

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

JANUARY 1998

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### Legislative Update

#### Term limits ruling expected in February

The judge hearing the federal lawsuit on Michigan's term limits set a timetable that should produce a decision sometime in February.

The timetable calls for a stipulation of facts filing of briefs 30 days after that and 10 additional days for the parties to submit briefs addressing issues raised in opposing parties arguments. U.S. District court judge Patrick Duggan said he would not consider a motion for preliminary injunctions but instead would issue a ruling on whether to block the 1998 application of term limits after considering full arguments presented by both sides.

The two sides are now holding discussions to agree on the particular facts in the case. Once the two sides have stipulated to judge Duggan that they have agreed to the facts in the case, the 30-day period will begin.

AFD is pleased to announce that it has added a long distance program to its line-up of discount services available to members. AFD has chosen LDMI Long Distance as the official long distance carrier for the AFD and its members. Based in Hamtramck, Michigan, LDMI is one of the fastest growing carriers in the Midwest, specializing in providing service to small and medium sized businesses.

As is the case with all of the other services endorsed by AFD, this long distance program is intended to save money for the members. Since there are literally hundreds of long distance carriers out there competing for business, LDMI has put together a very aggressive rate program for AFD members:

- \$.09 per minute for calls throughout Michigan (Outbound and 800)
- \$.105 per minute for calls throughout the continental U.S.
- \$.19 per minute for calls to Canada
- Rates are effective 24 hours per day, 7 days per week
- Calls are billed in 6 second increments



- No term agreement required
  - No monthly fees / No monthly minimum
  - Travel cards at \$.25 per minute with no surcharge
- In addition to carrying your long distance traffic, LDMI can also carry intralata (zone and toll) traffic in certain geographic areas at \$.09 per minute, which is less than what most businesses are currently paying through Ameritech.

Since it was founded in 1990, LDMI has earned an excellent reputation in the telecommunications industry by providing good old fashioned customer service. If you've ever tried contacting a customer service representative at one of the huge carriers, you know that it can be a very frustrating experience. Sometimes it can take several minutes just to get through their automated answering systems before

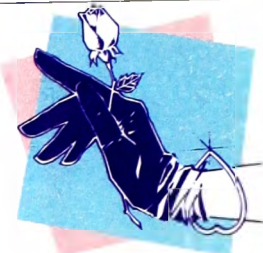
you can talk to a human being. At LDMI, calls are answered by a person, not a machine, and questions or problems are responded to promptly. LDMI's customer service department is open 24 hours per day, 365 days per year to handle customer's needs.

With phones being such an important part of a business these days, a reliable carrier is of utmost importance. LDMI has taken steps to protect the integrity of its network from unforeseen problems

See LDMI  
page 33



# Happy New Year!



### Join us for A Night of Romance

at the AFD 82nd Annual  
Trade Dinner  
Friday, February 13, 1998  
at Penna's of Sterling

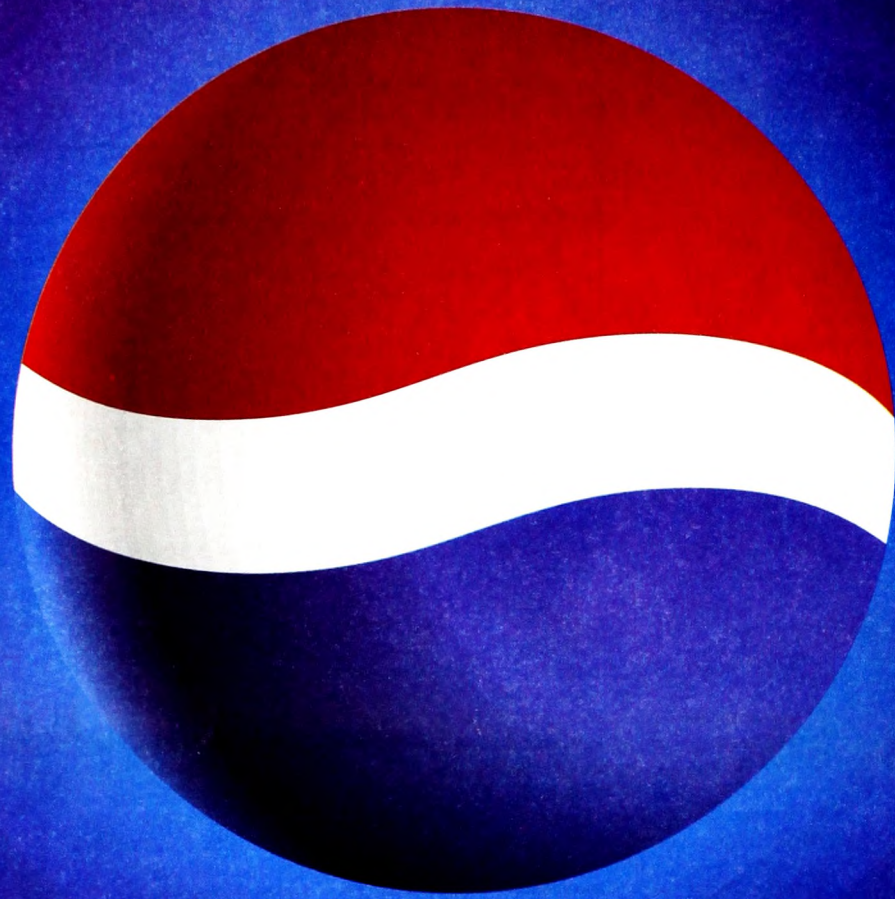
Mingle with over 1,000 leaders from the food and beverage industry. Dance the night away to the sounds of "Intrigue." Call AFD Special Events Director Tom Amyot at (248) 557-9600 for details. But don't delay, this event will sell out!

### Elsie on the turkey truck



Even Elsie the cow joined Gary Davis (left) and Dave Orlando of Tom Davis & Sons Dairy for AFD's 17th Annual Turkey Drive. Also pictured is Kristen Davis, Gary's daughter. AFD would like to send a special thanks to Tom Davis & Sons Dairy for the use of their truck during the Turkey Drive.





**January 25, 1998**

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## Chairman's Message

# The New Year brings change



by Mark Karmo  
AFD Chairman

As many of you know, I will soon turn over the gavel to a new chairman. I feel proud to have served this fine association in its top office and have faith that the next chairman will lead the AFD with wisdom, pride and integrity.

Has it really been two years? It doesn't seem that long. Reflecting back, I am very pleased with the progress we have made. Your Board spends countless hours working on programs, services and legislation that helps our industry. I sincerely thank the AFD Board of Directors for the time they have selflessly donated to our association. We couldn't do it without you!

Also many thanks go to all the members who chair or work on AFD's special committees. Our turkey drive, senior picnic, golf outing scholarship program, trade dinner, and trade show are all possible because our dedicated members take time out of their busy schedule to donate to the causes that they feel are important to our industry. Because they care enough to work together, every AFD member benefits.

Finally I want to thank Joe Sarafa, our president, and his great staff who work so hard to implement all AFD's programs and services. We really have a good team.

I know that I am leaving AFD in good hands. My two years as chairman have been quite an experience. I have met and worked with many great people and will always treasure my experiences as your chairman.

Although I am stepping down from the top post, I won't be far! My involvement with AFD spans many years and I look forward to working with its members, board and staff for many, many more.

In closing, I have a request for you. AFD is blessed with an abundance of terrific volunteer members. But many of you are missing out on the best of the AFD. Please, make a New Years resolution to get involved in AFD's programs. Believe me, it will be time well spent.

I want to take this opportunity to wish all of you a very healthy and prosperous New Year.

**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.**

## EBT alert

The Associated Food Dealers has received several calls from retailers who have received a letter or fax from a company called Electronic Benefits, Inc. This company is soliciting retailers interested in participating in the state's Electronic Benefits program.

Michigan has selected Citibank as the EBT contractor. At this time however, the contract has not been finalized or signed. Therefore AFD urges you to proceed with caution before entering into any agreement or signing any contracts with outside providers.

The EBT Project will begin with a pilot program in Jackson County. This pilot program will start six months after the signing of a contract between the State and Citibank. After this pilot, the state will roll out participation in other counties. EBT initiation in some counties could be well over a year away.

If you have questions about EBT, please contact Dan Reeves at the AFD office. (248) 557-9600.

## The Grocery Zone

By David Coverly



TO KEEP FOOD ODORS AWAY, ROY STORES A TINY BOX OF BAKING SODA IN THE BACK OF HIS MOUTH.



# Preserving the family business, maintaining control, and minimizing taxes

## *The benefits of a Family Limited Partnership*



by Andrew J. Goldberg  
Lipson, Neilson, Jacobs & Cole, P.C.

For those who have built a business into a thriving enterprise, there's a common response when asked about the experience: Typically, business owners say it is both the most gratifying and most difficult thing they have ever done. Additionally, most entrepreneurs will attribute their success largely to the support and contributions of their families.

As these businesses have grown and profited, their owners are now faced with questions concerning maintaining the continued viability of their respective businesses, how to appropriately structure the future ownership, the best means by which family members can participate in the business, and how to minimize estate taxes.

Historically, most business owners formed trusts for the benefit of their offspring and used these trusts to transfer their business to their offspring. However, as a result of changing economic and business conditions, business owners must now confront the seemingly irreconcilable goals of disposing of the business and maintaining control. Further, these goals must be accomplished in such a way that the impact of the 55 percent estate tax on assets passed to heirs is minimized. Mere utilization of trusts cannot accomplish all of these objectives. As a result, to some business owners, it may seem they are being unfairly

burdened by a crushing tax rate for their years of hard work.

There is an alternative. The same proactive approach taken by these entrepreneurs to prepare for changes in the business environment and succeed can also help when it comes to building a foundation for the continuation of the business and minimizing transfer taxes. That is why many business owners who have accumulated significant value in their business establish Family Limited Partnerships (FLPs).

Certainly, any business owner must confront a range of issues and emotions when considering options for giving a portion of his business to an offspring. For example, he must determine the appropriate financial gift, and overcome the fear that transferring part of the business will result in loss of control. Further, many business owners are hesitant to utilize a partnership as part of their

### **Certainly, any business owner must confront a range of issues and emotions when considering options for giving a portion of his business to an offspring.**

business and estate plan. However, there are several prudent business reasons for establishing an FLP: (1) leveraging gifts made to offspring and relatives; (2) maintaining control of the business while offering minority ownership; and (3) providing protection against creditors. In essence, an FLP provides a business owner with a flexible strategy for maintaining the viability of the business, allowing him to retain control and pay less estate taxes while also passing along ownership in the business to heirs. There's general agreement that an FLP is an ideal approach for

preserving a business within a family.

Let's consider the worst case scenario: A person starts a business and builds it into an enterprise worth \$2 million. He figured that someday he would get around to succession planning. Unfortunately, he dies before making those plans. At his death, his estate, depending on the value of other assets and his overall estate plan, might have to pay more than \$500,000 in estate taxes. What can surviving family members do? A life insurance policy provides some liquidity to pay the taxes, but there is not enough cash on hand. So, reluctantly, the family is forced to sell the business in adverse economic conditions or at bargain sales prices, just to pay the IRS. For years, the business owner had considered various means by which to "hand over" the reigns to the business, but, uncomfortable with the idea of "giving up control," he instead did nothing. Now it is too late.

