Top Ten Trends for Baby Boomers in business

by Phil Lempert

There are two groups of professionals that profit the most from identifying trends and capitalizing on them — stock brokers and package goods marketers.

In the first case, stock brokers will simply buy the stock of companies that seem to “get it,” that is, to understand where consumers (and their purchases) are going and have found a way to capture them. That’s the easy part.

The second group, of which most readers of this publication are a part, have a much tougher job. We actually have to do the work in honing the insight to get in front of that consumer and then create something they want or need.

Trend work is exhausting and exhilarating. Even the best marketers stumble and make mistakes (remember New Coke, CB Radios and even the Pet Rock?). But with each new insight into consumers we come away a bit smarter and have more refined antennae to identify that

See Top Ten Trends, page 4

FDA reform bill passes House

The House, by voice vote, has approved a bill (H.R. 1411) to reform the Food and Drug Administration (FDA). The legislation is designed to accelerate agency approval of new drugs, medical devices and improve the regulation of food products. Among the provisions in the legislation relating to food are reforms to permit health claims for food products and nutrient content claims provided that such statements are accurate and based on sound, scientific evidence. Additionally, H.R. 1411 requires FDA to take action within 60 days following enactment of the bill on petitions seeking approval of the use of irradiation of red meat. Numerous food industry groups joined together in supporting H.R. 1411. The Senate has passed its own FDA reform (S. 830), which will necessitate a conference to reconcile differences.

See Legislative Updates page 6

Beverage Sales Per Square Foot

<table>
<thead>
<tr>
<th>Beverage Type</th>
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<tbody>
<tr>
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<tr>
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*per C-Store, Source: AC Nielsen C-S tore Audits—26 weeks ending 7/97
A Starbucks Frappuccino™ Coffee Drink, to be exact. A lowfat creamy blend of dark-roast coffee and milk.
A message for the holidays

by Joseph D. Sarafa

What does the holiday season mean to you? Like most of us, the holidays mean festivities, lots of good food, giving and receiving gifts and, if you’re a sports enthusiast, probably a few hours of TV football squeezed in between holiday and New Year parties.

Regardless of what it means to you, the holidays are also a time when families unite and engage in some spiritual dimensions of giving to your God for all He has bestowed upon you.

With Thanksgiving just past and Christmas on the way, it is a good time to take a few minutes from our busy schedules to reflect on our good fortune.

In our country’s history, there is an important underlying factor which brought about our first Thanksgiving. Our forefathers, in the space of two short years (1621 to 1622), tried two completely opposite economic philosophies. The first was the common store house. Each family was to produce according to their ability and take according to their need - an economic trial of pure communism. The results were starvation, disease and demoralization.

Quickly our government established new laws, with the premise that each family, in order to survive, must produce enough to provide for themselves. Each family’s needs were different and each family strived to meet their own requirements. This was the first pure free enterprise system, and became the pattern for American productivity and prosperity.

Our Thanksgiving is so meaningful because it deals with free men and women worshipping their God. It also means each person is free as an individual to set his or her own goals, and not be bound in growth by a common-store philosophy.

And on this occasion, my wish for you is a most enjoyable holiday season. May all of you and your families continue to prosper and grow as individual, free people.

In closing, let us all give humble thanks for all our freedoms. Guard them zealously, every one.

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

The Grocery Zone

Goats get Teamsters’ goat

You may have read the story about the Teamster Local 70 secretary-treasurer who accused Mills College in Oakland, California of violating its contract. The Teamsters charge that the college had obtained goats from “Goats R Us,” a local firm whose goat herd is used by Eastbay Regional Park District to clear obnoxious vegetation from some 40 acres of college property. The Teamsters allegedly stated that the goats had violated the contract and “caused our members significant financial loss.” The union estimated the lost wages and benefits of approximately $400,000, calculated at 500 goats at $10/hour, 8 hours/day for 10 days.
Top Ten Trends continued from page 1

next opportunity. Today we have databases and scanning data that makes the job of reaching (and selling) consumers a science. But too often, marketers are relying on these tactics to forecast the future—when all they do is report the past.

Let’s take a look to the future.

1. The Baby Boom generation turns 50 and creates havoc

There is no doubt that with the 76 million Boomers turning 50 things are going to change. A lot has already been written on how we are spoiled, want everything our way, and will do whatever we can to stay young. I’d like to offer a few more thoughts that will directly impact business.

2. The big opportunities are health and beauty related.

Boomers do want to stay young and look great. The rise in cosmetic plastic surgery has just been practice for things to come. In addition to these medical professions doing well—look for a significant rise in the advertising and marketing of cosmetic surgery through infomercials, videos and web-sites. You can expect ancillary products and services to prosper as well:

4. Dropping out

Boomers in business are tired. No one ever thought that it would be this hard! We were raised to believe that if we went to college and studied hard, at graduation we get a job (for life), wife & kids, house and a dog. Then while in college we took a slight detour and decided it was our job to change the world. No one ever expected these kinds of mergers, lay-offs and re-engineering to effect our lives. Look for boomers to cash out of the normal workforce quickly. Some will create small or one person businesses, some will move to the beach. Some will take extended sabbaticals. The impact will be enormous. The overlapping generation of Boomers and Xers (born between 1960 and 1964) will get their chance and take over. Raised with computers, television, independence, a strong desire for financial security and prosperity—and much less of a desire to change the world — look for this group to do great things in business.

