appears that Shouneyia has hit on the right mix of products for the area. The store is clean, contemporary and inviting. Whether stopping in for a gallon of milk or food and beverages for a party of 50, customers can find it all in the new Market Plaza.



John Shouneyia

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# Detroit seniors have their day in park!

***Square dancing and other activities kept things swingin'!***

The Associated Food Dealers of Michigan (AFD) in cooperation with its Chaldean merchants in Detroit and Detroit City Councilman Gil Hill, hosted a **free picnic lunch on Belle Isle for Detroit's senior citizens.**

Called the "Senior Citizens Appreciation Day Picnic," it took place at **Belle Isle shelter 8, on Thursday, August 21.** The theme for the picnic was *Business and Community Together*. Food and beverages were generously donated by the Associated Food Dealers of Michigan and the Chaldean merchants.

This is the seventh year that the grocers teamed up with Councilman Gil Hill to host this free party. **Party organizers fed and entertained over 3,000 seniors** this year.

The AFD and the Chaldean merchants donated and served hot dogs, snacks, salads, fruit, beverages and ice cream. "This year the seniors also enjoyed square dancing lessons and the melodious sounds of the Ron Jackson Jazz Trio," explained Shawn Turner, administrative assistant for Hill. Councilman Hill's office arranged for use of the shelter and emergency medical services for blood pressure testing and an ambulance in case of emergencies. The Detroit Police Department Junior Police Cadets and other volunteers helped serve the food and clean up afterward.

Retailer volunteers include Greenfield Market, Home Pride Market, Mayfair Market, Pioneer Food Center, Value Save, New Super Fair Foods and Value Center, to name a few.

"The Senior Citizen Picnic has grown every year. This is our seventh annual party and we plan to continue the event for years to come," said John Loussia, owner of Value Wholesale in Detroit and a key party organizer.



Left to right: Danielle MacDonal, John Loussia and John Najor cooking dogs.



Hot dogs! Get yer hot dogs!



Decked out square dancers share the stage with Joe Sarafa and Gil Hill.



Dancers work up an appetite.



A square dancer enjoys the entertainment during a brief rest.



Fort Street Presbyterian Seniors (seated) with Paul George of Mayfair Market and Jason Najor from Super Fair Foods and Joe Sarafa (standing, left to right..)



Seniors swing to the beat.

## AFD on the Scene



*AFD's Judy Mansur is now Judy Shaba! Judy and Mazen Shaba were married in August and spent a wonderful honeymoon in Italy. Congratulations Judy and Mazen!*



*Emmet Denha (standing) and Frank Arcori (right) address the crowd at a DAGMR dinner.*



### The V.O.S. team



*Oops! In the August issue we misidentified the women in the photo above. Standing with Jerry Inman are Nancy Inman (center) and Mary Fuchsone (right).*



*AFD's Harley Davis gives a copy of a Food & Beverage Report article to Danny Nemer, owner of Woodcroft Market in Flint.*



(l to r) Dan Reeves, Mark Karmo and Joe Surafa meet with Detroit Mayor Dennis Archer and representatives of the Metropolitan Detroit Service Stations Association regarding the H.E.A.T program, which is designed to curtail the occurrence of carjackings and auto thefts.

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## **AFD was a sponsor of the Free Rock 'N Blues Festival**

Richie George from Wine Barrel Plus, organized a two-day live outdoor concert in Taylor on July 12 and 13 to benefit the Alternating Hemiplegia Foundation (AHF). Sponsors included: Anheuser-Busch, Associated Food Dealers of Michigan, Central Distributors of Beer, Kowalski Companies, WCSX FM, and WRIF FM. For more information on AHF, please contact Richie at (313) 522-3549.



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# Three generations of Baetens in the beer industry

by: Danielle MacDonald

Bob Baetens, Chairman of the Board at Oak Distributing, comes from a long line of beer connoisseurs. His father, Omer Baetens, worked at a brewery for over 22 years. In fact, Omer is credited with moving the first barrel of beer out of the Tivoli Brewery after prohibition. At the age of 73, Bob is now semi-retired and his two sons, Ron and David, are following in the footsteps of both their father and their grandfather in the beer industry.