In this situation, the business owner could have contributed all the stock of his business to an FLP. Assuming the stock equaled 98 percent of the FLP's assets, the business owner would have retained a one percent general partnership interest and a 97 percent limited partnership interest. His two other children would each have contributed one percent of the FLP assets and each, in exchange, would have received a one percent interest in the FLP. In subsequent years, the business owner could make gifts of limited partnership interests to his children. For example, he could make a gift of a 2.5 percent limited partnership interest, representing a value of \$50,000 (2.5 percent X \$2,000,000) in the underlying assets of the partnership. But, for

**See Limited Partnership page 33**

## Calendar

**January 30 - February 1, 1998**  
**National Food Distributors Association 1998 Winter Convention and Trade Show**  
Palm Springs Convention Center, Palm Springs, California  
(312) 644-6610

**February 13**  
**AFD Annual Trade Dinner**  
**A Night of Romance**  
Penna's of Sterling  
(248) 557-9600

**February 10 through 13**  
**NGA America's Supermarket Showcase '98**  
Las Vegas, Nevada  
(703) 437-5300

**February 22-24**  
**MARKETECHNICS'98**  
Los Angeles Convention Center, Los Angeles, CA  
FMI (202) 452-8444

**March 19**  
**Midwest Wholesale Food Show**  
Burton Manor, Livonia  
(810) 744-2200

**April 21-22**  
**Racing into Profits**  
**AFD Annual Trade Show**  
Burton Manor, Livonia  
(248) 557-9600

### Statement of Ownership

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AFD works closely with the following associations:



FOOD INDUSTRY ASSOCIATION EXECUTIVES



## Michigan's best cider selected in first ever contest

Alvin Hill, a 65-year-old cider maker and fourth generation apple grower from Sparta, Michigan, was awarded first prize in the first ever Michigan Apple Cider contest, held in Grand Rapids.

Hill, who can often be seen in the Grand Rapids area rolling 150 pound barrels of cider off of his delivery truck, placed just ahead of two other prominent Michigan cider producers, second-place winner John Beck, operator of Uncle John's Cider Mill located near St. John's and third-place winner Richard Friske operator of Friske Orchards near Charlevoix. Hill Brothers cider can be found in many West Michigan area grocery stores.

The contest featured cider entries from 39 different Michigan cider mills—some from as far away as Charlevoix, Benton Harbor and Port Huron.

All entries were judged in a "blind taste test" on a number of variables, including appearance, consistency and flavor. Judges included food editors, representatives from Michigan apple industry organizations and select Michigan apple growers.

"This state-wide contest included some of the finest in the field, and it was very close with each of the top three winners finishing within a point of each other," states Bob Tritten, district horticulture and marketing agent with Michigan State University, an organizer of the event. "Just like a wine judging contest, there was a great amount of tradition, expertise and many secret family cider recipes represented in this contest."

The event was staged to help dramatize this expertise and care that cider makers take when making a product that has been produced in Michigan since settlers first can to the state, according to Tritten.

## News Notes

### Supermarket advertisers cash in on National Cherry Month

February is National Cherry Month. That's an opportunity for supermarkets to win \$500. The Cherry Marketing Institute, a national promotional organization for tart cherries, will award four \$500 cash prizes for the best

supermarket ad with a cherry theme that runs during the month of February.

The contest is easy to enter. Pick any ad week in February and promote cherry products. Line art, photos and recipes are available from the Cherry Marketing Institute, if needed. After the ad runs, send three copies of it to the Cherry Marketing Institute, Advertising Contest, P.O. Box 30285, Lansing MI 48909-7785. Include the name of the supermarket, your name, corporate

address and telephone number.

Judging will be based on overall theme, best use of artwork and number of cherry products featured.

This is the second year for the contest. Last year's winner was Market House in Hillsdale, Michigan. The contest has been expanded this year to include a total of four \$500 prizes.

For more information contact Joseph Lothamer, Promotions Manager, Cherry Marketing Institute, (517) 669-4264.

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## Natural food guide offered

Consumer demand for natural products is booming. Traditional supermarket operators offering these products find they complement the existing product mix and add to the store's overall appeal. Venturing into the sale of natural products is, however, not to be undertaken without considering the nuances of the category and its consumer.

A *Retailer's Guide to Natural Foods and Related Products*,

prepared for Food Marketing Institute (FMI) by Mothers & Others for a Livable Planet, helps food retailers and wholesalers understand the terminology, products, regulation and merchandising that make the natural products category unique.

Organic is one such term, applied to a subsegment of items that fall under the larger category of natural products. Generally, organic refers to items grown and processed without the use of toxic chemicals, including pesticides and

fertilizers.

Another term associated with natural products is Integrated Pest Management (IPM), a technique that minimizes the use of toxic chemicals by optimizing the use of biological factors to control pests.

For more information about A *Retailer's Guide to Natural Foods and Related Products*, contact FMI's Publication and Video Sales Department at (202)-429-8298; E-mail Publications@FMI.org; or visit FMI's website at: <http://www.FMI.org>

## FMI offers course on management skills

FMI is partnering with Western Michigan University to offer an updated course for store managers. Called *Store Operations*, the course focuses on skills such as financial planning, merchandising and recruiting. It will be offered at Western Michigan University in Kalamazoo on June 7-11, 1998. For more information contact FMI at (202) 452-8444.

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## Consumers Seeking Easier Baking Alternatives

Time-pressed supermarket shoppers are finding that refrigerated cookie and biscuit dough is an acceptable alternative to baking from scratch. During 1996, supermarket shoppers purchased 671.6 million pounds of refrigerated dough, up 2.2 percent from 1995 and up 10.6 percent from 1992, according to Food Institute analysis of IRI InfoScan data. The value of the purchases was over \$1.1 billion, 8.3 percent larger than 1995 and up to 35.3 percent from 1992.

In the past five years, sales of baking ingredients, such as flour, declined 4.5 percent, frosting was down 3.8 percent and baking nut sales were down 13.2 percent in terms of physical movement. Sales of baking needs, such as baking powder/soda, cake decorations, yeasts and pie crusts were down 10 percent from 1992.

Due to higher prices in many of the baking categories, the only two of the seven items analyzed showed declines in terms of dollar sales. Some of the increases in unit pricing are due to the introduction of "healthy" baking mixes and new flours made specifically for bread machines.

In the first half of 1997, refrigerated dough sales were just under 317 million pounds, down 1 percent from 1996. Flour sales were down 6.6 percent from 1996, at 601.4 million pounds and baking mix sales were down 3 percent at 455.3 million pounds.



# Business Owners . . . Are you making smart New Year's Resolutions?

- ✓ To Attract New Customers
- ✓ To Retain Current Customers
- ✓ To Provide Customers with  
More Quality Services
- ✓ To Cut Credit Card & Check Losses
- ✓ To Build Sales
- ✓ To Increase Profits

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## AFD on the Scene

Kefah Fakhoury at Super Star Party Store in Detroit receives a reward from AFD for information that led to the conviction of an armed robber



## Farmer Jack opens on site of very first auto assembly line



The new Farmer Jack Supermarket Model T Plaza in Highland Park



Michigan Secretary of State Candace Miller with Craig Struken, president of Farmer Jack Supermarkets at the grand opening ceremonies.

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## Pepsi brings some Christmas cheer to Hubert Elementary School in Detroit



Santa Zehari with kids



(l to r) Holly Clause, Joanne Monaghan and Robert Gordon



Betty Bush and Jan Graham (with hat) prepare a special lunch



(l to r) Rufus Stephens, Victor Catella, Paul Hamel, Stacy Henderson and Robert Gordon





It's a party  
and your taste buds  
are invited.

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# A message from Michigan Bankard Services

## The Year Review and Looking Forward

As we begin the new year, here's a message from Michigan Bankard. During 1997, Michigan Bankard Services:

- Ranked as the 17th largest processor in the United States and the largest processor in Michigan processing \$6.5 billion, representing 84 million transactions.

- Received Visa U.S.A.'s Service Quality Performance Awards for Lowest Chargebacks-to-Sales Ratio and Lowest Copy-Request-to-Sales Ratio. Visa presented MBS with a Special Recognition Award for Best Copy Request Performance for SIX YEARS IN A ROW!

- Introduced Multilink Batch,

developed to meet specific interchange criteria and to provide essential tools for our mail and telephone order clients.

- Helped nearly 100 merchants to find solutions for Internet E-Commerce.

- Expanded our technical staff to support your increasing technical needs, (e.g. system

integration, Internet, enhancements).

- Generated 4,500 new merchant accounts, including major retailers, supermarket vendors, governmental entities and ski resorts throughout the country.

- Updated acceptance application systems and hardware for year 2000 compliance.



**LAY'S**  
**NEW DELI STYLE.**  
**TRY ALL THREE FLAVORS**



### During 1998, Michigan Bankard Services plans include:

- Continued commitment to maintain status as a service benchmark in the industry.
- Increased communication to you, our merchants.
- Dedicated commitment for offerings of valuable payment products aimed at our client's needs. Continued emphasis on new emerging products such as Internet and Electronic Benefits Transfer (EBT) and future product investments for Mondex (Smart Card) and Integration (Internet).

### New Whizard website helps users select the appropriate glove for their application

Whizard Protective Wear, a division of Wells Lamont and a member of the Marmon Group of Companies, announces their new internet website, located at [www.whizardpw.com](http://www.whizardpw.com)

The new Whizard site will help to answer questions that current and prospective users might have about Whizard Protective Wear and their products.

Whizard Protective Wear produces a full line of cut resistant gloves and arm protection for the industrial, foodservice, supermarket and meat/food processing markets.

For more information, contact: Whizard Protective Wear Corp., P.O. Box 220, Birmingham, OH 44816. Phone: 1-888-981-4266 or (440) 965-4980.





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*Spartan is the brand consumers know and trust. Carrying Spartan products is one important way we distinguish ourselves from our competition.*

Lisa VanGilder,  
President & CEO,  
Vg's Food Center

Visit our website at [www.spartanstores.com](http://www.spartanstores.com)  
For CD-ROM information, e-mail [mike\\_costello@spartanstores.com](mailto:mike_costello@spartanstores.com) or call 1-800-343-4422 ext. 8659

## New store in WSU community raises the learning curve

by Ginny Bennett

An open house celebration on December 15 was the culmination of a year-long effort to build a new complex at the southwest corner of West Warren Avenue and John C. Lodge in Detroit. The center is anchored by University Foods at one end and a Blockbuster Video store at the other.

The party was attended by Mayor Dennis Archer, vendors, neighboring retailers, friends and family. Mayor Archer cut the ribbon to open University Foods commenting that the store was part of the "new vision of the city." Several city and university officials were present as Mayor Archer expressed his appreciation to the Yaldoo family for their contribution to the economic revitalization of Detroit. "Expanding our business fulfills a long time goal," said Norman



Norm Yaldoo (left) and his father Ed are the proud owners of the new University Foods

Yaldoo. The mayor commented that it is a pleasure to see this kind of reinvestment. "Without community support and funding from businesses like NBD, this might not be possible," added Mike Johnson of Spartan Stores and account manager for Spartan's Detroit market.

Spartan provided on-site

supervision throughout the project, from beginning to end. One week before the soft opening, the store was full of Spartan employees filling the shelves. Intense training was going on at each cashier carousel. Final touches to the building were being made as signs went up and decorations for the holidays were put in place.

Tying up loose ends on the first day of business open to the public, Johnson says the store is unique to the Detroit metropolitan area and the first, new-from-the-ground-up Spartan Store built in Detroit in many years.

Norman and his father, Edward Yaldoo, are the developers and owners of the complex and will run University Foods. The new store replaced University Food Center on Trumbull. University Food Center was an 8000-square-foot store owned by the Yaldoos since 1979. The old store closed when the new one opened. The new 28,500-square-foot store was built by Triangle Development Co.

