



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

Address Correction Requested

BULK RATE
U.S. Postage
PAID
Permit No. 36
Detroit, MI

JL 10, NO. 1

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

January 1999

Working hard for our members!

Inside

More opportunities to help you and your business – a message from Chairman Bill Viviano
page 3

Taylor Freezer – Ahead of industry trends
page 14

Rep. A.T. Frank – Working hard for Mid Michigan • *page 16*

Aug & Jug – opens new Farmington Hills store
page 24

Governor appoints Martin as Director of Corrections

Governor John Engler appointed Lottery Commissioner Bill Martin as Michigan's director of Corrections to take the place of Kenneth McGinnis who resigned in mid December. The appointment takes effect January 15.

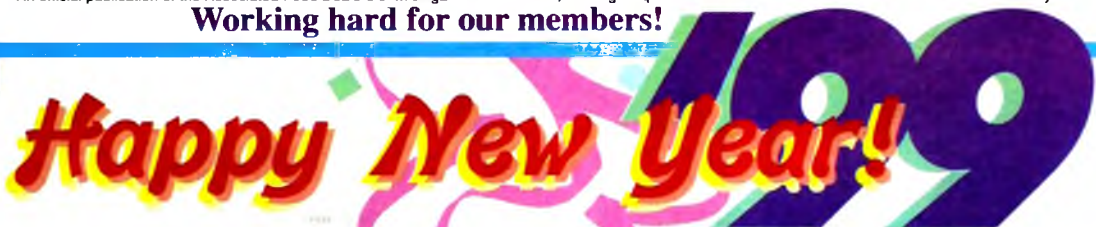


Martin has served as Michigan's Lottery Commissioner since 1995.

At press time, Lottery spokesperson, Sara Lapsham, said no one had been named to take Martin's place.

"Bill's service on the House's standing committee on corrections and his experience as a state trooper qualify him to lead Michigan's corrections department with distinction," said Governor Engler.

See Martin, page 22



AFD has you and your business "covered" in 1999

New great benefits, special savings from AAA

AFD is pleased to announce exclusive group rates on AAA Michigan membership and insurance products through AAA Group Services.

Working with AAA Group Services, AFD can provide quality auto and homeowners insurance at special group rates to you and your employees. Even if you already have AAA insurance, AFD can lower your rates!

Michele MacWilliams, editor of the Food & Beverage Report, was the first to sign up for the new AAA insurance program. Her family already subscribed to AAA for both auto and homeowners insurance. By changing to the AFD group plans, she saved 10 percent on auto and a whopping 20 percent on homeowners insurance. "Plus," she adds, "I was able to keep my current insurance agent and save money too!"

AFD members and their employees can also take advantage of the many products and services offered through AAA at special group discounts. Some of these include 24-hour pre-paid Emergency Road Service; free maps, TripTiks®, and TourBook®; special discounts at thousands of places across the state and the US; and much more.

These are just a few of the products and benefits AAA Group Services has to offer. If you would like more information, or you'd like to enroll, please contact Judy at 1-800-66-66-AFD.

New AFD Worker's Compensation Insurance Company

Low rate program is tailored for retail food industry

In an agreement unique to the food industry in Michigan, the Associated Food Dealers (AFD) is entering into a joint venture with one of Michigan's largest insurance organizations, Meadowbrook Insurance Group and the Star Insurance Company to offer workers' compensation insurance to members of AFD.

The AFD Self Insurance Workers' Compensation Fund has been in operation since 1982. Due to economic conditions, competitive pressures from the insurance industry and the current opportunity that presents itself, members of the AFD Self-Insurance Fund adopted resolutions to join with AFD and Meadowbrook to launch this new program.

To that end, the AFD has formed a new subsidiary which will be known as the "AFD Service Group." That company will begin offering insurance through Star Insurance Company, effective January 1, 1999 to qualified members of the AFD. Initial policies will be offered to the current members of the AFD Self-

See AFD Worker's Comp.
Page 33



Mark your calendar and join the AFD as we present Hollywood Nights AFD's 83rd Annual Trade Dinner Friday, February 12 Penna's of Sterling See page 20 for details!