Bob Baetens incorporated Oak Distributing in June 1959. "I had always dreamed of having my own business but my first company was not in the beer industry," explained Baetens. Throughout high school Baetens worked at a gas station. He graduated in 1943 and went directly into the Navy working as a motor-machinist-mate. "I completed my duty with the Navy in 1946; three years was just enough time for me," he mused. "I feel very lucky that I came out of the service okay."

Baetens' experience in both the gas station business and as a mechanic led him to pursue his dream of owning a business. In 1946, he purchased a gas station across from Detroit City Airport called Airway Service. "I sold the gas station in 1947 because the hours were too long and the money wasn't great." Although 1947 was not a great year for business, it was the year Baetens met Vera Quinn. "It was love at first sight and now we're approaching our 50th wedding anniversary."

He supported his new wife by working at General Motors as a mechanic. Baetens explained that he met one of his future Oak Distributing partners while working at GM. "I was sent to the Goebel Brewery to fix a truck. The driver of the truck, Frank Sayer, became my good friend and eventually my partner." In fact, Baetens started working at the Goebel Brewery in 1949 as a driver's helper. Sayer was the driver.



Frank Sayer (left) and Bob Baetens

He worked at the Goebel Brewery for eight years and in 1957, Baetens was laid off. "This was the first time in my life that I did not have a job." Not long after being laid off, Baetens approached his uncle, Herman Vanderbeke, who also worked in the beer industry. Baetens was offered a job at the E & B Brewery as a driver. Sayer stayed at the Goebel Brewery but kept in close contact with Baetens.

During the 1950's and 1960's, E & B beer was a very popular brand. As the demand for E & B beer increased so did the need for a distributor in Oakland County. The manager of the E & B Brewery, Vaughn Surabian, approached Baetens about becoming the Oakland County distributor. "It is a small world because Vaughn knew Frank Sayer too. He suggested that the two of us partner with another Goebel Brewery employee, Joe McDonald, to form a distributorship."

Baetens, Sayer and McDonald were armed with very little capital but a lot of knowledge about the beer industry. The three gentlemen received brewery approval from the MLCC along with a Federal

Permit and they formed Oak Distributing in June 1959. Bosch was the first beer handled by Oak Distributing. Within three weeks, they had three brands: E & B, Schmidt's and Bosch. "We bought three rickety old trucks that used more oil than gas and started distributing beer," laughed Baetens.

All three partners were working long hours seven days a week. "Things were not going very well in the beginning." They spent hours trying to come up with creative ways to sell beer. "We did not have six packs in those days so we made them out of plastic bags," explained Baetens. "We wanted to offer our retailers some variety." Making six packs out of plastic bags makes for a funny story today, but it did not help much in making the business profitable.

Still in the first year of business, the president of E & B Brewery made a suggestion that changed the direction of Oak Distributing. "He asked us if we could sell E & B beer in 16 oz bottles for the same price as 12 oz bottles. It was a huge hit. We started making money, got some volume, and got some repeat business." Baetens credits the retailers with much of their success

because they displayed the 16 oz bottles on their counters. In their first year of business, they sold 100,000 cases of beer.

Baetens has always believed that relationships help make a business successful. With this in mind, he began to attend beverage conventions looking for new products. Baetens met Tom Roupus, Division Manager for Schlitz, at a convention and the two became friends. "Roupus believed in us and our knowledge of the beer industry."

In 1963, Oak Distributing added Schlitz and Old Milwaukee beers to their portfolio. "If Roupus had done things by the book we would never have distributed Schlitz because we didn't have enough capital." The Schlitz brand had very low sales in Michigan," explained Baetens. "In just one year we were selling more Schlitz and Old Milwaukee than the previous distributor."

The brand acquisitions at Oak Distributing have been steady with the following key additions: Molson Canadian in 1969, Old Milwaukee Light in 1980, Coors in 1986, California Coolers in 1985, Molson Ice in 1993, J.W. Dundee Honey Brown in 1994, and Zima in 1994. Oak Distributing has amassed a portfolio of world class domestic, imported, and micro brewed products.