Inside University Foods, space is leased by Knight Drugs for a full pharmacy with a projected January opening and by University

Continued on page 14



*Our partners in workers' compensation  
have changed their name . . .  
but the results are the same.*

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**800-482-0615**



The Big Game will soon be even bigger and better with drawings every Tuesday and Friday. So get ready. Because starting February 10, The Big Game will add a second draw day, you'll add another BIG sales day, and Tuesdays will be wild! Stay tuned for more information.



... 13

**University Foods is "big store on campus"**  
**continued from page 12**

Business Center. The business center includes a U.S. Postal Center with mailboxes and passport service. Desktop publishing and faxing are also available. Tony Darby, the business center owner, is a licensed National Association of College Stores dealer and will be offering official Wayne State University logo goods as well as U of M and MSU paraphernalia. Additionally the University Business Center will function as a full-service campus bookstore, selling reasonably priced texts and buying back used books. A separate space, accessible from the sidewalk or from inside University Foods, houses the Value Pizzeria and Deli.

Within the full-service grocery will be a small appliance center which will sell items like can openers and alarm clocks.

Many aspects of the new store are experimental and unique to the university campus area. With a pledge to provide superior customer service, the Yaldoo's are going to be finding their way until they learn exactly what services will be most needed.

According to Johnson, a store of this magnitude in an urban university setting is quite an undertaking. "In the beginning, we'll be feeling our way."

Finding ways to link with the university whenever possible may be the key to becoming part of the community. Offering coupons in the university newspaper may help as will the well-priced texts and used book buy back. Norm Yaldoo adds that "service is the key."

The Yaldoo brand of service won't change as they move from Trumbull to West Warren. Yaldoo says that he expects to see all of the customers from the old store and then gradually add the new neighborhood, including the university students, graduates living in married housing and faculty. The diverse ethnic mix in the school population will help determine the diverse mix that will be available to shoppers. University Foods will try to stock products that these customers want.



*Isam Yaldo (left) of N&Y Properties, a project developer, and Mike Johnson of Spartan Stores at the University Foods open house.*

Customers from the area who go to the suburbs for shopping will feel at home in the bright, shiny new University Foods. The decor is unique, with an inlaid University Foods logo right at the front door and others on the walls. Each spacious aisle is named after a nearby major street. So the mayo may be found on Woodward Ave., and the ethnic foods and tuna on Cass. It is an interesting touch that shows pride in the surrounding area. Spartan is proud of this store and eager to see it thrive.

Operations manager, Rodney Karromi, says that everything is coming together to make the store special. Karromi was hiring people, overseeing cashier training, putting out fires and directing traffic on the day I visited. Getting everything started on the right foot is his goal. The target date for the public Grand Opening Promotion will be early in February, says Johnson. With typical Spartan spirit he said, the Yaldoo's will be ready.

# HOBART



**15%**

*Savings on  
Hobart Service  
Charges*

Present this coupon to your Hobart service technician and save 15% on all charges. One coupon per service call.

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**(800) 783-2601**

**PARTS / SUPPLIES**  
**(313) 697-5444**  
**FAX**  
**(313) 697-1995**



# Dick explains:

MY NAME IS DICK. I AM THE MAN BEHIND THE MILLER LITE ADS ON TV. WHEN I CREATE MY ADS IT'S MILLER TIME FOR ME. WHEN YOU SEE MY ADS IT'S MILLER TIME FOR YOU.



## MY THOUGHTS BEHIND MY THOUGHTS:

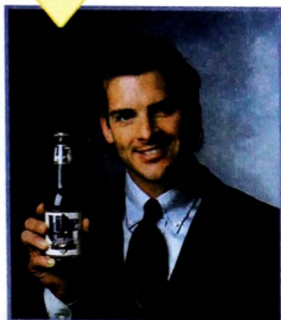
Sometimes I hear: "I love your ads on TV, but where's the LOGIC? Can you please explain it to me?!" My answer is always: "Sure, why not?" And then I explain it like this:  
(SEE: THIS IS HOW I EXPLAIN IT)



Many people also ask me: "Dick, what is this 'anything' that you are talking about?" My answer: It is what's in my head when I do my ads! And that can be 'anything'! This is what's in my head right now.

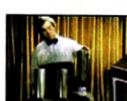
## THIS IS HOW I EXPLAIN IT:

I want the advertising itself to have the same BASIC FEELIN' as you get when having a Miller Time. So I concluded: Why not let all commercials have a general Miller Time start? Then everybody will know it's Miller Time! Add to that the fact that: ANYTHING could happen during a Miller Time and you got: THE LOGIC! OK? For more info, just ask me. Or go to [www.millerlite.com](http://www.millerlite.com). Tx.



To the left:  
Made-up example of 'anything' with a SLAPSTICK twist.

To the right:  
Example of 'anything' from one of my commercials (Magician).



"Let's work together. I do my best to make ads. And you do your best to like 'n' understand them."  
(OK, you might still not understand everything 100%. But 90% is better than 70%!)



All the ads on TV also have a general Miller Time end so that everyone knows the ad is over/done. As it is now.



WATCH OUT FOR DICK AND HIS MILLER LITE CAMPAIGN.



## Anderson appointed to FMI board

Laurence L. Anderson, president, Super Kmart, Troy, Michigan, has been appointed to the board of Food Marketing Institute.

Super Kmart is a 99-unit super center division of Kmart Corporation.

Anderson began his career as a store manager at Hinky Dinky Stores in Omaha, Nebraska. In 1974 he joined SUPERVALU Inc., in the Des Moines, Iowa division. In 1995 he became SUPERVALU's retail food

division's president and chief operating officer.

Earlier this year, Anderson became executive vice president of Kmart Corporation and president of Super Kmart.

## MDCVB announces promotions

The Metropolitan Detroit Convention and Visitors Bureau (MDCVB) has hired three new employees and promoted two employees.

## People

Wes Graff has been hired as director of membership development and Michele Nay as an account executive in membership sales and services. Janis Schmees has been hired as an area marketing account executive.

Renee Monforton has been promoted from public relations manager to director of communications and Sheila Neal has been promoted from production and staff services manager to office operations manager.

## Stroh's Ice Cream promotes two

Randy Rutherford was recently promoted to sales manager of the Stroh's Ice Cream Company's Detroit division, which sells and distributes Stroh's brand ice cream products in Michigan.

In the new position, he has responsibility for the management of sales representatives and development of sales programs for the Detroit Division.

Rutherford, 43, who joined the company in 1992 as an area sales representative, is a native of Detroit. He has 25 years distribution, inventory control and sales experience in the soft drink and grocery industries.

Patrick J. Calder was recently promoted to director of manufacturing.

Calder, 36, will be responsible for all ice cream manufacturing operations. Calder began his career in the dairy business in 1966, working with his father, James, owner of Calder Brothers Dairy in Lincoln Park, Michigan.

## Spartan promotions

Spartan Stores, Inc. has named **Jim Swoboda** to the new position of director of strategic business development. Swoboda reports to Kevin Schlosser, vice president sales.

This new position supports Spartan's corporate objectives of growth, customer success and centralization.

**Brian DiVita** has been promoted to marketing research manager. DiVita joined Spartan in March of 1995 as a marketing research specialist and most recently held the position of marketing research supervisor.

In his new position, DiVita will be accountable for managing the marketing research department to expand research activity with existing customers, non-traditional sources of business opportunity and to support corporate project needs.

## Presenting the Jewel In the Crown

**Crown Royal**  
SPECIAL RESERVE



### Code 1485-7

	<u>On-Premise</u>	<u>Off-Premise</u>	<u>SDD Shelf</u>
750 ml	\$27.51	\$28.05	\$32.97
50 ml	\$3.13	\$3.19	\$3.75

*A Distinguished Blend From Canada's Most Renowned Whisky Distillery.*

CROWN ROYAL SPECIAL RESERVE • IMPORTED IN THE BOTTLE • BLENDED CANADIAN WHISKY • 40% ALCOHOL BY VOLUME (80 PROOF)  
JOSEPH E. SEAGRAM & SONS, NEW YORK, NY





## Tropicana Pure Premium gets new glass bottles

Tropicana is offering new glass bottles in three flavors: Pure Premium Original, Pure Premium Ruby Red Grapefruit and Pure Premium Ruby Red Orange. Tropicana's not-from-concentrate production process is fresh squeezed from the fruit and pasteurized.

The 13-ounce and 30-ounce clear glass bottles showcase the product, increasing impulse purchases. The bottles fit in car cup holders for on-the-go consumption and are easy to open and drink from and are resealable too.

Available in 12 pack cases, the new glass bottles of Tropicana are available through Pointe Dairy Services, Inc. (248) 589-7700.

### Correction

In the December issue we transposed the photographs of two Spartan executives in our "People" section. The photos are correctly identified below. We apologize to Mr. Schlosser and Mr. Frank for the mistake.



*J. Kevin Schlosser, vice president of sales, Spartan Stores*



*Michael D. Frank, vice president of logistics, Spartan Stores*

## People & Products

### FMI appoints vice president of scientific and technical services

FMI has announced the appointment of Jill Hollingsworth, D.V.M., to the position of vice president of scientific and technical services. The appointment was made during FMI's fall board meeting in San Francisco.

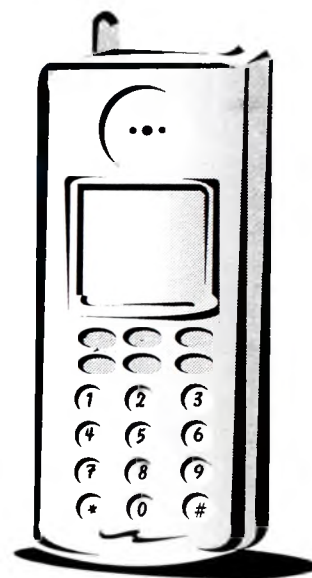
Dr. Hollingsworth is responsible for providing information, education and guidance to members in all areas

of food safety and regulatory compliance. She will counsel members, develop educational materials for safe food handling and regulatory compliance and represent FMI to various state trade associations, academia and other audiences related to food safety.

Prior to joining FMI, Dr. Hollingsworth was assistant deputy administrator in the office

of field operations in the Food Safety and Inspection Services (FSIS) within the U.S. Department of Agriculture. She oversaw more than 7000 inspection personnel supervisors located throughout the country in carrying out the mission of assuring the safety, wholesomeness and accurate labeling of the nation's meat, poultry and egg products.

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ON ICE.



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## MICKEYs starts the new year with a "killer" program

MICKEYs beer is heading into 1998 with a "killer" promotion that cuts through the traditional array of winter holiday displays. The popular national malt beverage brand has teamed up with Dimension Films, distributor of the major motion picture sequel, SCREAM 2, to present the

"Get Ready to Open Up Your Big Mouth and SCREAM 2 Sweepstakes."

Consumers can enter to win The Ultimate Sequel Party and other MICKEYs and SCREAM 2 merchandise via mail-in entry forms found on bottle neck hangers or on tear pads at retail outlets



wherever MICKEYs is sold.

"MICKEYs Big Mouth™ bottles are featured prominently in SCREAM 2, so this retail promotion is a natural tie-in," said Lucas Pagalos, MICKEYs brand manager.

One grand-prize winner will be selected and named the "ghost of honor" for the Ultimate Sequel Party. MICKEYs will provide food and drink for 20 guests.

The sweepstakes is supported in-store by exciting point-of-sale featuring eye-popping graphics depicting a MICKEYs Big Mouth bottle and a visual of the movie's main character.

The promotion runs through February 15, 1998. MICKEYs is brewed by The Stroh Brewery Company, the nation's fourth largest brewing company, and distributed nationally.

## Miller's Space Management program aimed at optimizing shelf space

Forget Mir. The Shuttle. The Pathfinder. And all that equipment floating in space.