A big thanks to the Coca-Cola bottling Company of Michigan for their generous support of AFD's Scholarship Fund. Coke raised funds through their Barrel Placement Program, which raised over \$39,300! AFD and its scholars sincerely appreciate the support of Coke and our members who participated in the program!

A special thanks to Paul Nutt and Interstate Brands Corporation – Wonder Bread/Hostess for the generous donation of 1600 loaves of bread to the AFD Turkey Drive.



More Turkey Drive photos, beginning on page 28.

**TRY
ONE**

DEPSEI
END
one calorie
ONE CALORIE

**GREAT COLA TASTE
ONLY ONE CALORIE**

OFFICERS

Bill Viviano, Chairman
House of Prime
ed Dally, Vice Chair, Future Planning
Medicine Chest
Sam Dallo, Vice Chair, Legislation
In 'N' Out Foods, Region 4
erry Farida, Vice Chair, Membership
Value Center Markets
Gary Davis, Treasurer
Tom Davis & Sons Dairy Co.
Ronnie Jamil, Secretary
Mug & Jug Liquor Store

EMERITUS DIRECTORS

Mark Karmo
Royal Food Center
Nabby Yono
XTRA Foods, Orchard Food Center
Frank Arcori
V.O.S. Buying Group
Amir Al-Naimi
Joy-Thrifty Scot
Sam Yono
Palace Plaza

RETAIL DIRECTORS

Jim Garmo
Galaxy Foods, Region 2
Raad Kathawa
Ryan's Foods, Region 1
Alaa Naimi
Thrifty Scot Supermarket
Alan Stotsky
Concord Drugs, Region 6
Kevin Schlosser
Spartan Stores
Vic Ventimiglia, Jr.
Vic's World Class Market
Thomas Welch
Hollywood Super Markets
Brian Yaldeo
Woodward Long Lake Shell
Jerry Yono
Cheers Party Store
Chris Zebari
New Hudson Foods (Pepsi)

SUPPLIER DIRECTORS

Al Chittaro
Faygo Corp.
William B. Jones
Anheuser-Busch, Inc.
Ron Paradoski
Strohs/Mooney Ice Cream
Mike Rosch
General Wine & Liquor Co.
Cal Stein
Sales Mark, Region 5
Barbara Weiss-Street
UVD North America

ADVISORS

Marty Miller
Coca-Cola
Tom Simaan
Lalayette Park Market

AFD STAFF & CONSULTANTS

Joseph D. Sarafa
President and Publisher
Judy Shaba
Services
Daniel Reeves
Deputy Director
Cheryl Twigg
Office Manager
Elizabeth Arbus
Executive Assistant
Sylvia Youhana
Membership Representative
Danielle MacDonald
Trade Show
Sabah Brikho
Membership Sales
Harley Davis
Coupons
Ruel Williams
Community Relations
Ray Amyot
Advertising
Tom Amyot
Special Events and Advertising
Karoub Associates
Legislative Consultant
Gadaletto & Ramsby
Health Care
James Bellanca Jr.
Bellanca, Beattie & DeLisle
Legal Counsel
Jerry Urchek
CPA
Michele MacWilliams
Metro Media Associates, Inc.
Public Relations,
AFD Food & Beverage Report Editor

Chairman's Message

AFD kicks off New Year with programs and benefits galore!

I hope 1998 was a great year for each of you.

Wishing a successful 1999 to all!



by AFD Chairman Bill Viviano

As your chairman, I'm pleased to be a part of AFD during this wonderful time of change. If you skimmed over our cover, turn back now and read carefully about our new Worker's Compensation and AAA automotive and homeowners insurance programs. They're all truly amazing benefits of your membership. Our Workers' Comp. insurance is extremely competitive and the AAA auto and homeowners insurance rates are 10 to 20 percent below AAA's regular rates! These programs are truly worth investigating.