This was accomplished through both brand and company acquisitions. In 1989, Oak Distributing purchased Auto City Distributing and began working in Genesee and Lapeer counties. In 1992, Eby Distributing was purchased and with it came the rights to Shiawasee county. Finally, in 1993 the rights for the brands at Gerry's Distributing, also in Lapeer county, were purchased. The products were similar in each case. Oak Distributing now has 100 employees and warehouse space totaling 65,000 square feet. They sell 1.5 million cases of product annually.

"We have always been survivors," explained Ron Baetens.



"Something has always come our way." Bob and Vera Baetens have two children, Ron and David. Ron is the oldest and has worked for Oak Distributing since 1967 and is now president of the company. "I loaded trucks and worked in the warehouse to put myself through college," said Ron. David is vice-president and has worked at Oak Distributing since 1983. "The two things I am most proud of are that I started my own business, and that my children choose to work in the family business," explained Bob Baetens.

Oak Distributing is a family business, since Frank Sayer retired in 1982, and Joe McDonald sold his portion of the company many years ago. The business philosophies of Baetens and his sons encompass the values that have made Oak Distributing so successful. Bob said, "treat people as you want to be treated, and don't make promises you can't keep." Ron feels it is important to "remain optimistic and stay mentally strong." David pinpoints the employees at Oak as their strongest asset. A fact that can not be overlooked in the Oak Distributing success story is that the Baetens family was "weaned" on beer.

## MLCC introduces mandatory educational classes for violators

The Michigan Liquor Control Commission (MLCC) recently adopted a resolution that stiffens the penalties for selling alcohol to minors or intoxicated persons.

The resolution states that, at the discretion of the Hearing Commissioner or Administrative Law Judge, a violator of the law will be required to attend and successfully complete a server training program that is acceptable to the commission. This requirement is in addition to any penalty imposed for the violation itself. It covers all people who sell alcohol, including the licensee, co-licensee or licensed partner, or any stockholder, officer, member, manager or employee of the licensee.

Failure to comply with this requirement will result in an additional penalty.

## Nominations for AFD board elections are being accepted now

It is time to begin the process of choosing our new AFD board of directors for 1998. Any voting member of the association may be nominated to sit on our board.

In order to be eligible, you must be a member in good standing for no less than the prior 12 months and you must be nominated, in writing, no later than October 1, 1997. All nominations require the support of 25 other members in good standing or a majority vote by the nominating committee. If you are a retail member, you must seek a retail position on the board. If you are a general member, you must be nominated to stand for election for a general director's position.

In addition, the AFD will accept nominations for regional directors' positions for regions 1 and 2.

Please send your nominations with supporting signatures to the AFD Nominating Committee, 18470 West Ten Mile Road, Southfield, Michigan, 48075.

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

10th Annual Michigan Best Bagger Contest

## And the Winners Are...



### First Place

Tim Staggs of Paw Paw  
Village Market Food Centers

### Second Place

Robert Baller of Cheboygan  
Glen's Markets

### Third Place

Jaime Keoshian of Caro  
Central Shop Rite

### Fourth Place

Dianna Frobel of Hudson  
Hillsdale Market House

**Applause! Applause!**



Sponsor of the Michigan Best Bagger Contest '97



# AFD scholars say thanks!



Crystal Kassab with Mike Rosch of General Wine & Liquor Co.

To AFD Board & Members,  
It is with deep gratitude in receiving your \$750 scholarship. I thank you very much in helping to fund my college education. Education is something that is very important to me and that is why I am pursuing education as my major at the University of Michigan-Dearborn. Your help means a great deal to me and I thank you from the bottom of my heart once again. I am truly honored.

I am excited to meet my corporate sponsor. See you at the Wolverine Golf Course!

Sincerely, Crystal Kassab

I wish to express my deepest gratitude for being selected to receive one of the scholarships. The relief of my financial burden is sure to give me more time and energy for my studies. I am grateful to each and every contributor.

Sincerely, Julie Martin

Please allow me to express my gratitude to the Associated Food Dealers of Michigan for the scholarship I recently received. I would also like to thank R.M. Gilligan for their generosity in sponsoring me, and Hiram Walker and Sons Inc., through whom I received the application. The scholarship will help me a great deal in furthering my education. I plan on attending Michigan State University and studying Chemical Engineering and the French language.

It was a great honor to receive your support. I hope the AFD will be able to continue supporting students like myself with scholarships in the future. It's greatly appreciated.