In the brewing business, "space management" is a very down-to-earth concept. And it can make a big difference in beer brands sold and profits earned in retail outlets.

Today an effective space management program is a necessity for retailers who want to compete in the 1990s.

In recent years, Miller has taken advantage of technology to make computer-based space management more effective, by introducing InterCept® Space Management Software.

Using a hand-held UPC scanner connected to a laptop computer, Miller personnel can make a quick scan of the cooler set as it currently exists. They can then review sales by brand and package, determine inventory requirements and make recommendations to optimize space. For more information contact your Miller representative.



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You're invited to

# A Night of Romance

at the Associated Food Dealers'

## 82nd Annual Trade Dinner

Friday, February 13, 1998  
at Penna's of Sterling

38400 Van Dyke, Sterling Heights, MI

Mingle with over 1,000 leaders from the Food and Beverage Industry. **YOUR INDUSTRY!**

**Dance the night away to the romantic sounds of *Intrigue* or visit the Photo Booth and Professional Caricaturists for a momento with your Sweetheart!**

### GOLD SPONSORSHIP – \$5,000.00

- Starring role in BIG SCREEN Slide Show (12 slides featuring your company).
- Half page advertisement with spot color in the *Food & Beverage Report* (circulation over 10,000)
- Two tables of ten for dinner (preferred seating)
- "Night of Romance" signage
- Use of two of your company's products at dinner (or two additional slides)
- \$600 for each additional table.

### SILVER SPONSORSHIP – \$3,000.00

- Feature role in slide presentation (6 slides featuring your company)
- Quarter page advertisement in the *Food & Beverage Report* (circulation over 10,000)
- One table of ten for dinner (preferred seating)
- "Night of Romance" signage
- Use of your company's products at dinner (or one additional slide)
- \$650 for each additional table

### BRONZE SPONSORSHIP – \$2,000.00

- Three company photos in slide show,
- One table of ten for dinner
  - 1/8 page advertisement in the *Food & Beverage Report*,
  - "Night of Romance" signage

### NON-SPONSOR OPTIONS

- \$200 per couple
- \$750 per table of ten

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!

## Twice-a-week drawings for big game in February!



by Commissioner Bill Martin

After a full year of operation and a successful run in Michigan,

The Big Game will expand to two drawings per week beginning Tuesday, February 10. The multistate lottery joint venture including Georgia, Illinois, Massachusetts, Maryland and Virginia will offer players the chance to win mega-jackpots and other great cash prizes on Tuesdays and Fridays each week.

Both the Tuesday and Friday Big Game drawings will continue

to be broadcast on Superstation WGN as well as a network of other Michigan television stations.

Big Game jackpots will still be guaranteed to start at \$5 million and are sure to grow more quickly with the addition of a second draw.

Big Game wagers are \$1 each. Players select five numbers from a pool of 50, and one additional number from a pool of 25. A

player wins the Big Game jackpot by correctly selecting all six winning numbers. There are eight other ways to win cash prizes in The Big Game.

Here in Michigan, The Big Game's inaugural year was a success on every level. Michigan Lottery retailers consistently led all Big Game states in weekly sales, while the players enjoyed a high return in cash prizes. In fiscal 1997 (unaudited), Big Game ticket sales totaled more than \$120 million. Players cashed in prizes worth nearly \$63 million, including three jackpot winners and 50 players who matched the first five Big Game numbers for a prize of \$150,000.

Look for new Big Game point-of-sale materials in the coming weeks. Call your Lottery representative for additional information on The Big Game drawings.

**Unclaimed Prizes.** In addition to all the winning at the Lottery, unfortunately a number of prizes remain unclaimed. If your store has sold a top winning ticket that still has not been claimed by its rightful owner, be sure and ask your customers if they've checked their tickets lately. All unclaimed prizes revert to the state School Aid Fund after one year from the draw date has passed.

### Following is a list of current unclaimed Lottery top prizes:

March 15, 1997  
Michigan Lotto  
\$34 million  
Meijer #52  
East Lansing  
3-15-24-29-37-43

March 28, 1997  
The Big Game  
\$150,000  
Arbor Drugs #20  
West Bloomfield  
01-43-47-48-50 17

March 28, 1997  
The Big Game  
\$150,000  
Mike's Party Store #3  
Dearborn  
01-43-47-48-50 17



### Get the best processing rate you can!

It pays more than ever to let Michigan Bankard™ Services process your credit and debit card transactions. Because we offer small rates designed exclusively for AFD members

You'll also receive fast, reliable setup. Prompt, uninterrupted authorizations of credit cards and checks. Around-the-clock merchant support. Plus all the technical consulting you need, whenever you need it. This from a company that, since 1966, has helped thousands of merchants keep their systems on-line and their customers out of lines. And has earned the endorsement of national and state trade associations across the country as their payment processor of choice.

Find out why we consistently receive VISA's® highest awards for quality service. Call us today at 1-800-848-3213 and discover the value our payment processing program delivers. You'll find that our small rates pay big dividends.



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Take us up on it--call us and we'll give you an "apples-to-apples" evaluation of your current processing rates and fees!



# CLASSIFIED

**RETAIL MEMBERS:** Turn your clutter into CASH. Retail members can receive FREE classified ad space. Suppliers and Non-Members pay \$50/col. inch. Contact Tom Amyot at AFD for details. (248) 557-9600.

## OWN YOUR OWN PAYPHONE!

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• Ameritech style features  
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• One year payback  
Exclusively installed in your business for \$875.00—complete! Call 810-996-5556 and leave message.

**SUPPLIERS:** Looking for ways to increase your market visibility? Let the AFD show you how. Promotional opportunities through membership limitless. Call Dan Reeves at (248) 557-9600.

**SUCCESSFUL GROCERY STORE FOR SALE**—Full line grocery store on main highway in Thumb area of Michigan, 5,000 sq. ft. sales floor, full basement and paved parking. Groceries, Meat, Produce, Frozen Food, Dairy, Beer, Wine, Liquor, Lottery, Dry Cleaning Pickup, Greeting Cards and Video. New roof, heating, A/C. All equipment in excellent condition. \$1.2 million in store sales. Potential gas station site—EPA inspected. \$500,000. Terms available. Contact Tom Amyot at AFD by mail or phone (248) 557-9600.

**WANTED:** Associated Food Dealer members. If you or someone you know can benefit by joining the AFD, please call Dan Reeves at (248) 557-9600.

**BUSINESS OPPORTUNITY**—Oliver T's, a Premier Specialty Food Store located in Grand Blanc, MI, is expanding to accommodate new produce, meat & seafood departments. Experienced, salaried managers or owners/operators who may be interested in a lease arrangement are encouraged to reply. This is an exceptional opportunity in fast-growing Genesee County (in vicinity of GM's new SPO World Headquarters). Reply in confidence to: Christopher D. Capoccia, 33614 Plymouth Rd., Livonia, MI 48150, (248) 661-5051.

**FOR SALE**—Detroit store, SDD, SDM, Lottery. \$10,000 weekly, \$6,000 Lottery. Asking \$250,000—building & business. Terms negotiable. Ask for Wilson at (313) 868-5677.

**PARTY STORE**—2,235 sq. ft. w/deli. Includes 4 bdrm./2 bath 3,159 sq. ft. home w/ 20x40 inground pool & 1,902 sq. ft. office building w/garage. 250 foot frontage on U.S. 12. Gateway to 18 campgrounds, 52 lakes and M.I.S. \$569,000. Century 21-Brookshire—(313) 930-6150. Tom Racine (313) 669-6610, (800) 312-0752. Dee DuCap-Drouillard (313) 669-6604, (800) 312-7934.

**PARTY STORE**—w/ Deli, Beer & Wine. Lotto—\$8-9K weekly. Corner location with parking. West Detroit. Business—\$100K, building and equipment—\$100K. (248) 557-5402.



**Happy New Year**  
from the  
staff of  
The Food  
& Beverage  
Report

Lottery,  
Continued from page 22

July 25, 1997  
The Big Game  
\$150,000  
Fairway Drugs  
Eastpointe  
04-20-27-29-39 11  
Total Petroleum #2521  
Madison Heights  
04-07-33-42-44 25

September 1, 1997  
Cash 5  
\$100,000  
Rite Aid Discount Pharmacy  
Pontiac  
04-12-16-35-38


November 28, 1997  
The Big Game  
\$150,000  
Fairway Drugs  
Eastpointe  
04-20-27-29-39 11

If you or your customers have questions about any of these unclaimed prizes, please call the public relations office at 517-335-5640.

**New Instants!** Christmas may be over but there's plenty of gift-giving left in the holiday season! Making their debut in January are

three new Michigan Lottery instant games. A \$2 player favorite, "Wild Time," is available January 5 and offers a top prize of \$30,000 with other prizes ranging from \$2 to \$1,000. January 12 marks the start of "One-Eyed Jack," a new \$1 game with a top prize of \$6,000. Rounding out the month is the \$2 "Hearts & Roses," with a top prize of \$14,000. "Hearts & Roses" is available at retailer ticket counters January 26.

Happy New Year from everyone at the Michigan Lottery!



**AFD**  
Associated Food Dealers  
of Michigan  
Serving the Food and Beverage Industry for 82 Years


**14th Annual  
Buying Trade Show**

**RACING INTO  
PROFITS**

- Over 180 exhibitors will be marking down their prices for two full days, on essential items that you carry in your stores.
- New products and services will be introduced. Be the first to know what's new in the industry.
- Hudsons will be on the show floor awarding prizes for those retailers that purchase products or services. You will leave the show with your gift in hand.

**MARK YOUR CALENDARS:**  
**Tuesday, April 21, 1998, 5-10 p.m.**  
**Wednesday, April 22, 1998, 1-8 p.m.**  
**Burton Manor** Livonia, Michigan

Booth space is still available. Please call  
Danielle at AFD with any questions (248) 557-9600.



# AFD's Annual Turkey Drive was a big success

*Thanks to our many supporters and volunteers, AFD was able to provide holiday turkeys for over 1,500 needy families throughout the metro Detroit area.*



TOP: Monica Deuby (l) of Independence One and Lauren Costello of Michigan National Bank spread a little holiday cheer during the AFD Turkey Drive.  
BELOW: Mrs. Ikhlas Kouryakus assists at the Ravendale Community Center.