But that's not all, here are two more opportunities that can save you money and help grow your business in the new year:

AFD offers Pathway to Food Safety

If your store received unfavorable attention in the recent **Detroit Free Press** series on store sanitation, then you need the **Pathway to Food Safety** training kit. This total training program can be conducted right in your store! Your employees will receive the basic information about food safety in six 15 minute time blocks using videos. After completing the program your employees will understand the importance of food safety.

With the Pathway to Food Safety program you can train 25 employees for about \$10 a person. After that it is less than 50 cents per employee to train new employees by simply restocking your supply of handouts and quizzes.

You can begin a full food safety program with complete training program for only \$249 (plus tax, shipping and handling). Please call Dan Reeves at (248) 557-9600 to order or see order form on page 26.

Special reduced rates for FMI Convention

AFD is pleased to offer a special group rate plan for our members who attend the FMI 1999 Supermarket Industry Convention and Educational Exposition at McCormick Place in Chicago, May 2 through 4. This is the largest industry event in the Western Hemisphere and AFD can make it affordable and easy for you to attend.

AFD's group advantage package offers a \$125 discount per person off show registration (regularly \$225), an orientation and tour by FMI staff and free coupons redeemable at the Inside Edge Store, FMI's on-site source for the latest industry publications and support materials. Plus, we have arranged guaranteed room blocks at the Chicago Hilton and Towers, a great hotel for this convention. To sign up, call Dan Reeves at the AFD office (248) 557-9600 or see page 33 for more details. Then we'll meet you in the Windy City!

With all these new programs and services, AFD is working hard for its members so you can prosper in the New Year!

On a sad note, AFD has recently lost four longtime members and supporters. Louie Kinia, Jack Najor, Walter Wieleba and T.W. "Bill" Johnston all passed away during the last two months of 1998. Our heartfelt sympathies go to the families of these good friends and dedicated individuals who were all pioneers in the retail food industry.

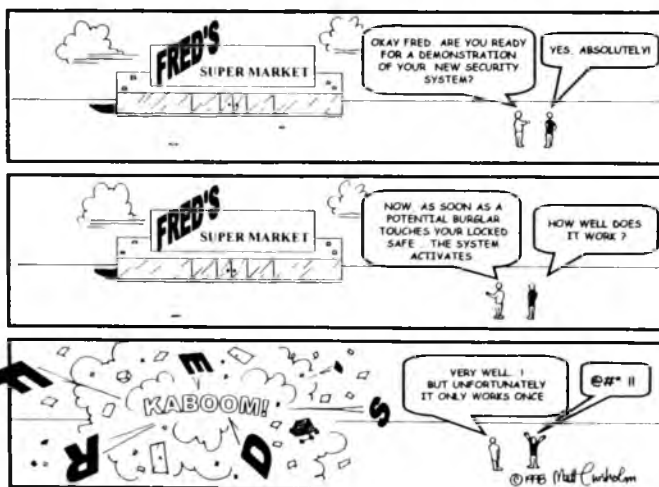
AFD MEMBERS:

We want to hear from you!

The AFD Food & Beverage Report will print new product releases as space permits. The service is free to AFD members. Each month we also write feature stories about our members' businesses. If you would like to see your name on the pages of the AFD Food & Beverage Report, call Tom or Ray Amyot at (248) 557-9600.

Minding the Store

by Matt Chisholm



NACS co-sponsors joint retail summit on POS payments

Almost 80 companies participated in a recent coalition on retail technology summit to work on technology-related problems. According to the results of a survey completed by summit participants, attendees identified the following five payment methods or types as the key technologies to watch over the next few years (ranked according to the highest level of concern and/or highest likely utilization):

1. Smart cards—nearly every retailer said smart cards represent the biggest number of questions and concerns. Even though an American roll out of the cards has been slower than in Europe and Asia, there is growing pressure by various forces to convince American retailers that smart cards are the "wave of the future."