5. Time

All of us want more time — but Boomers actually seem to need it. With a frantic lifestyle, we are constantly searching for the best organizer (on computer and hard copy), the most efficient travel (unless of course you can figure out a way to get double miles), and a way to wake up just 10 minutes earlier. Look for new technologies to take over that truly do save time: a cable box that you program to only show those channels you watch (‘I’ll miss those Chinese stations with Korean sub-titles!’), more television magazine shows like ET and Hard Copy that will give us the recap without that time consuming detail (but that with a touch of a button will download all the detail to our computer), and of course, the next generation of PCs that will finally do all those things that Steve Jobs once promised us. Look for the trend to move from talking about saving and maximizing time to us finally doing something about it—and having a proliferation of products, many high tech, that all we have to do is ‘talk’ our needs to.

6. Category experts take over retail!

You might have already thought they have, but the best is yet to come. Consumers want variety, service and value. And they get all three at stores like Home Depot, Office Depot, PetSupply, and Beverages & more. Based on the success of these retailers look for an onslaught of category specific operations. Many will fail as the rush begins — the key to success will be determined by the company’s objective — is it to be a category ‘buster’ or a category ‘expert’? Those that truly understand what the customer wants and is able to satisfy it (experts) will prosper. The others will just raise hundreds of millions of dollars in capital and blow it! Remember as we start this new era of retailing what Henry Ford said about selling black cars — only!

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Treasury proposal would implement law requiring electronic payment for federal salaries, social security, veterans and other benefits

The Department of the Treasury has proposed regulations to implement a 1996 law that requires that all federal payments, except tax refunds, be made electronically beginning January 2, 1999. This initiative is also known as "Electronic Funds Transfer" or EFT '99.

According to the Treasury Department, electronic payments are safer, faster, easier and less expensive than those made by paper check. Paper checks can be lost, stolen, damaged or delayed. Each year, individuals, businesses and the government lose an estimated $65 million as a result of forgery, theft, and counterfeiting of government checks. Problems with electronic payments can be resolved quickly, for example, a lost or stolen paper check can take two weeks to replace, while an electronic transfer problem can be traced and corrected within a single day. Electronic payment will also save the federal government as much as $100 million a year in processing and postage costs. Treasury is able to issue an electronic payment for less than 2 cents, compared with the average cost of 43 cents per paper check.

Under this proposed rule, all federal payment recipients with an account at a financial institution will receive payments electronically through those accounts. Recipients with an account who were receiving federal payments by check prior to July 26, 1996, will be eligible for a waiver where a change to electronic payment would impose a hardship due to physical disability or a geographic barrier.

Federal recipients without an account at a financial institution may choose to open an account at a financial institution on their own, or be provided with an account in their name that allows them to access their funds at a reasonable cost and that has the same consumer protection as other accounts at the same financial institution. These recipients will be able to continue to receive paper checks until these accounts, being designed by the Department of the Treasury, are available or until January 2, 2000, whichever is earlier. These newly created accounts, "Electronic Transfer Accounts" (ETAs), will permit ATM and point-of-sale access.

This proposed rule, and the new law, also apply to payments made to government vendors. Vendors are not eligible for waivers, but in some cases, such as certain one-time payments, agencies may choose to make payments by check.

Today, 65 percent of Social Security payments and 56 percent of all payments issued by the Treasury Department are made electronically. Most of these payments are delivered through Direct Deposit, which sends funds directly into a recipient’s checking or savings account.

The Department of the Treasury will receive public comment on this proposed rule and on the design of the electronic transfer account until December 16, 1997.
Country of origin labeling

The issue of retail country-of-origin labeling is gaining momentum with policy makers at both the federal and state levels. On April 7, U.S. Rep. Sonny Bono (R-CA) introduced H.R. 1232, which mandates country of origin labeling for produce at the retail level. The bill has the support of the Florida Fruit and Vegetable Association and the Western Growers Association (in California) and other producer groups. Florida has had a country of origin labeling law for produce since 1979. – FMI

Senate calls for national uniformity for nonprescription medicines

The United States Senate voted in September to require one national system of regulation for nonprescription, over-the-counter (OTC) medicines. This provision was included in legislation to re-authorize the Prescription Drug User Fee Act and to modernize the U.S. Food and Drug Administration (FDA), S. 830, which passed the Senate by a vote of 98 to 2.

The provision ensures the nationally uniform regulation of OTC medicines by preventing states from imposing different or additional requirements than those applied by the FDA.

Nonprescription Drug Manufacturers Association (NDMA) President James D. Cope said passage of this legislation by the Senate “assures a single national system of regulation for all OTC medicines, while still providing states with the flexibility to bring enforcement actions, to issue any warnings they feel necessary, to petition FDA for exemption from the federal law where there is a unique local need or to suggest that FDA adopt a new national standard.” Cope said, “In this way, consumers are fully protected and consistency is maintained.”

You’re about to get two more slices of the take-out / delivery market

Ever since its introduction, Freschetta™ pizza has been taking the frozen pizza category by storm. That’s because Freschetta™ pizza is different from other frozen pizzas. Made with a dough that uses a patented European technology, Freschetta bakes up hot and fresh in the oven for the first time. Never pre-cooked or par-baked, Freschetta pizza’s superior crust provides exceptional flavor and texture. And because Freschetta looks and tastes just like freshly baked pizza, it’s ideally positioned to help you capture more of the tremendous dollar sales from the take-out/delivery and pizzeria markets.