## Our GREAT contributors:

Oakland Party Store	Delpointe Food Center
Dairy Mart	Bronco Party Shop
Smoker's Cigarette King	XTRA Foods
Suburban Party Store	Lulu Party Store
Clover Leaf	Mazen Foods
Harlan Davis	Pete Scot Farms
Plum Hollow Market	Budget Pantry
Michigan National Bank	Thrifty Scot
Wally's Amoco Service	Joy Thrifty Scot
Town & Country Market	Metro Food Center
Cracker Barrel	Value Save
13 & Southfield Shell	Galaxy Food Center
Southfield Center Party Store	Food Town
Cronin's Party Store	Chaldean Federation
Pacific Drugs	Savon Foods Super Store
Woodward Long Lake Shell	Follmer Rudzewicz
Cold Spot Party Store	Jerome Urcheck, CPA
Hyde Park Market	House of Prime
Sales Mark	D & L Market
Tom Davis & Sons Dairy	Bellanca, Beattie, Delisle
General Wine & Liquor	Orchard Food Center
Vegas Food Center	Independence One
Harper Food Center	Concord/Wrigley Drugs
Nu-Ad	Metro Media Associates
Kit Kat Market	Seven Stars Food Center
Apollo Super Market	Value Wholesale
Oakridge Supermarkets	Food Express Market
In-N-Out Food Store	Detroit Edison
Sharps Pizza and Deli	David's Party Station
Perry's Palace, Inc.	Bayshore Market
Quick Corner Food Store	S & M Market
Rockwell Market	Banner Super Market
Country Farm Market	Daly Stop
Bacardi-Martini USA	Fair Exchange
Golden Valley Dairy	Sam's Liquor Store
Security Financial Services, Inc./	MC K's Wine Shoppe
Security Express	Paint Creek Market
People's Food Market	Fairway Foods
University Food & Drugs	Awrey Bakeries
IGA/J & J Food Centers	Tomra Michigan
Allied Domecq Spirits & Wine/	PMI-Eisenhart
Hiram Walker	The Kroger Company
Wyoming and Six Food Market	Bonanza Wine Shop
Mug & Jug	Hollywood Markets
Hartfield Lanes	Stroh's Ice Cream
O'Mara's Restaurant	Taylor Freezer
Mr. J's Liquor & Pizza Shop	M & K Party Store
Dr. Lee Hoffman, PC	Merchant of Vino
UBC Marketing	Vary Fine Food Market
Pioneer Supermarket	World Properties, LLC
Mayfair Food Market	Royal Food Center
Interstate Brands Corporation	Parkway Foods
Spartan Stores	Best Buy Food Center
Midwest Wholesale Foods	Vegas Supermarket
Pack'em Enterprises	Golden Valley Food Center
Tom's Shoprite	Ryan's Foods
Samis Market	Majestic Market
Kay's Corner	

# AFD

Redeem your manufacturers' coupons with us . . .

# 1-2-3

**It's That Simple! You can count on us!**

**Over 250 AFD  
grocers use  
our coupon  
redemption  
service . . . this  
is proof we do  
it the way  
grocers like it.**

**1** Put your coupons in a box or strong envelope. (No need to count or sort).

**2** Bring your coupons to AFD.

**3** Cash your check.

**THAT'S IT! . . . THE REST IS OUR JOB!**

• Quick, efficient and accurate processing of your coupons is started immediately.

• We will send you a check for full face value of all acceptable coupons.

**YOU CAN COUNT  
ON US—WE'RE**

# AFD



## AFD on the Scene

Dear Friends:

I would like to take this opportunity to extend my heartfelt thankfulness to the officers, directors, members and staff of the Associated Food Dealers of Michigan for the donation of turkeys during the 1997 Turkey Drive.

Because of your support, turkeys were distributed throughout my district and were gratefully received. In addition to numerous low-income seniors and constituents, the following programs located in my district received turkeys to be used during their holiday festivities: Mt. Zion Family Services Center, Sophie Wright Settlements, Franklin Wright Settlements, Brewer Community Center, Ravendale Community Center, McCauley Commons, Bethel Church East, Inner City Sub Center, East Side Mothers, Eastlake Baptist Church Seniors, AARP, Young Community Center, Elmwood Park Plaza, Parkview Place, Belle Isle Senior Center, Belle Maison Apartments, Adult Well-Being, St. Rose Senior Center, Neighborhood Club, Calvary Senior Center and St. Johns Bon Secours Senior Community Center. As you can imagine, the need is clearly demonstrated. However, many of my constituents, primarily seniors, are beneficiaries of the AFD's ongoing efforts to support our community.

Again, thank you very much for allowing me to participate in this annual community effort. I wish all the officers, directors, members and staff continued success. I appreciated the opportunity to work with you in these regards and welcome the opportunity to do so again. If I can ever be of service to you, please do not hesitate to contact me.

Sincerely,

Joseph F. Young, Jr.  
State Senator



Senator Joe Young Jr.



Dave Orlando at Detroit's Second Precinct



Dr. Jacob Mansour delivers turkeys at the Chaldean Federation Family Resource Center.

# We're putting our **energy** to *work for you.*

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- Supporting education through the Detroit Compact and our Partnership Schools Program.
- Providing \$172,000 annually to emergency food and shelter providers through the Detroit Edison Foundation's Holiday Season Matching Gifts program.

- On behalf of our employees, donating more than \$49,000 annually to education-related organizations through the Detroit Edison Foundation's Walter J. McCarthy, Jr. Volunteer Service Awards.
- Caring for Michigan's environment by planting 10 million new trees.
- Serving as Michigan's second largest property tax payer.



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*Because providing a brighter future for  
Southeastern Michigan is worth all our energy.*

# More from the 1997 AFD Turkey Drive



*Principal Charlotte Fair, Nolan Middle School, introduces AFD Chairman Mark Karmo, with Eddie Zeer of Security Express and Dr. Jacob Mansour.*



*Some of our great Turkey Drive volunteers!*

Again, on behalf of the members of the Mother's Group, I would like to thank Mr. Mark Karmo, Mr. Terry Farida and on top, the AFD for the generous gifts (12 turkeys) donated to the families. Those gifts brought joy and excitement to their heart and families.

Sincerely,  
Betty Dawisha, M.A., LLP  
Clinical Psychologist  
Chemical Dependency Program

Nolan Middle School staff and Local School Community Organization (LSCO) would like to thank you for donating the turkeys!

You brought sunshine to the lives of others! Our parents graciously recognized the value of your personal commitment to make their holiday special.

Once again, the Associated Food Dealers of Michigan have shown support, and have served as true partners by being actively involved in our school activities.

Your cooperative spirit extends beyond the school into the broader community which helps maintain mutual lines of communication and positive relationships.

Our staff, parents and students strongly appreciate your sponsorship at Nolan.

May you and the members of the association be blessed for your kindness!

Sincerely,  
Mrs. Charlotte R. Fair,  
Principal, Nolan Middle School



*(Top) Turkey Drive co-chair, Alaa Naimi, presents a turkey at Christ Cornerstone Baptist Church with Rev. Obie Mathews.*

*(Below) Turkey Drive volunteers Ron Paradoski of Strohi's Ice Cream, Co-Chair Alaa Naimi and Sean Tominna of Pioneer Supermarket at Nolan Middle School.*



Thank you for our blessed turkey for Thanksgiving Day. May God forever bless you all and be with you all everyday. Thank you again.

Sincerely yours,  
Frances C. Fairchild

The Ravendale Community wishes to thank you from the bottom of our hearts. Once again you have made it possible for families to celebrate the meaning of Thanksgiving. God bless AFD.

Toni and the Ravendale Community



*Kristen Davis helps out at Christ Cornerstone Baptist Church*

I'm writing this letter on behalf of my children and myself. In the past, I have always given to the Goodfellows and other charities and organizations that have helped the less fortunate not really understanding what it would be like not having a Thanksgiving or Christmas or family or food. I've never had the experience of needing help or wondering where my next meal will come from until recently. I want you to know how much I appreciate your help in making my Thanksgiving thankful and helping give my kids a Merry Christmas. Thank you so much, we appreciate it more than any letter can tell.

Shannon, Ruby and Brandy Garbacz

On behalf of the Christ Cornerstone Missionary Baptist Church and the Community we would like to thank you and your organization for remembering us during the holidays. On Tuesday, November 25, 1997 your organization delivered 76 turkeys to our church.

Once again thank you, and may God continue to bless you and your organization. We look forward to seeing you next year.

Yours Truly,  
Rev. Obie Mathews, Pastor

My family and I would like to thank you for your appreciated, generous Turkey donation. We hope that you will have a happy and safe holiday, and may God bless you and your families.

Sincerely  
Ashwak Abro



# Debit card usage on the rise

Though retailers are generally excited by the prospect of debit cards becoming the payment method of choice of shoppers, there seems to be some hesitation about using them. Figures show that debit cards still lag far behind credit cards and checks as noncash options used by shoppers at the checkout. Studies of various retailers show that debit card transactions are used in as little as one percent to a high of 16 percent of sales transactions, or anywhere from 7-10 percent less than credit cards.

For participating retailers, debit cards offer numerous advantages, starting with the two percent fee paid by the sponsoring bank to the retailer for each transaction as opposed to credit cards, where fees are charged based on a percentage of the sales. In addition, retailers find increased use of debit cards

reduces front-end cash handling, and with less cash in the drawer there seem to be fewer incidences of theft. Another big advantage to debit card use is the productivity gain due to the faster approval time per transaction. Getting an approval on a debit card sale takes an average of four to five seconds.

From the shopper's point of view, debit cards seem to present a few drawbacks. One is the \$1.00 fee some sponsoring banks charge

for debit card use, while offering free checking. However, the biggest problem in increasing debit card use is lack of education. Many banks do not explain or promote debit cards to their customers. This leads to shoppers who are unsure how the card works and are hesitant about using them for fear of rejection.

Some chains have taken a more aggressive approach in promoting debit card usage. Pay Less has

worked with one bank to distribute flyers with its bank statement advising customers that they could use their bank card at Pay Less stores. Another of their promotions contained a list of retailers who would accept the bank card. Stater Bros. is another chain that promotes debit card use by devoting a half page of its weekly circular to explaining the program. Associated Grocers used an advertising campaign two years ago which led to a huge increase in debit card transactions and is reportedly currently planning another similar campaign.

Debit cards seem to be the wave of the future for supermarkets. More and more retailers will become involved in credit card programs with bank fees for credit card and check transactions.

—News and Food Report



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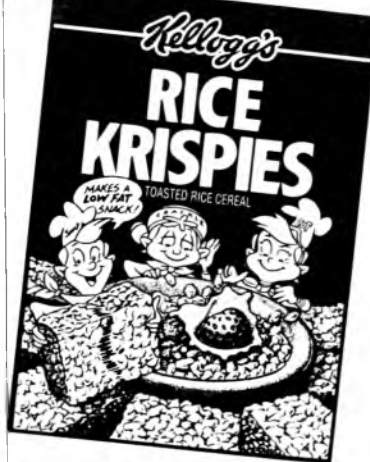
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# Kellogg, Michigan's GR-R-REAT cereal maker

*The best to you each morning since 1906*



A laboratory fire was the spark that ignited a change in the way we eat breakfast. Dr. John Harvey Kellogg and Will Keith Kellogg – two brothers – were working on a bread substitute when the fire broke out. What was left were light, crispy wheat flakes. After some experimenting, Will Keith Kellogg, the younger of the two brothers, developed the corn flake 100 years ago, in 1898, and established the Kellogg Company to sell his new product. That was the start, over a century ago, of what was to become the world's largest cereal maker, the world's most popular cereal – Kellogg's Corn Flakes, and a business synonymous with breakfast.

But the success of the Kellogg Company was never a "Snap! Crackle! Pop!" It has been a planned and well-executed program of growth rooted in the determination of the company's founder.

James B. Hobbs, a professor of business administration at Lehigh University, identified Kellogg as one of the top companies in the Fortune 500. In his book *Corporate Staying Power*, Hobbs defines a criterion for success as a return on investment and a return on sales in the top 20 percent of the Fortune 500 for at least 10 straight years.

"If this business was ever easy, it isn't anymore," says Arnold Langbo, chairman and chief executive of Kellogg. Indeed, it was hard work, dedication and a quality product that has brought the company on a steady road to the top.

"We are almost like missionaries," William LaMothe, Langbo's predecessor, said upon his retirement seven years ago. "All of the people we can convert to eating our products, we can lower their risk of certain diseases and certain types of cancers." Kellogg Company is one of the few successful food businesses rooted in a philosophy that people can improve their health by changing their eating habits.

This was the basis for the original laboratory experiments by the two Kellogg brothers, way back in the 1800s before calories, cholesterol, and

saturated fat were parts of our vocabulary.

Back then, Dr. John Harvey Kellogg developed a program he called "biologic living," which eschewed meat, tea, coffee, smoking and alcohol. Instead it promoted health foods, exercise, baths and massages.