Sincerely, Nancy Kindraka

I am writing to thank your company for Penni's scholarship. She is in summer school and did not get a chance to write to you.

Please let me tell you how much it means to my family. When she first received her award letter, I cried and prayed. We are so thankful! Penni came to the banquet along with us and enjoyed everything. What a difference a day makes! Please send my warmest regards to the entire association. Please keep up the good work. Dan and I will continue to encourage Penni to do her best.

With warmest regards,  
Mrs. Minnie Howard

Just a note to let you know I received the first scholarship check. Once again I want to say thank you for helping me with my tuition at the University of Michigan.

Thank you, Adam Zuwerink

I'd like to thank the Sales Mark company for its monetary contribution towards my education. I appreciate the generosity that this company has shown me. I also would like to thank the Associated Food Dealers for giving me the opportunity to win this award.

Many thanks, Jason Stanis

Thank you so much for the scholarship award! I am deeply sorry that I could not attend the banquet.

Thanks again! Jennifer Troyer

Thank you a great deal for providing me a scholarship. This will insure better productivity and educational enrichment towards my upcoming academic classes.

Sincerely, Rachel Kado

I have just received the AFD scholarship award I would like to thank you very much for this generous offering. I am currently studying chemical engineering at the University of Michigan. This



Romv David of Kramer Food Co. with Jessica Kattula

scholarship will certainly help!

I would also like to offer my extended gratitude since I received this award last year as well. Once again, thank you!

Sincerely, Jessica Kattula

I would just like to say thank you to my sponsor Pepsi-Cola, to the AFD Association, and to everyone else who so generously are helping me with my college expenses for this school year. Thanks again!

Yours truly, Himani Patel

I regretfully write to tell you that I will be unable to attend the scholarship banquet this year. I did attend last year and I fully understand the importance of the event. However, as you know I am a journalism student who is currently working an internship at The Bay City Times newspaper. I will be in Chicago for a journalism conference during the dinner. My attendance at this conference has been planned for over a year and I must attend.

But, I would like my sponsor to know that I am truly grateful that their company will help support my journalism education. Enclosed are some of my newspaper clips from this summer that I would like you to share with my sponsor. While, I will not be able to thank my sponsor in person, I believe these newspaper clips will show my sponsor how serious I am about a journalism career.

Sincerely, Ebony Reed

I'd like to take time out to thank you for granting me your \$500 scholarship award. I will be

present at the golf dinner on Thursday, July 24. I'll be attending Wayne State University in late August of this year, majoring in Art Education.

Thank you, Chicara J. Brassell

My parents and I, like to thank the Associated Food Dealers and my corporate sponsor for honoring me with a scholarship.. I am sure all of you are aware of the financial demands of attending college and how much a scholarship can help. However, there is also a tremendous feeling of pride.

"Customer Service Clerk" (bagger) at VG's Food Centers was my first "real job" and where I learned much that will be useful to me later in life. I will be attending the College of Engineering at the University of Michigan.

Thank you, J. Scott Haviland

Thank you very much for supporting me and the Associated Food Dealers Scholarship program. I truly appreciate the scholarship that you have awarded me.

I will be starting my second year at Central Michigan University. This coming semester I will apply into the Athletic Training-Sports Medicine program. I will hopefully continue my education to become a Certified Athletic Trainer.

Thank you for your corporate sponsorship and continued financial help. I am grateful to you for helping me continue my education and achieve a successful career.

Sincerely, Stephanie Lousia



Rachel Kado and sponsor Steve Avery of Foodland Distributors



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## Even flow for Social Security check flood

The old "10th of the Month" flood of checks (presently the third for Social Security recipients) soon will be equalized into 3 monthly issues. Birthdays 1-10, 11-20, 21-E.O.M. will receive payments staggered to ease front-of-month tidal wave of transactions. It will take a few years for total relief. Social Security is just inaugurating the new system with new recipients. Multi-millions under the "old plan" will continue receipt on the third.