Happy Holidays!

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AirTouch brings digital service to Detroit

AirTouch Cellular, AFD’s cellular service provider, was the first company to launch its digital cellular service—Powerband—in Detroit. Powerband enhances the current, extensive analog cellular network and provides additional benefits to customers in Detroit and will soon be available throughout most of Ohio and Michigan.

As calls move from landline phones to the network and back, the signal is digitally transmitted except for the last leap—from the cell site tower to your portable phone. Now with Powerband, this last step is also digital. While analog cellular will still be the best value for many customers, Powerband will bring many benefits to those who subscribe. Enhanced clarity, greater security and improved in-building and in-car coverage.

When Powerband comes to your area, you’ll be able to purchase a Powerband phone. This type of phone “looks” to see if a digital cellular network is available. If so, it uses the digital network. If there is an analog cellular network, but no digital one present, this phone will work just like a high-quality, conventional cellular phone—all the coverage and roaming benefits of analog cellular, plus the new benefits of digital.

If you live in the Detroit area and would like more information about Powerband Digital Service, call 1-800-AIRTOUCH.

Spartan Stores, Inc.
releases internet web site

Internet surfers have a new site to visit, as food distributor Spartan Stores, Inc. released its web site. This site is located at www.spartanstores.com.

Spartan’s site contains a variety of information about the company, including job opportunities, company history, corporate and subsidiary profiles, management listings, news releases, corporate community involvement activities, and locations of Spartan supermarkets.

A mapping program on Spartan’s web site helps consumers locate Spartan retail stores.

Seafood mislabeling is common practice

A recent report given by the National Marine Fisheries Service noted that 80 percent of the fish species Red Snapper sold in the public domain is mislabeled or otherwise misrepresented. Additionally, inspection data indicated that 34 percent of all seafood products sold in retail food establishments is mislabeled. Mislabeling of seafood is viewed as a fraudulent practice (i.e., species substitution).

In light of this information, it is recommended that retailers review their specifications relating to fish and seafood products. Strong emphasis on proper species identification and verification of this product, as well as including the statement “meets all applicable Federal and State regulations (including labeling) is also recommended.”
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New safe food handling campaign urges Americans to “Fight BAC!”

A unique public-private partnership consisting of industry, government and consumer groups is calling on all Americans to “Fight BAC!” and reduce foodborne illness by confronting the invisible enemy of foodborne bacteria.

At a Washington kickoff ceremony, two Cabinet Secretaries—Agriculture Secretary Dan Glickman and Health and Human Services Secretary Donna E. Shalala—joined with the other members of the Partnership for Food Safety Education to unveil the new character “BAC,” which will be the cornerstone of one of the most far-reaching and ambitious public education campaigns ever focused on safe food handling.

“Just as the public links Smokey Bear with preventing forest fires, the goal of the “Fight BAC!” campaign is to educate consumers on the problem of foodborne illness and motivate them to take basic sanitation and food handling steps that will greatly reduce their risk of foodborne illness,” said Agriculture Secretary Dan Glickman.

The Partnership for Food Safety Education is launching the Fight BAC! campaign in conjunction with President Clinton’s Food Safety Initiative, which is designed to assure the safety of food from the farm to the table. The initiative also includes measures to improve and modernize food inspection and manufacturing procedures; increase research into foodborne pathogens; create a national Early Warning System to detect and respond to foodborne outbreaks; and strengthen coordination among federal, state and local food safety agencies.

“Although the U.S. has one of the safest food supplies in the world, preventing foodborne illness remains a major public health challenge,” said Health and Human Services (HHS) Secretary Donna E. Shalala. “Even as industry and government step up their food safety activities, consumers need to understand that they are the last line of defense in assuring the safety of the foods they eat.”

Four key principles

Underlying the campaign are four key principles for preparing food safely and keeping it that way. The principles are:

1) wash hands and surfaces often,
2) prevent cross-contamination,
3) cook foods to proper temperatures,
4) refrigerate promptly.

Although simple steps, these four principles address the critical points in everyday food handling where improper practices can lead to foodborne illness.

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

—A Christmas Carol
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For more information, call Judy Mansur at the ASSOCIATED FOOD DEALERS, 1-800-66-66-233, or 1-800-AIRTOUCH
People

Spartan names Schlosser and Frank to VP positions

J. Kevin Schlosser Spartan has joined Spartan Stores, Inc. in the newly created position of vice president sales. Schlosser is accountable for all sales activities as they relate to Spartan’s current and potential customers.

Schlosser has worked in a sales capacity in the food industry since 1973 when he joined Lever Brothers Company. Since 1985, Kevin has been with RJR/Nabisco.

Michael D. Frank has joined Spartan Stores, Inc. as vice president logistics. Frank is accountable for all Grand Rapids and Plymouth warehousing and transportation activities. This position has been vacant at Spartan since November 1996.

Frank has more than 20 years experience with distribution and transportation including the last 10 years with Associated Wholesale Grocers of Kansas City, Kansas.

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Best Time to Contact Me: A.M. P.M.

Stroh’s Ice Cream names Ohio division manager

The appointment of David C. Ingall as division manager, Nafziger’s Ice Cream Company, was recently announced by Ronald Paradoski, of Stroh’s Ice Cream Company.