Foods Kellogg developed that proved popular including wheat flakes, granola, and peanut butter were spun off into businesses run by Will Keith Kellogg. In 1906 Will Keith branched out on his own to offer nutritious grain-based foods to people around the world. He realized that corn flakes had great potential for overall appeal to the masses. To distinguish his products from the competition (of

which by now there were numerous imitators) he signed each box with red ink: "None genuine without this signature, W.K. Kellogg."

## Healthy Eating

Since its establishment, Kellogg Company has been a leader in communicating information about nutrition and healthy living to the public. Kellogg Company provides nutritional messages to consumers in many ways. For example, millions of cereal packages sold around the world have contained messages from global and national health organizations about the importance of

dietary fiber in disease prevention. The most widely heralded consumer information campaign was Kellogg Company's partnership with the National Cancer Institute in 1984. In that campaign, Kellogg's All-Bran cereal boxes presented information on how a diet low in fat and high in fiber could reduce the risk of certain types of cancer. The educational messages resulted in increased awareness and consumption of fiber products.

To help further increase the understanding of the important role of fiber in disease prevention, Kellogg Company supports and sponsors independent scientific research and meetings. For instance, Kellogg Company co-sponsored a global symposium on dietary fiber, and is a national sponsor of the 1997 Susan G. Komen Race For the Cure—a series of walk/run races in the United States which





raise money for breast cancer research.

To promote healthy lifestyles to people throughout the world, Kellogg Company cereal boxes feature side-panel artwork providing positive nutrition information. Kellogg Company also offers brochures, newsletters, pamphlets, flyers and leaflets containing nutrition information.

### Sales first

From the beginning, W.K. Kellogg planned to sell cereal by the railroad carload, not by mail order, as his brother did.

Although he was considered a man of few words, he left little question about his preferences or his direction. Once, after trying a bowl of a new cereal, he simply said: "That will be a successful product." That was all he needed to say to launch Rice Krispies.

The company is one of the largest advertisers, spending over \$700 million, or 12 percent of sales, on advertising annually.

Spreading the Kellogg name, and spreading the brand has kept sales on track. The company philosophy is sales come first; profits will follow. To carry out this plan, Kellogg has been quick with advertising, promotions and coupons in an effort to gain market share. Today that means branching out globally to areas that are not accustomed to cold cereal like Russia, Eastern Europe, India, China, and Thailand.

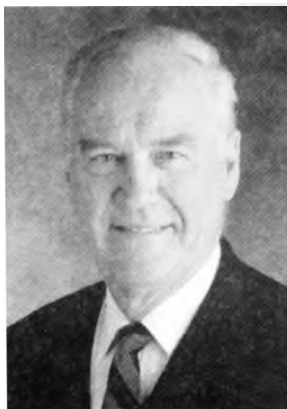
### Taking care of the home front

From the beginning Kellogg took care of its employees. In the depths of the Depression, Kellogg instituted a six-hour day in its hometown of Battle Creek to give more people work. The company was also ahead of its time with unemployment compensation. This philosophy has created a can-do attitude among employees and a genuine concern for each other and for the less fortunate.

Kellogg recently announced a program with AMERICAN FORESTS to plant tens of thousands of tropical trees. Featured on Kellogg's Tropical Forest Froot Loops cereal is educational rainforest information and suggestions on how consumers can help save rainforests through Global ReLeaf 2000.

Kellogg Company's largest shareholder is the W.R. Kellogg Foundation, which distributes billions around the world to improve people's lives.

Over the last four years the W.K. Kellogg



Arnold G. Langbo, chairman and president - CEO

Foundation invested more than \$11 million to engage African-American men and boys as active partners in affirming traditional values and renewing their communities. Goals of the long-term

effort include: technical assistance/direct services to more than 30 community groups already effectively addressing problems nationwide; a think tank on issues regarding men and boys; nationwide community dialogues on race issues; and the creation of the Village Foundation to handle funding.

From a company that began in a blaze to the catch-on-fire attitude of Kellogg's management and staff today, it is easy to see why Kellogg is GR-R-REAT!

### Attention AFD members

Your health care options from BCBSM are designed...

**For every stage of your life.  
For every company size.  
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The AFD health care purchasing coalition allows even the smallest business to choose from a wider variety of Blue health plans and options than are otherwise available. You can add dental, vision, hearing and prescription drug coverage at a nominal extra charge.

With AFD-endorsed Blue coverage, you can be certain that you're getting the best coverage available at the best possible price and value.

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



The Blue Cross Blue Shield of Michigan logo and the Blue Cross Blue Shield of Michigan name are registered trademarks of the Blue Cross Blue Shield of Michigan.

## Kellogg company unveils global research and development institute

Kellogg Company has consolidated its global product development and nutrition research activities into one operation—the W.K. Kellogg Institute for Food and Nutrition Research (WKKI).

"Grain-based foods will be critically important in helping to feed a world population that will soon exceed six billion and will double in the 21st century," said Arnold G. Langbo, Kellogg Company chairman of the board and chief executive officer. "This new food and nutrition research institute demonstrates our commitment to be on the leading edge in converting grains to wholesome, nutritious products for consumers around the world."

The WKKI, a \$75 million food development laboratory and nutrition research center, will enable Kellogg's nutritionists and food development experts from around the world to work side-by-side in the pursuit of innovative breakfast foods. These cross-cultural teams will combine the health benefits of grains with the company's expertise in grain and fruit technology to offer high-value food products with widespread appeal to consumers worldwide.

The W.K. Kellogg Institute for Food and Nutrition Research also will allow Kellogg Company to better expand the use of grain-based foods to deliver essential nutrients missing in some diets, as the company has done in the past when it added folate to Kellogg cereals in the United States in the 1980s—and more recently the addition of zinc in Mexico, and vitamin E in Japan.

"Kellogg Company is building innovatively from a very strong base," Langbo said. "Currently, 12 of the world's top 15 cereal brands are Kellogg's."

Kellogg Company, founded on the philosophy that diet plays an important role in healthy lifestyles and reducing the risk of diseases, is the world's leading manufacturer of ready-to-eat cereals and other grain-based convenience foods.

**Kellogg's**



*Donna Banks, senior vice president  
research and development*

## Kellogg's feeds the world value added, grain-based foods

- Every day, more than 200 million people around the world, in 160 countries, eat Kellogg's cereal for breakfast.
- Over 40 percent of the cereal sold in the world and 12 of the top 15 brands are from Kellogg's.
- U.S. women of childbearing age who consume ready-to-eat cereal are more than six times as likely to meet the government-recommended allowance of folate as women who don't eat cereal.
- Children who eat a ready-to-eat cereal breakfast perform better in school than those who don't.

## Together in Washington

**March 16 - 17, 1998**

**The Public Affairs Assembly the Industry Has Asked For**

Make your plans today to attend the 1998 Joint Public Affairs Assembly, March 16-17 at the Grand Hyatt in Washington, D.C.

Individual food companies and state associations have called on Food Distributors International (FDI), The Food Marketing Institute (FMI), and the National Grocers Association (N.G.A.) to get together and hold one public affairs assembly—to reduce travel time and expense, promote efficiency, and help project a single, unified front in Washington on issues of common concern.

The associations have responded. The 1998 Joint Public Affairs Assembly will truly epitomize the concept of synergy, "a whole that is greater than the sum of its parts." Help us take maximum advantage of the enormous political leverage offered by this joint industry meeting.

If you need a registration form, call the Government Relations Department of FDI at (703) 532-9400; FMI at (202) 452-8444; or N.G.A. at (703) 437-5300. Register today!

**FOOD DISTRIBUTORS INTERNATIONAL**

**FMI**  
FOOD MARKETING INSTITUTE

**NATIONAL GROCERS ASSOCIATION**



## Walter Keck rejoins Liquor Control Commission *to aid in modernizing and revamping*

by Kathy Blake

The Michigan Liquor Control Commission (MLCC) is upgrading its "customer service and accountability" and has opened the door for suggestions from its customers or licensees. Walter Keck was recently appointed as a hearings commissioner for the MLCC. He came out of retirement from the MLCC at the request of Governor John Engler with the express understanding that one of his directives would be to streamline and modernize the licensing system to improve the commission's service to licensees. The MLCC has been soliciting suggestions from employees across the state as well as retailers, trade organizations, attorneys, and others in the beer, wine and liquor industry. "I'm putting those suggestions together right now, anonymously to present them for consideration by the commission and management staff. Keck said the commission will consider all recommendations including statutory changes. "In order to implement improvements, no issue shall be considered too sacred or sensitive," says Keck.

Under the direction of Jacqueline Stewart, the new chairperson, the commission will be looking to make things easier for licensees. Of course suggestions of a systemic nature will take longer to address.

Keck explained "We're going to take a look at record keeping, assembling a master file on licensees who have multiple licenses. Hopefully when they apply for a new one, we can get rid of the extra paperwork, shortening the time between application and licensing." This would shorten the application process for licensees and allow them to renew their licenses easily.

"The applications have become increasingly more legally complicated." With the introduction of limited liability companies, limited partnerships

and other legalese; the amount of paperwork has become incredible, says Keck. Also a major paper trail results from emergency suspension orders sent out because of a lapse in the mandatory liability insurance. The commission sent out 10,000 such orders last year, Keck added.

Through his 30-year career with the MLCC, Walter Keck has become a firm believer that "the first line of defense in upholding liquor laws is the licensees." Beer and wine retailers are in the front-line trenches of the battle against underage alcohol purchases. Keck says, "They're really the people who enforce most of the liquor laws." He believes that checking IDs is the single most important deterrent to underage alcohol sales. The commission tries to help the licensees do a good job with signage and employee training programs, yet penalizes retailers when they fail. In decoy operations over the last nine months, the MLCC has found 30 to 50 percent of contacts sold to minors, and over half of those after the clerk checked ID, says Keck. Most of the violations have been at off-premise convenience and party stores. "There has been a tremendous increase in violations, usually a result of increased enforcement

activity," said Keck.

According to Keck there is often confusion between the minimum age for purchasing cigarettes with the minimum age for purchasing alcohol. Fully realizing that grocery, convenience and party stores get extremely busy and checking IDs creates a hardship for clerks, Keck ascertains that it is necessary to avoid possible fines. "I'm the first to recognize that being a liquor licensee is not an easy job," Keck adds. If a licensee or employee would check an ID as though it were a \$1,000.00 check, there wouldn't be that many violations. (A violation could cost \$1,000.00.)

"In the late 80s, there was a strong emphasis on licensing and training employees," said Keck adding that training should be revisited.

There is new technology addressing the problem of selling alcohol to underage purchasers. Register lockouts which lock the register keys anytime there is an alcoholic beverage scanned, compelling the clerk to take notice and ask for ID. Technology may have more to offer in the near future but progress may not be economically feasible or efficient for the majority of small store owners. Keck reiterates the importance of checking IDs as a



deterrent to underage alcohol sales.

The Associated Food Dealers of Michigan offers an alcohol awareness training program for members. For more information call Dan Reeves, AFD Deputy Director at (248) 557-9600.

Keck went to work for the MLCC as an investigator immediately after graduating from Eastern Michigan University in 1965. He spent three years in the Navy on an ocean mine sweeper during the Vietnam War. In 1975 he was promoted to district supervisor of enforcement in Lincoln Park. Two years later, he went to Lansing to head the hearings and appeals unit and helped implement the bottle bill. In 1982, Keck became deputy director of enforcement and re-implemented night enforcement. Keck started working on privatization schemes when he took charge of the MLCC as business manager in 1986. During this time, he helped develop licensee employee training programs. He retired in 1992 and has done consulting work for various groups including the AFD and Beer and Wine Wholesalers. Then in 1997, he came out of retirement to serve on the commission.