Some attendees disagreed, calling smart cards "a technology looking for a place to happen."

2. Debit cards—There was quite a bit of confusion regarding whether on-line or off-line debit may represent the most concern to retailers in general. But as a combined group, all debit cards are ranked high because of the processing issue. A number of retail segments felt more debate is needed if retailers are to learn the full extent of the cost of their use.

3. Credit cards—No retailer was willing to concede that credit cards are going away any time soon. Consequently, this form of payment remains an issue for all retailers. For NACS members, this includes similar concerns about fleet cards.

4. EBT (electronic benefits

transfer)—Despite what several summit speakers said about potential EBT benefits and the continued emphasis on EBT by the federal government, many attendees expressed concern and skepticism about EBT's future. Changes in the food stamp program may still be achievable to require inter-operability. Attendees also noted that EBT may very well lead to the expanded use of smart cards, representing a compounded problem for many retailers.

5. Electronic Checks—Some attendees focused on the potential benefits of electronic checks, while others were cautious about how this payment method may impact retailers, especially those who are not currently accepting many checks.

Fast-Track Food Trends

In the interests of keeping a step ahead, here is a list of trends you should watch for and pounce on if they suit your style:

Boutique Brands will emerge as a new way to stave off consumer boredom in static product categories such as carbonated soda or potato chips.

Class-conscious ethnic foods—Upscale Chinese, Mexican, and other Asian and Latino foods.

Compound Spreads—More dairy butters, margarines, nut butters, fruit butters, cream cheeses, and spreadable meat or vegetable pâtés seek advantage through more secondary flavorings for a layered effect.

Crowd control—Dangerously overcrowded categories like brew pubs, coffee houses, and bagel shops. The thrive(tors) will be: 1. Brands that make an extraordinary effort to stand out in terms of added menu offerings and an element of surprise (as in daily specials) that can attract loyal and frequent usage.

Deep South Latino—Latino cuisines from below the Tropic of Capricorn are attracting fresh attention.

The Fast-Food Blues—There may be big trouble ahead for restaurants at the low end of the spectrum. In many locales, specialty stores and supermarket chains are mounting brilliant efforts in the area best known as home meal replacement or meal solutions.

High-Tech Tweakings—Vast leaps in terms of flavor technology—pinpointing the most subtle and obscure differences that separate premium products from ones much more ordinary—will gain ground throughout the food world.

Luxe-level fast foods—Premium take-out stores will upgrade the quick-service segment in neighborhoods that can support them. Eating on the premises will run a distant second to takeouts.

Transparent Sources—In an era of food-safety hyperconsciousness, food providers, both retailers and restaurants, will be under increasing pressure to "name names," documenting their entire supply chain on demand.

The Gourmet Retailer

New trends and tastes

Global Flavors:

- Indian - spice blends, curry, garam masala;
- Asian - Vietnamese, Thai and Korean flavors join the soy sauces.
- Caribbean - jerky spices.

Old favorites, New Variations;

- Olives - flavored olives in jars, and olive spreads for breads and sandwiches;
- Flavored vinegars - sweet flavors like pear and pomegranate, or spicier garlic;
- Honey - look for regional and locally made honeys, and specialties like Clark's creamed honey and fruit spreads;
- Mustards - with many variations in texture, flavor;
- Mayonnaise - flavor is replacing blandness with added citrus, garlic, spices.