In the position, Ingall has responsibility for all plant operations at the Napoleon, Ohio distribution facility.

Ingall spent 12 years in the grocery business before joining Sunshine Biscuits, Inc., Toledo, in 1988, where he served as manager of the Seaway Food Town account, and earned the Detroit region “Sales Person Of The Year” recognition in 1990.

Born in Monroe, Ingall earned his B.A. Degree from Western Michigan University, and a Certificate in Produce Operations and Management from Cornell University in 1986.
IT'S TIME FOR BETTER BEER BREATH.

IT'S MILLER TIME.
Virgil’s Bavarian Root Beer now available

Pointe Dairy Services recently announced the addition of Virgil’s Bavarian Root Beer to their line of beverages. Virgil’s is brewed, not cold packed and has a spring-top cap. Virgil’s also uses some natural ingredients—anise, sassafras, licorice and 100% pure cane sugar, which gives it a smooth, mellow taste. For more information, call Pointe Dairy Services, (248) 589-7700.

Mission HOME, the official awareness campaign of the U.S. space community, announced that Penguin Water Corporation and several other companies whose products descended from U.S. space efforts will begin using a space “seal” heralding their space origins on product packaging and marketing materials.

The companies will use the distinctive “Applying American Space Technology” emblem to create a clear tie between the products and U.S. space endeavors. Each product was developed from space technology or is used in manned space flights, said former Space Shuttle astronaut Captain Jon A. McBride during a morning event on Capitol Hill.

“Through this seal, millions of Americans will be reminded continuously of the role space plays in their daily lives,” said McBride, who represents the Association of Space Explorers on Mission HOME’s national advisory board. “With news and entertainment programs in a space frenzy right now, these companies recognize that promoting their space heritage is a great way to sell their products. To use our campaign call to action, they are all going to ‘Take Up Space.’”

By working together with the common logo, McBride said, the companies will create broad awareness and appreciation for the space seal and the technology utilized by their products.

Only those products and services certified as having originated in U.S. space efforts can employ the “Applying American Space Technology” seal in packaging, advertising and supporting literature. For charter participants, there is no fee or royalty payment to license the official space certification seal.
In his lifetime, Jack Daniel's won seven medals for his special Tennessee whiskey. The first was at the 1904 St. Louis World's Fair. Thus, the Distillery is honoring Mr. Jack with the first in a series of seven Gold Medal Decanter packages.

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Plucky family celebrates
50 years of change

In Ginny Bennett

Operating a business in the Northwestern Highway corridor that links Southfield and West Bloomfield can be difficult due to the demanding and sometimes fickle clientele that shops there. Cronin’s Party Store, on Northwestern between Franklin and Inkster Roads, has managed to succeed and recently celebrated fifty years of business in the same location. Their secret to success: being able to change over time to meet customer demands.

According to Jim Cronin, “This store has come a long way from its beginnings. It started out as a poultry farm.” In 1947, Jim’s parents, Charles and Marie, began by selling poultry from their rural one-acre farm in Southfield. As time went by customers began to request other food items and the Cronins were happy to fill the request. In addition to chicken and turkey, eventually customers could pick up some needed grocery items, too.

By the mid-1950s, to take further advantage of the areas’ growth, the Cronins added landscaping products and the name of the store became Cronin’s Market. “Many of the three-foot evergreens we sold to customers in the area now tower 80-feet tall in half the yards of Franklin Village,” Jim Sr. says.

In 1967, Cronin’s Market diversified to become a liquor and party store. Then in 1984, Jim Sr. built a new 4,000 square-foot store.

What had been little more than a trail for many years, Northwestern Highway was now a busy two-way boulevard. Jim Sr. tore down the original farmhouse and market but not until after the new store was in place. The turnover took about a week.

Right next door to Cronin’s is The Baker’s Loaf, a specialty bakery, renowned for fine pastries and breads. The Baker’s Loaf leases space from Cronin’s. The bakery owner was, in part, responsible for the Cronin’s expansion. Although very popular, the original bakery was across the street and missed the westbound evening traffic; commuters on their way to the suburbs. The bakery owner pleaded to Jim Sr. to build a new store that would include space for a bakery. They have had an excellent working relationship ever since. Jim says he will gladly hold a cake for a bakery customer that can’t make it in before the bakery closes.

Jim Cronin began working in his grandfather’s store from the age of 12 and his son, Jim Jr., has been working with his father since he was tall enough to see over the counter. He began working full time right after high school graduation. A daughter is doing her student teaching in Waterford, while a younger son will graduate this year.

Jim Jr. takes great pride in the attractive and popular salad bar which is part of the draw that keeps the busy store hopping every week day. From a rural area in 1984, today’s surrounding businesses provide the store a steady stream of lunch time customers. Jim Jr. sells at least 100 pre-made sandwiches daily. He also makes more to order, but due to the special offer of a free fountain drink with a made-in-advance sandwich, he encourages these speedy sales. Of course, these sandwiches, too, are freshly made the same day. “Our lunch time deli and salad bar keeps customers coming back for more,” says Dave Erdman, assistant manager and an employee for 12 years. The fresh-tossed salad ingredients and the irresistible prepared salads bring in a clientele apart from the typical party store customer. Part of the success of the sandwich business is the good bread they are made on. Cronin’s uses bread and rolls made by The Baker’s Loaf. According to customers it puts their sandwiches “over the top.”