On the home front, Keck enjoys gardening and hunting. He resides in Charlotte on a farm with his wife, who works for the Department of Treasury and seven cats and one dog. The Kecks have two sons: one is a parole officer and the other is a health care consultant who will be moving to Chile soon.

With all the changes forthcoming at the MLCC, watch future issues of the *AFD Food & Beverage Report* for updates. The streamlining and modernizing will come complete with web address and improved advertising and notification of price changes. With the "nothing is sacred" attitude, we will certainly see major changes with the MLCC.

## Legislation to create single Food Safety Administration introduced

On November 4, Rep. Vic Fazio (D-CA) and Sen. Richard Durbin (D-IL) introduced the "Safe Food Act of 1997" to consolidate the federal government's food safety functions. The legislation, H.R. 2801, (Senate bill not yet introduced), would create a single Food Safety Administration in order to centralize food safety, labeling and inspection responsibilities currently divided among several federal agencies. In a news conference last week, Durbin argued that the new agency would be more efficient because it would eliminate the overlap and confusion that have characterized federal food safety efforts in the past. Currently, food safety functions are spread throughout 12 agencies, with four having the

## Electric deregulation time is short

Concern is growing that if electric deregulation is not settled soon it may be pushed into 1999. This presents an additional problem of more education concerning this technical issue. With term limits coming into play for the 1999-2000 session, at least 65 new house members will be elected creating a sizeable education responsibility for those involved with this issue.

Both the house and senate committee chairmen handling the issue are into their umpteenth rewrite of their respective proposals. The pressure has been immense from all sides of this deregulation effort. Clearly the lawmakers involved are searching for that combination of give and take from both sides that will develop the necessary consensus from the Legislature.

—Karoub Associates

majority of jurisdictions: the U.S. Department of Agriculture oversees meat, poultry and eggs; the Food and Drug Administration oversees other food products; the Commerce Department's National Marine Fisheries Service inspects fish; and the Environmental Protection Agency sets limits for certain chemicals in food. No action is expected until next year and any effort to modify food safety jurisdiction is sure to be a long and difficult one.

—FMI

## Michigan samples apple cider for signs of E-Coli

Agriculture experts are leaving no apple unturned in their search for E-coli 0157:H7 bacteria in cider. So far, Michigan's sampling at cider mills from the tip of the mitten to the southern state line have turned up two positive samples: one in Coldwater and one in Monroe. Similar testing is going on in just about every state. Meanwhile, the federal government is considering the possibility of requiring anyone selling unpasteurized cider to include a warning with the product, advising customers who may be elderly, young or have a weakened immune system to avoid unpasteurized cider or to heat the cider to a boil in order to kill any possible bacteria. —FMI

## National bottle bill introduced

In November, Representative Thomas Allen (D-Maine) introduced the "National Beverage Container Recycling Initiative Act." Modeled after the Maine bottle bill, H.R. 2980 provides for: 5-cent per container handling fee for (dairy exempted) up to 4 liters; 15-cent deposits for wine and spirit containers; and a 2-cent per container handling fee for retailers. The bill would also escheat unclaimed refunds to the states for use in state solid waste programs; ban deposit containers from landfills; and provide exemptions for states, as determined by the EPA. The legislation also includes a 10 case per day refund limit and an opportunity for retailers to limit redemption hours to 16 per day. H.R. 2980 has no cosponsors and was referred to the commerce committee. —FMI

## Possible state revenue shortfall

Spending plans may take some painful hits in next year's budgets because revenues are coming in at a slower pace than the amount the state is giving away to pay for tax cuts, James Haag, the House fiscal agency director, warned house lawmakers recently.

Haag, explaining an October 28 memo he wrote, told the House Appropriations Committee lawmakers would have to start preparing for some hard decisions to compensate for between \$41 million and \$129 million in revenue shortfall. More than \$244 million will be returned to taxpayers as a result of a number of tax cut policies begin to take effect in 1998-99, including the final phase-out of the intangibles tax (\$67 million), the reduction of the single business tax (\$63.6 million) and increased personal income tax exemption and college tuition tax credits (\$81.6 million). To offset the losses of revenues, Mr. Haag wrote, the revenues would have to increase by 2.8 percent just to maintain services at the current appropriations levels. —Karoub Associates

## Legislature reaches mid-point

Beginning the new year, the Legislature has reached the halfway point in the 1997-98 session without a great deal of heated debate. The rather tame 1997 year has also been light with a modern-era record low in the number of bills signed into law. Through Wednesday, November 19, Governor Engler had signed 142 bills into law. As a measure of comparison with the record year of 1977-78, there were 961 bills signed into law over that two year period. —Karoub Associates



## Family Limited Partnership Continued from page 4

estate and gift tax purposes, this gift would be valued at only \$30,000 because, in such instances, the IRS allows "discounts" for the transfer of assets (i.e. limited partnership interests). In this case, the business owner could transfer 66 percent additional value without incurring any additional transfer taxes.

This ability to leverage gifts is an invaluable benefit when attempting to minimize transfer taxes. Moreover, as a general partner of the FLP, the business owner retains significant, if not absolute, management authority over the business (although he does have fiduciary responsibility to the limited partners). This type of leveraging of gifts, while maintaining control of the business, could not be accomplished through mere use of a trust.

In addition, the FLP also provides protection from potential creditors. The assets of the FLP are protected because a creditor can only get what is actually distributed from the partnership to the partner. The creditor can not force the partnership to make actual distributions. Thus, even if a creditor wins his case, it may be a pyrrhic victory. Again, this type of creditor protection is not available from utilization of a trust.

While there is no age requirement for a business owner to establish an FLP, successful entrepreneurs who have a significant amount of wealth tied up in their business, want to see their business continued long into the future by their offspring while maintaining current control of the business, and do not want to leave their wealth to the government, are candidates for implementation of an FLP. Additionally, while there is no specific law or regulation that authorizes or prohibits a specific type of asset from being placed in an FLP, real estate and stock are two of the most common. Further, many different assets (in the appropriated circumstances) can be contributed to one FLP in order to ease and facilitate asset management.

Ultimately, an FLP used wisely can allow for the leveraging of gifts to offspring and other relatives, allow the business

owners to maintain control of the business, provide protection from creditors, and minimize taxes. Most importantly, it can help preserve the viability and continuity of a business that an entrepreneur has put his heart and soul into over a lifetime.

Thus forming an FLP need not be a painful experience. Instead, upon implementing an FLP, a business owner can look back at a legacy of hard work as one of the most gratifying things he has ever done, and know that he has taken the appropriate steps to ensure the continued viability of the business and financial well-being of his heirs.

*Andrew Goldberg is an attorney and Certified Public Accountant with the Troy-based law firm Lipson, Neilson, Jacobs & Cole, P.C., a nationally recognized law firm specializing in business and tax law, estate planning, employment law, real estate work and in civil, commercial and insurance defense litigation.*

## LDMI

### Continued from front page

by utilizing an innovative fiber ring system with dual entrance facilities to provide redundancy. If one facility were to go down for some reason, the other facility is available to route calls without any

interruption in service.

The AFD headquarters has been using LDMI as its long distance carrier for several months now. AFD has been very pleased with the quality of service, in addition to saving money every month on its long distance bill. If you are interested in signing up with LDMI, or have any questions about the new AFD/LDMI long distance program, please contact Judy at (248) 557-9600. LDMI and its authorized sales agency, ATM Telecom group, are ready and willing to help AFD members with their telecommunication needs.

# Liquor Liability



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service has made  
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Admitted, Approved and Domiciled in Michigan  
or call AFD at  
1-248-557-9600 or 1-800-66-66AFD**

# SUPPORT THESE AFD SUPPLIER MEMBERS

## AUTHORIZED LIQUOR AGENTS:

General Wine & Liquor	(248) 852-3918
National Wine & Spirits	(888) 697-6424
Encore Group-Trans-Con, Co.	(888) 642-4697
	(888) 440-0200

## BAKERIES:

Ackroyd's Scotch Bakery & Sausage	(313) 532-1181
Archway Cookies	(616) 962-6205
Awrey Bakesies, Inc.	(313) 522-1100
Dolly Madison Bakery	(517) 764-5516
Interstate Brands Corp.	(313) 591-4132
Koepfingler Bakesies, Inc.	(248) 967-2020
Oven Fresh Bakery	(313) 255-4437
S & M Biscuit Distributing	(313) 893-4747
Schaler Bakery	(810) 294-9166
Sunshine/Salem	(248) 352-4343
Taystee Bakesies	(248) 476-0201

## BANKS:

Comenca Bank	(248) 370-5204
First Federal of Michigan	(313) 965-1400
First of America—S.E.M.	(248) 399-5511
Greenfield Mortgage Co.	(313) 274-8555
Madison National Bank	(248) 548-2900
Michigan National Bank	1-800-225-5661
N.B.D., N.A.	(313) 252-1581
Standard Federal Bank	(248) 637-2543

## BEVERAGES:

Abisopure 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) 777-0003
Bacardi Imports, Inc.	(248) 489-1300
Barton Beers	(248) 549-4730
Belluno Quality Beverages, Inc.	(313) 946-6300
The Boston Beer Company	(313) 441-0425
Brooks Beverage Mgt., Inc.	(616) 393-5800
Brown-Forman Beverage Company	(313) 453-3300
Cadillac Coffee	(313) 369-9020
Canadian Arctic Beverage	(416) 676-0201
Candragiva Wine Co.	(248) 755-5673
Central Distributors	(313) 946-6250
Coca-Cola Bottlers of MI	Auburn Hills (248) 737-2653
	Madison Heights (248) 585-1248
	Van Buren (248) 397-7000
Consolidated Wine & Spirits	(810) 772-7949
Coors Brewing Co.	(313) 451-1499
Decanter Imports	(248) 344-6644
E & J Gallo Winery	(248) 647-0611
Eastown Distributors	(313) 867-6900
Everfresh Beverages	(810) 755-9500
Paygo Beverages, Inc.	(313) 925-1600
Frankenmuth Brewery	(517) 652-6183
General Wine & Liquor Corp.	(313) 867-0521
Great Lakes Beverage	(313) 865-1900
Great Lakes Marketing	(313) 527-1654
Great State Beverage	(313) 533-9991
Guinness Import Company	(810) 786-9116
Heublein	(248) 594-8951
Hiram Walker & Sons, Inc.	(248) 948-8913
House of Seagram	(248) 262-1375
Huben Distributors, Inc.	(248) 858-2330
Intrastate Distributing	(313) 892-3000
J. Lewis Cooper Co.	(313) 835-6400
L & L Wine World	(248) 588-9200
Lifestyle Beverage Corp.	(708) 503-5433
Lots Distributors	(313) 336-9522
Metro Beverage Inc.	(810) 268-3412
Miller Brewing Company	(414) 259-9444
Mohawk Distilled Products	1-800-247-2982
Nantucket Nectars	(617) 789-4300
Nestle Beverages	(248) 380-3640
Oak Distributing Company	(248) 674-3171
Pabst Brewing Co.	1-800-935-6533
Paddington Corp.	(313) 345-2520
Pepsi-Cola Bottling Group - Detroit	1-800-368-9945
	- Howell 1-800-878-8239
	- Pontiac (248) 334-3512
Petipren, Inc.	(810) 682-1402
Powers, Dist.	(248) 688-1202
R.M. Gilligan, Inc.	(248) 553-9440
Royal Crown Cola	(616) 392-2468
San Benedetto Mineral Waters	(313) 847-0605
Serv-U-Matic Corporation	(313) 243-1822
Seven-Up of Detroit	(313) 937-3500
Stroh Brewery Company	(313) 446-2000
Thompson Beverage Co.	(313) 439-2404
Tn-County Beverage	(248) 584-7100
Unibrew USA	(954) 784-2739
United Distillers U.S.A.	(810) 629-7779
Universal Ginseng and Beverage, Inc.	(810) 754-3800
Vintage Wine Co.	(810) 294-9390
Viviano Wine Importers, Inc.	(313) 883-1600
Warner Vineyards	(616) 657-3165
West End Soda & Fruit Brew	(810) 231-5503
Wild Orchard/Quality Juice & Beverage	(248) 589-7700