Trends:

- Tapanadas/bread spreads - lots of spreads are the perfect companions to artisan and rustic breads;
- Spice rubs - dry rubs seal in flavor on meat, poultry and fish;
- Marinades - marinating low-fat cuts of meat, poultry and fish for tenderness and flavor is gaining popularity;
- Flavored salts - *Newsweek* reported that "Upscale varieties [of salt] such as Grey Celtic and Fleur de Sel are flying off gourmet-store shelves";
- Roasted ingredients - "roasted" communicates intensity of flavor and quality to consumers;
- Organic ingredients - Consumers want organic ingredients in processed food as well

— *Natural Food Merchandiser*

Calendar

February 12

AFD 83rd Annual Trade Dinner
Penna's, Sterling Heights
See information on page 21
(248) 557-9600

February 19-21

MARKETECHNICS

Sponsored by FMI
New Orleans, LA
(202) 452-8444

March 23 - 25

**Branding America
Conference & Expo**
Charlotte, North Carolina
1-888-654-8873

April 18 - 20

**FMI Supermarket Pharmacy
Conference**
Baltimore, MD
(202) 452-8444

April 27 & 28

15th Annual AFD Trade Show
Burton Manor, Livonia
(248) 557-9600

May 2-5

**FMI Supermarket Convention &
Educational Exposition**
Chicago, Illinois
See AFD Group Rate
information, page 23
(248) 557-9600

Statement of Ownership

The AFD Food & Beverage Report (USPS 082-970; ISSN 0894-3567) is published monthly by the Associated Food Dealers of Michigan at 18470 W. 10 Mile, Southfield, MI 48075. Material contained within *The AFD Food & Beverage Report* may not be reproduced without written permission from the AFD.

The opinions expressed in this magazine are not necessarily those of the AFD, its Board of Directors, staff or members. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to *AFD Food & Beverage Report*, 18470 W. 10 Mile, Southfield, MI 48075.

ADVERTISERS: For information on advertising rates and data, call AFD, Ray Amyot, 18470 W. 10 Mile, Southfield, MI 48075, (248) 557-9600 or (517) 386-9666.

AFD works closely with the following associations:



**NATIONAL
GROCERS
ASSOCIATION**



FOOD INDUSTRY ASSOCIATION EXECUTIVES

AWMA's 40th National Convention and Candy Exposition

Responding to it's members' request to "see everything and everyone under one roof," the American Wholesale Marketers' Association's National Convention and Candy Exposition promises to offer more opportunities than ever before. The convention will take place February 24-27, 1999 at the Orange County Convention Center in Orlando, Florida.

"This is the only show where distributors can see all of their supplies at one time," noted David Strachan, president and CEO of AWMA. "Whether it's confectionery products, tobacco, groceries, snacks, general merchandise or health and beauty care, every category sold by distributors is represented at the show," Strachan added.

Nearly 80 percent sold, the show is now expected to be a sell out. In addition to consumer products, the exposition will include a new section devoted to business services and equipment providers.

The AWMA 1999 Technology Pavilion puts the emphasis on cutting edge warehouse management. Located on the show floor, a tour through the Pavilion will provide attendees with a host of warehouse options including the latest system innovations in inventory demand forecasting, receiving, putaway, order receipt, pick-to-light, radio frequency, truck routing and other management solutions.

Attendees can choose from a plethora of workshops led by recognized industry experts and participate in roundtable discussion groups led by their peers. Both venues offer all channel members an opportunity to network and explore new ideas.

And what's a convention without *fun*? From early morning coffee chats, AWMA Networking receptions and a night to salute the leadership at a gala dinner and awards ceremony, there is something for everyone.

For further information or to register for the convention, please contact Penny Paterson at 1-800-482-2962, or click on our web site at www.awmanet.org.

Coupon clippers cut costs

US Consumers saved \$2.9 billion by redeeming 4.8 billion coupons according to Promotion Marketing Association.

Families across Michigan flip through their weekend newspapers and direct mail coupon packets searching for savings on their favorite products.

And now, consumers can find coupons on the Internet. Actually, coupons have been on-line since 1995 although it still is not a big source of savings for coupon clippers. Some Web sites are not maintained. Others link to manufacturers out of service. Some sites require consumers to share their name and address.

Tobacco prices increase

Philip Morris USA and R.J. Reynolds Tobacco Co. raised wholesale prices of cigarettes by a record 45 cents a pack. This occurred on the day that the industry sealed a mammoth legal settlement to cover the states' claims for reimbursement for providing healthcare to sick smokers. Philip Morris told its wholesale customers in November that the increase was effective immediately.