Cronin’s employees are “first class,” says Jim Sr. With hardly any turnover this year, he currently has seven steady employees, if he counts his wife Peggy, who sometimes helps at night just to keep Jim company.

Good management allows Jim Sr. to take a considerable amount of time off to explore his hobbies. He and Peggy like to play Bingo in Canada and try to get to Las Vegas regularly. He is a big Red Wings fan and a season ticket holder. Jim also tries to find time to improve his golf game.

Jim Sr. is a good example of how flexible management can weather any change that comes along. He and his son look forward to whatever the future brings with an eye on the past. Hanging on the wall behind the counter, interspersed among pictures of the Red Wings are pictures of the old farm. In the window hangs a stuffed turkey. It was the last one raised on his parent’s poultry farm. “It’s a symbol of the past fifty years and reminds us of how far we have come,” says Peggy. Fifty years of success in this business is a real feather in their cap.

Plucky family celebrates 50 years of change

Retailer Profile

Jim Sr. remembers when Cronin’s was a poultry store.

(H/M) Manager Jim Cronin Jr., employee Dave Ursu, assistant manager Dave Erdman and owner Jim Cronin Sr.

Jim Jr., and Jim Sr., are the second and third generations of Cronins responsible for 50 years of success.
New Year brings new programs to Michigan Lottery

by Commissioner Bill Martin

Riding the wave of its best fiscal year ever, the Michigan Lottery has charged into the new year and the news just keeps getting better.

Instant Success! Instant tickets played a key part of the Lottery’s solid performance in fiscal 1997. As the fastest-growing product segment for the Lottery, it looks like instant games will continue to increase in popularity, as evidenced by a recent banner week.

For the week ended November 10, instant ticket sales set a brand-new record with weekly sales of $15.5 million. That exceeds the previous top weekly mark of 14.5 million, set in March earlier this year.

November’s strong instant ticket sales were ushered in by the introduction of several new instant games including “$1,000,000 Gift.” This $10 ticket makes a great gift for the holidays with a top prize of $1,000,000 paid in one lump sum. “Surprise Package” is another player favorite with a top prize of $250,000.

There are a variety of other holiday-themed tickets available, all of them sure to please everyone on your gift list. Prepare for the holiday rush and stock up on “Holiday Cash,” “Winner Wonderland” and “Double Doubler.”

In December the trend continues with the introduction of “New Year’s Cash Bash,” a festive ticket in the spirit of the new year and a top prize of $1,998!

Watch for new games every month as we plan to introduce 40 new games in fiscal 1998.

Smartplay option is with your Michigan Lotto Players! Soon it will be even more convenient for your Lotto customers to play it smart.

Currently, when a $5 five-wager ticket is purchased for the next Lotto drawing, a free $1 “easy pick” wager is automatically produced — but on a separate ticket. In the coming weeks, the Lottery will implement a system upgrade that eliminates the need for an extra ticket. Instead, when a Smartplay wager is placed, the automatic free wager will be printed on the same ticket — all six wagers on one ticket. Watch for details soon about the Smartplay improvement.

Happy Holidays! On a final note, I want to extend to all of you my best wishes for a safe and happy holiday season. We’ve wrapped up a fantastic year and are on track for an even better 1998.

Thank you for your hard work, your enthusiasm and most of all, your support. I’ve said it before and it bears repeating: the Lottery is only as strong as its retailer base, and it’s clear to me that Michigan has the finest network of lottery retailers in the country. I look forward to seeing what we can accomplish together in the New Year! Please check out our web site and tell us what you think, http://www.milottery.com
Pointe Dairy Services held a drawing for their Wild Orchard "Wanna have some fun in your mouth" giveaway. Prizes included Cranbrook Museum tickets, Detroit Zoo memberships, Wild Orchard juices and a grand prize of an all-expense paid trip to San Diego. Here, Joseph Selvaggio Sr. helps with the drawing.

Kevin Paschke (r) of Hiram Walker & Sons, Inc. presents a check to AFD's Tom Amyot as part of AFD's Thanksgiving program to feed the hungry.

Tom Welch, co-chairman of the AFD Trade Show, receives a plaque from AFD Chairman Mark Karmo.

Coke makes a presentation to AFD Board of Directors.

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Get yourself in on it. Make sure you’ve stocked up with such hot selling tickets as Holiday Cash, Surprise Package, and the new ten dollar ticket - $1,000,000 Gift. Display them prominently...and sell them vigorously.

That "Ho Ho Ho" you could be hearing might be yourself laughing... all the way to the bank.
Representative Gloria Schermesser:  
The people's agenda is her cause

by Kathy Blake

Gloria Schermesser is a freshman State Representative who is dedicated to the cause, especially when the cause concerns senior citizens, veterans or children. She has an extensive history in pursuing causes for the young and old as well as environmental, health and labor-related issues. She has held numerous community service positions and prior to becoming state representative, she most recently held the position of Mayor Pro-Tem for the City of Lincoln Park, where she was instrumental in the establishment of the Downtown Development Authority.

Representative Schermesser, a Democrat, serves the 25th district which includes the Wayne County cities of Lincoln Park, Melvindale, Ecorse and part of Allen Park.

Schermesser was inspired by politics as a young girl while attending local union meetings with her father, August Santodonato, a tool and die maker for Ford. She realized that groups of people have a voice and need to be represented.