## BROKERS/REPRESENTATIVES:

Bob Arnold & Associates	(248) 646-0578
DMAR, Inc.	(248) 553-5858
The Greeson Company	(248) 305-6100
Hanson Faso Assoc.	(248) 354-5339
J.B. Novak & Associates	(810) 752-6453
James K. Tamakan Company	(248) 424-8500
McMahon & McDonald, Inc.	(313) 416-7000
Merit Sales Corp.	(248) 569-3634
Paul Inman Associates	(248) 626-8300
Sales Mark	(313) 207-7900
Stark & Company	(248) 851-5700
Trepro	(248) 546-3661
URC Marketing	(248) 574-1100
VIP Food Brokers International	(313) 885-6156

## CANDY & TOBACCO:

A.C. Courville Inc.	(248) 863-3138
Brown & Williamson Tobacco	(248) 150-3391
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 Kale at North Valley	(248) 855-8777
Nutrition Services	(517) 782-7244
Penna's of Sterling	(810) 978-3880
Southfield Manor	(248) 522-9020
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
Bernie 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
McLody Farms Dairy Company	(313) 525-4000
Milk-O-Mat	(313) 864-0550
Pontic Dairy Services, Inc./Bordens	(248) 589-7700
Stroh's Ice Cream	(313) 568-5106
Supern 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:

Seaford 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:

Alphamex Insurance Agency	(810) 263-1158
Amenca Inc.	(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, Ramsey & 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) 557-2424
Frank McBride Jr., Inc.	(810) 445-2300
Mako & Assoc.	(810) 776-0851
Monroe-George Agency	(248) 489-9480
Murray, Bettison, Recchia	(313) 831-6562
North Pointe Insurance	(248) 358-1171
Rocky Husaynu & Associates	(248) 557-6259
Selco/Car	(248) 637-5391
Sinawi Financial & Insurance Services	(248) 357-8916
The Wellness Plan	(313) 369-3900
Willis Corroon Corp. of MI	(248) 641-0900

## MANUFACTURERS:

Amato Foods	(313) 295-3337
Bill Mar Foods	1-800-654-3650
Eden Foods	(517) 456-7424
Fine Manufacturing	(248) 356-1663
Gardner Products Co.	(810) 330-1313
Groch Farms	(517) 467-7609
Home Style Foods, Inc.	(313) 874-3250
Jaegeri Hillsdale Country Cheese	(517) 368-5990
Kalil Enterprises, Inc.	(313) 527-7240
Key West Soda Life Preserver	(305) 296-0005
Kraft General Foods	(313) 261-2800
Michigan (Pioneer) Sugar	(517) 799-7300
Monitor (Big Chief) Sugar	(517) 686-0161
Nabisco, Inc.	(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) 832-1600
Tony's Pizza Service	(248) 634-0606

## MEAT PRODUCERS/PACKERS:

Country Preacher	(313) 963-2200
General Provision, Inc.	(313) 393-1900
E.W. Grubel Sons, Inc.	(313) 567-8000
Hartig Meats	(313) 832-2000
Hygrade Food Products	(248) 355-1100

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 Meat 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
WWWW-AM/FM	(313) 259-4323

## NON-FOOD DISTRIBUTORS:

Advanced Formula Products, Inc.	(313) 522-4488
Albion Vending	(517) 629-3202
Items Galore, Inc.	(810) 774-4800
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.	1-800-24FRIITO
Germack Pistachio Co.	(313) 393-2000
Grandma Shaefer'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
Nikhlis Distributors (Cabana)	(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
Promotions Unlimited 2000	(248) 557-4713
Safeguard Business Systems	(248) 548-0260
Stanley's Advertising & Dist.	(313) 961-7177
Stephen's No-Ad, Inc.	(810) 777-6823

## RESTAURANTS:

The Golden Mushroom	(248) 559-4230
Palace Gardens	(810) 743-6220

## SERVICES:

AARMO Security	(248) 968-0707
A Catered Affair	(313) 393-5311
ArtPage	(248) 547-7777
Akram Namou, C.P.A.	(248) 557-9300
American Mailers	(313) 842-4000
Ameritech Pay Phone Services	1-800-441-1409
AMNEX Long Distance Service	(248) 559-0445
AMT Telecom Group	(248) 862-2000
Bellanca, Realte, DeLuske	(313) 964-4200
Buten Tamblin Sienema & Assoc.	(616) 949-0490
Cellular One	(313) 590-1200
Central Alarm Signal	(313) 864-8900
Century Marketing	(419) 354-2591
Checkmate Systems	(313) 263-3556
CIONA Financial Advisors	(248) 827-4400
C&J Parking Lot Sweeping, Inc.	(801) 759-3668
Community Commercial Realty Ltd.	(800) 474-3309
Convenience Mortgage Corp.	(248) 258-1750
Dean Witter Reynolds, Inc.	(313) 237-9225
Detroit Edison Company	(248) 827-4700
Dialogue Marketing	(248) 489-5400
Dynasty Funding	(248) 683-2063
Eco-Rite, Inc.	(248) 355-1040
Follmer, Rudzewicz & Co., CPA	(248) 353-5600
Food Industry Professional Network	(248) 737-9933
Garmo & Co., CPA	(248) 353-5033
Goh's Inventory Service	(248) 356-4100
Great Lakes Data Systems	1-800-622-6864
Investment Group	(248) 442-0067
Infinity Communications Corp.	(248) 619-0955
Jerome Urbeck, CPA	(517) 482-5000
Karoub Associates	(248) 552-0500
Law Offices Garmo & Garmo	(248) 349-6438
Market Procs	(248) 625-0700
Metro Media Associates	(810) 221-7310
Michigan Bell	(248) 960-3737
Midwest Autolite	(800) 642-8050, x6953
MoneyGram	(313) 562-2850
Multi-gard Audio Alert	(248) 968-0412
Nationwide Communications	(248) 539-0900
Network Real Estate Services	(248) 213-3100
NexTel Communication	(248) 398-7285
Paul Meyer Real Estate	(248) 853-6680
PC Pro Shop	

PC Specialties	(248) 594-3255
Potol Packing Co.	(313) 893-4228
REA Marketing	(517) 386-9666
Frank Smith's Red Carpet Keim	(248) 645-5800
Peter Rages, Attorney/CPA	(313) 961-8400
Point of Sale Demo Service	(248) 887-2510
Sal S. Shimoun, CPA	(248) 424-9448
Sesi & Sesi, Attorneys	(248) 258-6060
Edward A. Shuttle, P.C., Attorney	(248) 288-2080
Southfield Funeral Home	(248) 569



# Official Referee Signals for Super Bowl Sunday:



1. Hey, You!

2. Get Outta that  
Chair!

3. Go, NOW, and  
stock up on  
7Up Products!

4. Your Party  
Scores  
THIS BIG!



12 Packs  
12 Oz. Cans

2 Liter  
Plastic  
Bottles

## Stock up for Super Bowl Sunday

There's Gonna Be a Lot of Partying Goin' On!

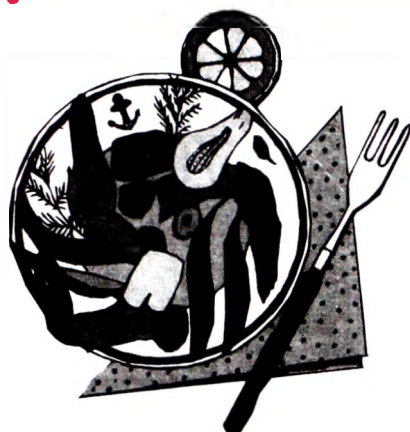
See Your 7Up Representative.





January is a Time for the  
"Health Conscious" . . .

**Fat Free, Light, & Low Fat Products Are Nutricious, Delicious, & Satisfying !!!**



and put these delicious & nutritious **"Meal Solution"**  
products, represented by **SALES MARK**, on your  
advertising & display schedule today !

- ✓ B & M Fat Free Beans
- ✓ BETTER 'N EGGS
- ✓ BOOST Drinks
- ✓ BUSH'S Vegetarian Beans
- ✓ DOLE Low Fat & Fat Free Salads
- ✓ DOLE Pineapple, Juice, & Tropical Fruit
- ✓ ESKIMO PIE Sugar Free Ice Cream Products
- ✓ FATHER SAM'S Pita Pocket Breads
- ✓ FLEISCHMANN'S Frozen Egg Beaters
- ✓ FLEISCHMANN'S Low Fat & Light Margarine
- ✓ FLORIDA'S NATURAL Citrus Juices
- ✓ GREEN GIANT Vegetables & Harvest Burgers
- ✓ GROWER'S PRIDE Citrus Juices
- ✓ HEINZ Fat Free Gravies
- ✓ HELLMAN'S Light Mayonnaise & F/F Dressings
- ✓ HENRI'S Light Dressings
- ✓ HORIZON ORGANIC Milk
- ✓ HUNGRY JACK Frozen Fat Free Waffles
- ✓ ICE MOUNTAIN Spring Water
- ✓ JONES Low Fat Light Sausage Links
- ✓ LAND O LAKES Light Butter & Sour Cream
- ✓ LEAN POCKETS Frozen Handheld Sandwiches
- ✓ LOG CABIN & MRS. BUTTERWORTH'S Lt Syrups
- ✓ MARIE'S Fat Free Refrigerated Dressings
- ✓ MICELI'S Part Skim Light Ricotta
- ✓ MICHELINA'S Frozen Light Entrees
- ✓ MORNINGSTAR FARMS Meat Substitutes
- ✓ MRS. SMITH'S No Sugar Added Frozen Pies
- ✓ MUSSELMAN'S Applesauces & Apple Juices
- ✓ NORTHLAND Cranberry Juices
- ✓ NASOYA Tofu
- ✓ OLD EL PASO Fat Free Refried Beans
- ✓ PARKAY Light Margarine
- ✓ PET Skimmed Evaporated Milk
- ✓ PROGRESSO Canned Tomato Products
- ✓ PROGRESSO Healthy Classic Canned Soups
- ✓ SLIM FAST JUMP START
- ✓ SMART BEAT Mayonnaise, Margarine, & Cheeses
- ✓ SNACKWELL'S No Fat Yogurt
- ✓ SNACKWELL'S Frozen Yogurt Bars
- ✓ SPEAS Apple Juices
- ✓ STAR-KIST Chunk Lt. & Sol. White Tunas in Water
- ✓ SUN FRESH Fruit In A Jar
- ✓ TURKEY STORE Turkey Products
- ✓ TYSON Fat Free Chicken Breasts, Tenders, & Patties
- ✓ ULTRA SLIM FAST Powders, RTD, & Crunch Bars
- ✓ WEIGHT WATCHERS Frozen Ice Cream Products
- ✓ WESTERN Fat Free Dressings
- ✓ WIN SCHULER'S Light Bar Scheeze
- ✓ YVES VEGGIE CUISINE Products



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Division

**Your Full Service Broker** with offices in:

DETROIT  
SAGINAW

GRAND RAPIDS  
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CINCINNATI  
COLUMBUS

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