## Uncle Sam a piker here

Michigan ranks 48th in federal 1995-96 spending on a per-person distribution of tax monies in the 50 states, reports the Citizens Research Council of Michigan, another consumer watchdog agency we trust. Michigan's \$4,095 return of federal tax money spent here was broken into 4 categories, (rank) parenthesized. Grants to local state and local governments - \$750 (33rd). Direct payments to individuals - \$2,729 (28th). Procurement of

commodities - \$228 (46th). Salaries and wages - \$290 (49th).

## Jobless rate: 4.0 percent again!

Unemployment in Michigan remained at a record-low 4.0 percent in June—the 27th month in a row it was below the national average. In the past year, Michigan firms have created 97,000 jobs.

In June, the national unemployment rate was 5.0 percent—a full percentage point

above Michigan's jobless rate for the first time since comparable data was originally compiled in 1970.

In June, unemployment dropped to a 24-year low of 196,000—the lowest level since April 1973. Since 1991, Michigan companies have created more than 500,000 new jobs.

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## Taxes

### Continued from cover

take about 70 percent of the account.

#### Income tax provisions

A deduction equal to fair market value for contributions of qualified appreciated stock (publicly traded stock which is capital gains property) to private foundations is extended from June 1, 1997 through June 30, 1998.

#### Capital gains provisions

Effective for sales on or after May 7, the home-sale "rollover deferral rules" and the one-time up to \$125,000 exclusion for qualifying home sellers age 55 and older are replaced by a new "universal" exclusion. A seller of any age who has owned and used the home as a principal residence for at least two of the five years before the sale, can exclude from income up to \$250,000 of gain (\$500,000 for joint filers). This will benefit sellers who are downsizing to a less expensive home and older sellers with more than \$125,000 of appreciation in their homes. However, sellers with more than \$250,000 or \$500,000 of profit on the sale of their house will now have to pay tax on the excess (at the appropriate capital gains tax rate).

#### Individual retirement accounts

The phase-out amounts for traditional deductible IRAs for participants in pension plans will increase over several years. For example, the current limit is \$25,000-\$35,000 of adjusted gross income (AGI) for single taxpayers. For 1998, the phase-out range will be \$30,000-\$40,000 on a single return and \$50,000-\$60,000 on a joint return.

After 1997, an individual will not be treated as a participant in a pension plan merely because the spouse is a participant. The non-active participant spouse's IRA deduction will be subject to a phase-out between \$150,000-\$160,000 of AGI for joint filers and \$95,000-\$110,000 of AGI for single taxpayers. The ROTH IRA is a nondeductible IRA, but if it is left in place at least five years and the taxpayer is over age 59-1/2, the total account balance can be withdrawn tax-free. Taxpayers with \$100,000 or less of AGI will be able to convert their current IRAs into ROTH IRAs. If the conversion occurs in 1998, the tax on the distribution can be spread

over four years.

The bottom line is that while these changes are billed the "Taxpayer Relief Act of 1997," it is important to talk to a financial planning professional about the extent of relief you can expect and the ramifications the law may have on your personal situation.

*Michael J. LoGrasso is a registered representative of CIGNA Financial Advisors, Inc., a broker/dealer and registered investment advisor.*

## Gourmet coffees now entering the ice age

At the nearly 10,000 specialty coffee bars, plus thousands of coffee carts, restaurants and other food service sites, this summer's hottest consumer beverage was iced specialty gourmet coffee. All across America, gourmet coffee drinkers are speaking a new language in what the specialty coffee marketplace is calling, "The Ice Age," as customers order iced, granita, frappe, blended, frosted, smoothie, cool and frozen beverages.

Michael Rubin, president of Cappuccine, Inc., Palm Springs, Calif.-based producer of instant gourmet coffee mixes, says, "The palates of today's coffee drinkers are becoming more sophisticated. Their appetite for new and unique beverages is on the rise."

To prevent themselves from being frozen out of their share of this new taste trend, specialty coffee retailers are quickly adding granita machines and commercial bar blenders.

Granita machines slowly and gently keep their icy contents close to frozen but not quite, while putting on a show as customers become fascinated by the wave-like action of the product through the clear plastic bowl.