She was active on the campaign for Congressman John Dingell and has campaigned for local politicians in her home city of Lincoln Park through the years while rearing her three children. She recalls being pregnant and doing phone bankings for politicians. Two of her children, ages 16 and 18 are still at home and she has one grandchild from her oldest daughter.

Representative Schermesser has been chairperson for the Friends of Ecorse Creek-Downriver and helps with the yearly cleanup, a one-day event to remove garbage from the Ecorse Creek which flows into the Detroit River. She admits that this has been fun except for the time she fell in the creek.

The representative graduated from Taylor High School and Wayne County Community College where she majored in business management. She attended continuing education courses in management training/gerontology at Wayne State University. In her community service position as the senior director for Lincoln Park, Gloria Schermesser helped initiate a unique program that benefits both the young and old. The schools needed volunteer help while many senior citizens wanted meaningful activities. Schermesser thought about latchkey kids who needed help with their homework and developed the Adopt a Grandparent/Grandchild Program, matching grandparents with students at Lincoln Park schools. Some seniors participated in different ways helping in lunchrooms, in the classrooms or on the playgrounds. Schermesser matched them with the schools’ needs. “It’s a wonderful program and I still hear from the first grandmother I matched with a school in 1988. She calls me and tells me what a great time she had,” says Schermesser.

Other community service groups she holds membership in include: the Lincoln Park Kiwanis, Lincoln Park Ladies Auxiliary of the Fraternal Order of Eagles, Lincoln Park Historical Society, Wayne County Advisory Board, and past member of the Wayne County Parks Task Force. She also has been a judge in the yearly “Voice of Democracy” contest, a writing contest for 11th and 12th grade students. Schermesser is impressed with their understanding of government. “They’re great, it’s tough judging them,” she says, although she wonders how they became so negative at such a young age.

The representative is also an active member of the 16th District Democratic Party and precinct delegate, executive board member of the Lincoln Park Democratic Club and a member of the Michigan Democratic Party.

While serving as Mayor Pro-Tem for Lincoln Park, Schermesser’s responsibilities included acting as the liaison to the Department of Public Works, Drainage Board, Wayne County Air Pollution, Solid Waste, Community Improvement and Citizen’s Patrol Watch. During this time, she also held the position of Community Liaison/Administrative Assistant for Wayne County Commissioner Susan Hubbard and was an instructor for welfare reform at the Downriver Community Conference.

Her new responsibilities include vice-chair of the Senior Citizens and Veterans Affairs Committee and the Transportation Committee and she is a member on the House Committees of Marine Affairs and Port Development; Commerce; Conservation, Environment and Recreation; and Labor and Occupational Safety.

As vice-chair, she must attend meetings outside of the committee meetings which the chairperson is unable to attend. As vice-chair for the Transportation Committee, Schermesser is chairing a sub-committee on truck weights. They’ve been collecting testimony across Michigan regarding the possibility of reducing weight limits for trucks.

Schermesser visited one weigh station and in 15 minutes, she observed four trucks being pulled over, two for overloads and two for safety violations. She said the sad part was that the drivers with the overloads called their company for instructions and were told, “you’re on your own.” Schermesser added “I’ve heard from a lot of truck drivers who are tired of being overloaded but say, ‘hey, if I don’t go out overloaded I’m out of a job.’”

The issue of reducing the load limits by 50 percent keeps coming back every session. Instead of reducing the 164,000-pound weight limit in half, Schermesser’s subcommittee is planning to recommend a 20,000-pound reduction along with opening all 15 weigh stations (only three are currently open), beefing up law enforcement on state roads, raising permit fees, increasing penalties for overweight trucks and adding an extra fine for speeders to be used for enforcement. Schermesser believes that reducing the weight limits in half would shut down the industry and that is not the desired result.

Schermesser also believes that trucks are not solely to blame for Michigan’s road conditions. “You can’t just blame the trucks for the roads. Most roads are at least 20 years old and lack maintenance,” she says, adding that when people who have visited Michigan write to newspapers to say they won’t come back due to the road conditions, it’s not a good sign.

The other committee that Schermesser vice-chairs, the Senior Citizens and Veterans Affairs Committee, is concerned with the reduction in state funds for group homes and is trying to introduce legislation for an increase. The committee is also trying to add a check off on Michigan income tax forms for a Vietnam Veterans Monument.

Schermesser is glad to be in a position to help people, particularly senior citizens and children. “I’m thrilled to be where I am at. I’m delighted to be a part of the process,” she says. When asked what she wants to achieve in her position, she answers, “My agenda is for the people of my district and the state. I don’t ever want to have a personal agenda.”
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Call AFD Special Events Director, Tom Amyot now at (248) 557-9600 for more details or to confirm your reservations. Don’t miss out! This event will be a sellout!
by: Danielle MacDonald

Stoney Creek Brewing Company was poised for success with a great beer, a strong vision, and a lot of investors. Originally brewed at the Frankenmuth Brewery, production unexpectedly came to a halt when a tornado destroyed the brewery on June 21, 1996. Stoney Creek Brewing Company was crippled.

From the wreckage of that fierce storm, the company has come full circle. In only 18 months Stoney Creek has realized the dream of brewing and selling a world class beer, and winning the Silver Medal at the World Beer Championships in Chicago this past November.