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National Wine & Spirits	(888) 697-6424
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	(888) 440-0200

## BAKERIES:

Ackroyd's Scotch Bakery & Sausage	(313) 532-1181
Archway Cookies	(616) 962-6205
Awrey Bakeries, Inc.	(313) 522-1100
Dolly Madison Bakery	(419) 691-3113
Interstate Brands Corp.	(313) 591-4132
Koepfing's Bakeries, Inc.	(248) 967-2020
Oven Fresh Bakery	(313) 255-4437
S & M Biscuit Distributing	(313) 893-4747
Schafer Bakery	(810) 294-9166
Sunshine/Salerno	(248) 352-4343
Taystie Bakeries	(248) 476-0201

## BANKS:

Comerica Bank	(248) 370-5204
First Federal of Michigan	(313) 965-1400
First of America—S.E.M.	(248) 399-5501
Greenfield Mortgage Co.	(313) 274-8555
Madison National Bank	(248) 548-2900
Michigan National Bank	1-800-225-5662
N.B.D., N.A.	(313) 225-1581
Standard Federal Bank	(248) 637-2543

## BEVERAGES:

Absopure Water Co.	1-800-334-1064
Action Distributing	(810) 591-3232
American Brokers Association	(248) 544-1550
Anheuser-Busch Co.	(800) 414-2283
Arizona Beverages	(810) 777-0036
Bacardi Imports, Inc.	(248) 489-1300
Barton Beers	(248) 549-4730
Bellini Quality Beverages, Inc.	(313) 441-0425
The Boston Beer Company	(616) 393-5800
Brooks Beverage Mgt., Inc.	(313) 453-3302
Brown-Forman Beverage Company	(313) 369-9020
Cadillac Coffee	(416) 676-0201
Canadian Arctic Beverage	(248) 753-5673
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Faygo Beverages, Inc.	(517) 652-6183
Frankenmuth Brewery	(313) 867-0521
General Wine & Liquor Corp.	(313) 865-3900
Great Lakes Beverage	(313) 527-1654
Great Lakes Marketing	(313) 533-9991
Great State Beverage	(810) 786-9176
Guinness Import Company	(248) 594-8951
Heublein	(248) 948-8913
Hiram Walker & Sons, Inc.	(248) 262-1375
House of Seagram	(248) 858-2340
Hubert Distributors, Inc.	(313) 892-3000
Intrastate Distributing	(313) 835-6400
J. Lewis Cooper Co.	(248) 588-9200
L & L Wine World	(708) 503-5433
Lifestyle Beverage Corp.	(313) 336-9522
Lotts Distributors	(810) 268-3412
Metro Beverage Inc.	(414) 259-9444
Miller Brewing Company	1-800-247-2982
Mohawk Distilled Products	(617) 789-4300
Namuck Nectars	(248) 380-3640
Nestle Beverages	(248) 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	(248) 334-3512
—Pontiac	(810) 468-1402
Petitpre, Inc.	(248) 682-2010
Powers, Dist.	(248) 553-9440
R.M. Gilligan, Inc.	(616) 392-2468
Royal Crown Cola	(313) 847-0605
San Benedetto Mineral Waters	(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.	(248) 584-7100
Tn-County Beverage	(954) 784-2739
Unibrew 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	(313) 231-5503
West End Soda & Fruit Brew	

## BROKERS/REPRESENTATIVES:

Bob Arnold & Associates	(248) 646-0578
DMAR, Inc.	(248) 553-5858
The Gresson Company	(248) 305-6100
Hanson Faso Assoc.	(248) 554-5339
J.B. Novak & Associates	(810) 752-6453
James K. Tamakan Company	(248) 424-8500
McMahon & McDonald, Inc.	(313) 416-7000
Meni Sales Corp.	(248) 569-3634
Paul Inman Associates	(248) 626-8306
Sales Mark	(313) 207-7900
Stark & Company	(248) 851-5700
Trepro	(248) 546-3661
UBC Marketing	(248) 574-1100
VIP Food Brokers International	(313) 885-6156

## CANDY & TOBACCO:

A.C. Courville, Inc.	(248) 863-3138
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Brown & Williamson Tobacco	(248) 350-3391
Hershey Chocolate U.S.A.	(248) 380-2010
M & M Mars	(248) 887-2397
Philip Morris USA	(313) 591-5500
R.J. Reynolds	(248) 475-5600
Sherm's Candies	(517) 756-3691
Wolverine Cigar Company	(313) 554-2033

## CATERING/HALLS:

Country House Catering	(517) 627-2244
Emerald Food Service	(248) 546-2700
Gourmet House, Inc.	(810) 771-0300
Karen's Cafe at Nonh Valley	(248) 855-8777
Nutrition Services	(517) 782-7244
Penna's of Sterling	(810) 978-3880
Southfield Manor	(248) 352-9020
St. George Cultural Center	(248) 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
Dairy Fresh Foods, Inc.	(313) 868-5511
Golden Valley Dairy	(248) 399-3120
Independent Dairy Inc.	(313) 246-6016
London's Farm Dairy	(810) 984-5111
McDonald Dairy Co.	(800) 572-5390
Melody Farms Dairy Company	(313) 525-4000
Milk-O-Mat	(313) 864-0550
Pomic Dairy	(248) 589-7700
Stroh's Ice Cream	(313) 568-5106
Superior Dairy Inc.	(248) 656-1523
Tom Davis & Sons Dairy	(248) 399-6300

## EGGS & POULTRY:

Linwood Egg Company	(248) 524-9550
Loewenstein Poultry	(313) 295-1800

## FISH & SEAFOOD:

Seafood International/Salasnek, Inc.	(313) 368-2500
Tallman Fisheries	(906) 341-5887
Waterfront Seafood Company	(616) 962-7622

## FRESH PRODUCE:

Aunt Mid Produce Co.	(313) 843-0840
Detroit Produce Terminal	(248) 841-8700
Sunnyside 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
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## INSURANCE:

Alphamerica Insurance Agency	(810) 263-1158
America One	(517) 349-1988
American Principal Group	(810) 540-8450
Arabo & Arabo Insurance Assoc.	(248) 352-1343
Blue Cross/Blue Shield	1-800-486-2365
Capital Insurance Group	(248) 354-6110
CoreSource	(810) 792-6355
Gadaleto, Ramsby & Assoc.	(517) 351-4900
Golden Dental	(810) 573-8118
Great Lakes Insurance Services	(248) 569-0505
Health Alliance Plan	(810) 552-6000
IBF Insurance Group, Inc.	(248) 354-2277
Kanter Associates	(248) 357-2424
Frank McBride Jr., Inc.	(810) 445-2300
Miko & Assoc.	(810) 776-0851
Monroe-George Agency	(248) 489-9480
Murray, Benson, Recchia	(313) 831-6562
North Pointe Insurance	(248) 358-1171
Rocky Husaynu & Associates	(248) 557-6259
SelectCare	(248) 637-5391
Sinawi Insurance Group	(248) 357-8916
The Wellness Plan	(313) 369-3900
Willis Corroon Corp. of MI	(248) 641-0900

## MANUFACTURERS:

Amato Foods	(313) 295-3337
Bil Mar Foods	1-800-654-3650
Eden Foods	(517) 456-7424
Fine Manufacturing	(248) 356-1663
Gerber Products Co.	(810) 350-1313
Groch Farms	(517) 467-7609
Home Style Foods, Inc.	(313) 874-3250
Jaeger Hillside Country Cheese	(517) 368-5900
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.	(248) 478-1350
Nestle Food Company	(248) 380-3670
Red Pelican Food Products	(313) 921-2500
Singer Extract Laboratory	(313) 345-5880
Stadium Club Foods, Inc.	(248) 332-8530
Strauss Brothers Co.	(313) 833-1600
Tony's Pizza Service	(248) 634-0606

## MEAT PRODUCERS/PACKERS:

Country Preacher	(313) 963-2200
General Provision, Inc.	(313) 393-1900
E.W. Grobbel Sons, Inc.	(313) 567-8000
Hartig Meats	(313) 832-2080
Hygrade Food Products	(313) 464-2400
Kowalski Sausage Company	(313) 873-8200
L.K.L. Packing, Inc.	(313) 833-1590
Metro Packing	(313) 894-4369

Oscar Mayer & Company	(248) 488-3000
Pelkie Meal Processing	(906) 353-7479
Potok Packing Co.	(313) 893-4228
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
Booth Newspapers	(616) 459-1567
C&G Publishing, Inc.	(810) 756-8800
Daily Tribune	(248) 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) 774-8800
Ludington Distributors	(313) 925-7600