Marc Levack was an avid hobbyist/home brewer for many years before he founded the Stoney Creek Brewing Company. Levack’s friends helped him with his dream by acting as taste testers for the various brews. Consensus on his first porter was that it was too strong, and so Levack added vanilla. The response was outstanding. But Levack decided not to introduce his vanilla beer to the world right away.

According to Sam Awdish, General Manager of Stoney Creek, “In order to present ourselves as a viable brewer to consumers, an easy drinking lager had to be the first beer released.” After incorporating Stoney Creek Brewing Company in January 1996, Levack began brewing Stoney Creek Lager at the Frankenmuth Brewery.

Levack held off introducing his vanilla beer in order to conform to consumer expectations, but he defied the pressure from the home-brew community and produced a beer for mass consumption. “Home-brew lager is heavily hopped which produces the bitterness and aftertaste,” explained Awdish. “Levack never wanted to form a company catering only to home-brew connoisseurs. His goal right from the beginning was to produce a beer that would have mass appeal.” Stoney Creek Lager is a lightly hopped beer which makes it easy to drink and very appealing to most beer drinkers. In just over a month, Stoney Creek sold 3,500 cases of lager.

Six months after the company was founded, a tornado destroyed the Frankenmuth Brewing Company. Stoney Creek Brewing Company lost 11,000 cases of beer which was a devastating loss. The road back to brewing again was full of hoop-holes and disappointments. “The word on the street was that anyone who brewed at Frankenmuth was out of business,” explained Awdish. “Even our distributors believed it and so they were not trying to sell our product.” Awdish spent the first few weeks after the tornado helping his distributors overcome the rumors so they could sell their stock-piled inventory of Stoney Creek Lager. At this time in the company’s short history, there seemed to be little fires igniting everywhere.

Stoney Creek products were originally handled by many Budweiser distributors until Anheuser-Busch introduced their “100% share-of-mind” philosophy. Budweiser distributors were then under mandate to only distribute Anheuser-Busch products. In a matter of months, Stoney Creek lost their brewery, the confidence of the retail community, and their distributors. Awdish jokes that they almost changed their name to the Bad Luck Brewery.

Over the next 11 months, Awdish interviewed distributors all over the state. The following companies agreed to distribute Stoney Creek products: Alpena Beverage, Fabiano Brothers, General Wine & Liquor Company, Gerry’s Distributing, Gold Coast Distributing Company, Gordon Wine Company, Imperial, Kent Beverage, Marchetti Distributing, Oak Distributors, O.K. Distributing and Petoskey Beverage. Currently Stoney Creek products are distributed in Michigan, Indiana, Wisconsin, Colorado, Kentucky, and Illinois.

Next on the agenda for Awdish and Levack was to find another brewery. “At this point, we were not brewing at all so there was no money coming in,” said Awdish. “We needed to start brewing again soon!” Awdish signed a contract with the Evansville Brewing Company in October 1996. Almost immediately after signing the contract, the president of the brewing company was ousted. The new president ripped up the Stoney Creek contract. In November 1996 Awdish signed a contract with the Minnesota Brewing Company in St. Paul. “They are great people who will work hard to produce our products,” said Awdish. “Over the last three years they have won 10 brewing awards. And most important of all is that they can brew a variety of beers.”

Armed with a brewery and distributors, Stoney Creek was almost ready to start making great quality beer again. It was now time to jump through the hoops of bureaucracy. Stoney Creek had to register and get approval for their new brewer from Bureau of Alcohol Tobacco and Firearms which took over four months.

In April 1997, 10 months after the tornado, Stoney Creek Lager was being brewed again. It was at this point that Levack started the process to introduce the Vanilla Porter that was refined by his home-brew friends many years earlier. Stoney Creek Brewing Company brews the only vanilla beer in the country. According to Awdish, they buy vanilla beans from Madagascar which has the highest quality and most expensive beans in the world. Pure vanilla extract is also used during the brewing process in order to enhance the aroma. “Vanilla Porter is lightly hopped, creamy, full bodied and malty smooth,” explained Awdish. “The type of malts used give the beer a chocolaty flavor. The subtle taste of vanilla cuts through the roasted or cappuccino and chocolate flavors.”

May 15, 1997 Vanilla Porter was bottled and ready for distribution. At the last minute, Awdish entered Vanilla Porter in the World Expo of Beer in Frankenmuth on May 17, 1997. The ballots were already printed, tables were assigned, posters and programs were printed. There were 120 beers in the contest. Vanilla
Blue Briefing
Blues emergency service coverage now consistent for all Blue Cross groups

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So you go to your doctor’s office because you fell off your bike and think you sprained your ankle. When you get the bill, you find out that your coverage for professional emergency first aid was limited to $15 — and you have to pay the rest. Two weeks later when you fall off your bike again and think you broke your arm, you go to the emergency room. The bill is paid in full. Now, you think you have a clear understanding of your health insurance coverage so the next time you fall off your bike you go to the emergency room again. But this time you go to a different one and once again, you’re responsible for paying for any professional charges above $15!

It turns out that the first hospital billed both the professional and facility services on a facility claim form, while the second hospital “split” the bill and billed the services separately on facility and professional claim forms. Rather than try and make sense of this, you decide to get rid of your bike.

Blue Cross Blue Shield of Michigan (BC/BS) realizes that coverage for professional emergency services can be confusing and that’s why they decided to do something about it. Effective July 1, 1997, all AFD members that are involved in our Blue Cross Blue Shield policies will have first aid and medical emergency coverage provided by the First Aid Emergency Reasonable Charge rider.