## POTATO CHIPS/NUTS/SNACKS:

Better Made Potato Chips	(313) 925-4774
Country Preacher	(313) 963-2200
Detroit Popcorn Company	1-800-642-2676
Frito-Lay, Inc.	1-800-24FRITO
Germack Pistachio Co.	(313) 393-2000
Grandma Shearer's Potato Chips	(313) 522-3580
Kar Nut Products Company	(248) 541-7870
Michigan Popcorn & Fast Food Supply	(313) 861-3535
Michigan Rainbow Corp.	(810) 365-5635
Niklas Distributors (Caban)	(313) 571-2447
Variety Foods, Inc.	(810) 268-4900
Vitner Snacks	(810) 365-5555

## PROMOTION/ADVERTISING:

Advo System	(313) 425-8190
Intro-Marketing	(810) 540-5000
J.K. Kidd & Co.	(248) 647-6601
J.R. Marketing-Promotions	(810) 296-2246
JDA Associates	(810) 393-7835
PJM Graphics	(313) 535-6400
Promotions Unlimited, Corp.	(800) 992-9307
Safeguard Business Systems	(248) 548-0260
Stanley's Advertising & Dist.	(313) 961-7177
Stephen's Nu-Ad, Inc.	(810) 777-6823

## RESTAURANTS:

The Golden Mushroom	(248) 559-4230
Palace Gardens	(810) 743-6420

## SERVICES:

AARMCO Security	(248) 968-0707
A Catered Affair	(313) 393-5311
AirPage	(248) 547-7777
Akram Namou, C.P.A.	(248) 557-9030
American Mailers	(313) 842-4000
Ametech Pay Phone Services	1-800-441-1409
AMNEX Long Distance Service	(248) 559-0445
Bellanca, Beattie, DeLisle	(313) 964-4200
Bullen Tamblin Steensma & Assoc.	(616) 949-0490
Cellular One	(313) 590-1200
Central Alarm Signal	(313) 864-8900
Century Marketing	(419) 354-2591
Checkcare System	(313) 263-3556
CIGNA Financial Advisors	(248) 827-4400
C&J Parking Lot Sweeping, Inc.	(801) 759-3668
Community Commercial Realty Ltd.	(248) 569-4240
Dean Witter Reynolds, Inc.	(248) 258-1750
Detroit Edison Company	(313) 237-9225
Dialogue Marketing	(248) 827-4700
Dynasty Funding	(248) 489-5400
Eco-Rite, Inc.	(248) 683-2063
Follmer, Rudzewicz & Co., CPA	(248) 355-1040
Food Industry Professional Network	(248) 353-5600
Garmo & Co., CPA	(248) 737-9933
Goh's Inventory Service	(248) 353-5033
Great Lakes Data Systems	(248) 356-4100
Independence One	1-800-622-6864
Investment Group	(248) 442-0067
Infinity Communications Corp.	(517) 482-5000
Karoub Associates	(248) 552-0500
Law Offices Garmo & Garmo	(248) 349-6438
Market Pros	(248) 356-1620
Menczer & Urcheck P.C., CPA	(248) 625-0700
Metro Media Associates	(810) 221-7310
Michigan Bell	(248) 960-3737
Midwest Autolite	(800) 642-8050 x.6953
MoneyGram	(313) 562-2850
Multi-gard/Audio Alert	(248) 968-0412
Nationwide Communications	(248) 539-0900
Network Real Estate Services	(248) 213-3100
NexTel Communications	(248) 398-7285
Paul Meyer Real Estate	(248) 853-6680
PC Pro Shop	(248) 594-3255
PC Specialties	(313) 893-4228
Potol Packing Co.	(517) 386-5666
REA Marketing	(248) 645-5800
Frank Smith's Red Carpet Keim	(313) 961-8400
Peter Ragueas, Attorney/CPA	(248) 887-2510
Point of Sale Demo Service	

Sal S. Shimom, CPA	(248) 424-9448
Sesi & Sesi, Attorneys	(248) 258-6000
Edward A. Shutte, P.C., Attorney	(248) 288-2000
Southfield Funeral Home	(248) 569-8000
Statewide Financial Services	(248) 932-8680
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Transactive Corporation	(404) 381-6747
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