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Judy Mansur is AFD’s expert on Blue products. For more information, please call her at 1-800-66-66-AFD.

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If you have any questions regarding the FAE-RC rider, please ask Judy at AFD 248-557-9600.

AFD FOOD & BEVERAGE REPORT, DECEMBER 1997... 25
Liquor Commission to hold public hearing

The Michigan Liquor Control Commission will hold a Public Hearing at 11:30 a.m., Wednesday, December 10, 1997, at the Lansing Office of the Commission, 7150 Harris Drive, Lansing, Michigan.

The Michigan Liquor Control Act, Section 7, provides that two such hearings shall be held each year for the purpose of hearing complaints and receiving the views of the public with respect to the administration of this Act. All government and enforcement officials, licensees, and any other persons interested in the operation of the Liquor Control Commission are welcome to attend.

Members of the Commission will conduct the hearing and a discussion of the Liquor Control Act and its administration will be followed by a question and answer period in which the public will be invited to participate.

For more information call (517) 322-1345.
AFD on the Scene

AFD Sponsor Appreciation Night
at Atwater Block Brewery
November 13, 1997

AFD thanks all our sponsors for their support.
Top Ten Trends continued from page 4

7. Co-Branding as an excuse for new product development

With that enormous failure rate continuing, the latest savior of brands seems to be joining forces. (How cluttered can we make a package anyhow?) Sure it’s a lot safer and cheaper when two brands get together — but the product has to make sense. Good ideas for new products almost always come from consumers. Case in point: the most-requested recipe from Pace, one of the leading marketers of Mexican salsa, was a queso dip made from cheese and salsa. This led to the development of new Pace Velveeta Picante Con Queso, a co-branding effort between Campbell Soup Co., which owns Pace and Kraft Foods, Inc. maker of Velveeta. Good idea for co-branding.

But look for other brands to create products based on their needs — not ours! These will be a challenge — already announced, the unusual brand marriage between Starbucks Coffee Company and Redhook Ale Brewery. The product? Double Black Stout, a dark roasted malt beer with coffee added. The label will read ‘brewed with Starbucks Coffee.’ Perhaps taking the co-branding (and coffee) phenomenon a bit too far?

With the excitement of co-branding success comes the potential for success and failure. New supermarket product successes are just 20 percent, let’s estimate that with two brands the odds are a bit better — 1 in 4. That means that in many cases three out of four ‘partners’ will be unhappy.

8. Smart card based everything

We’ve seen the dabbling, and it works — with phone calls, food shopping for college students, and we are about to see it change the way our welfare and food stamp systems operate. Look for this second generation of plastic to quickly move into the ‘smart’ cards. Along with all the information and money storage, look for a new effort of advertising and marketing to get us to choose the one card of choice. This decision and the marketing to help us reach this choice, will be based on real services — investment options, 24 hour information retrieval, concierge services, and medical, to name a few.

9. Consumers talk back

Led by the Boomers in their prime, look for and expect a lot more consumer feedback. With the high technology reaching packaged goods — through in-store kiosks and devices like KleverKart and Value Vision and Web Site’s, it’s easier than ever for consumers to tell the manufacturer what they think and want. The problem (or perhaps opportunity) will be to gather and distill this overabundance of information in a timely manner to install confidence and build a relationship with the consumer. Look for most Web Sites to connect in real time to customer service departments and be able to answer questions and download information in the moment. Look for practically every talk show and every news program to be live and interactive with viewers.

10. Marketers listen to consumers

The technology and 76 million Boomers make it impossible not to!

Phil Lempert is a consumerologist, trend forecaster and lecturer. He writes a syndicated column weekly for the Chicago Tribune, a monthly column for Brand Marketing and is a correspondent for the Today Show. His next book, The Lempert Report: Top Ten Trends For Baby Boomers in Business will be available in January, 1998. You can reach him at PLempert@tribune.com.

For more information call 1-800-934-3968
Stoney Creek
Continued from page 24

Porter won the Best of Show, purely as a write-in vote. In November 1997, Vanilla Porter won a Silver Medal at the World Beer Championships in Chicago which is one of the most accredited contests in the country. Touting two prestigious awards, it is safe to say that all problems seem to be behind Stoney Creek, so now they can focus on expanding.

The structure at Stoney Creek has changed since the tornado but the substance, dreams, and goals have remained intact. Stoney Creek Brewing Company is not composed of two people with a hobby. A hobbyist would have introduced a highly hopped lager when Levack insisted on brewing a product with mass appeal.

Stoney Creek hired designers to create the perfect professional look. In addition, Levack and Awdish hired a public relations firm in New York to help present Stoney Creek as a growing national company. They have also hired a broker with a proven distribution network throughout the United States.

The goals behind Stoney Creek have also remained constant. “Our goal is to make the most consistent product we can,” said Awdish. “We want to provide consumers with the same bottle of beer month after month.” Small brewers are plagued with the stereotype that their products are not consistent.

Awdish wants to overcome that misconception.

As far as plans for the future, Levack and Awdish will introduce another beer in Fall 1998. “This beer will be another first of its kind,” mused Awdish. “It will be a fun and different surprise for American consumers.” Levack and Awdish are enjoying this period of calm as they focus on surprising consumers and not on handling the surprises of nature.

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