STOP CASHIER THEFT!



If you lose *as little as* \$10.00 per day, you can pay for an entire system in a matter of months. Contact us for details.

central Professional
Security
Services
alarm
signal, inc

13400 WEST SEVEN MILE ROAD • DETROIT, MI 48235

1-800-551-VIEW

Internet: <http://www.99panic.com>

email: sales@99panic.com

* ABOVE PAY-OFF TIME FRAME IS FOR A BASIC SYSTEM ONLY. SYSTEMS NOT COMPATIBLE WITH ALL REGISTER MAKES AND MODELS. REGISTER CONNECTORS MAY REQUIRE INSTALLATION BY AUTHORIZED REGISTER DEALER SO AS TO NOT VOID ANY REGISTER WARRANTIES. INSTALLATION SERVICE AREAS ARE LIMITED. SO PLEASE CALL FOR DETAILS. OTHER RESTRICTIONS MAY APPLY.

© 1998 CENTRAL ALARM SIGNAL, INC.

Cellular One offers program for AFD members in Northwest Michigan

Cellular One of Northwest Michigan is now offering a discounted service plan especially for the Associated Food Dealers (AFD) membership in the northwestern region of the lower peninsula. This program includes special phone pricing and a 10 percent discount off access and airtime charges on the Personal Cellular Service (PCS) rate plan. The PCS Plan comes with a number of value-added features designed to increase the productivity of a mobile workforce: The first minute of every incoming call is free, 10 cents per minute for Mobile-to-Mobile calls between Cellular One customers in the home system, call forwarding, call waiting, three-way calling and a voice mail system that

never requires a monthly charge. Combined with the aggressive tiered airtime pricing structure of the PCS Plan, this program provides significant savings for AFD members.

Cellular One is the most subscribed-to brand of cellular service in the country and a leader in delivering wireless services. Cellular One provides automatic call delivery to over 5,500 towns throughout North America reaching more than 125 million people.

Cellular One of Northwest Michigan provides cellular and paging services to the 13 counties of Emmet, Charlevoix, Antrim, Leelanau, Benzie, Grand Traverse, Kalkaska, Manistee, Wexford, Missaukee,

Osceola, Lake and Mason. To take advantage of Cellular One's special AFD Package, please contact Suzanne Huhta at 616-620-0016 or Judy Shaba at the AFD 1-800-66-66-AFD.



For those in
search of the perfect
arrangement.

Creating the perfect arrangement with your credit card processor requires the talents of a practiced professional! Associated Food Dealers (AFD) chose Michigan Bankard Services (MBS) who has offered superior credit card processing services for over 30 years arranging solutions that create unity between you and your customer. Whether its solutions for your supermarket locations or convenience stores, MBS can meet the challenge! Call us today at (800) 848-3213 and find out why thousands of merchants choose MBS to process their credit card transactions.



Kellogg cuts 765 employees

Kellogg Co., the world's largest cereal maker, laid off 765 workers, some at its headquarters in Battle Creek to save \$105 million. The company plans to use the savings to boost cereal sales which have fallen due to cheaper generic and bagged brands and increased availability of convenience foods, such as bagels.

Melody Farms offers something old, something new for the new year

While you were having fun this past summer, the Melody Farms flavor master was hard at work in his laboratory creating new flavors for the New Year.

The result is six Special Limited Edition ice cream flavors available right now. All six are "candy mix-in" flavors.

T-Rex Crunch, as its name suggests, is a monster of a flavor with pieces of Snickers Bar candy mixed with caramel sauce in a candy center background ice cream flavor. Grahams & Caramel is composed of pieces of fudge covered grahams and caramel in a deluxe graham ice cream and S'mores is made up of rich chocolate ice cream with marshmallow swirls and chunks of fudge covered grahams.

Detroit sports teams inspired two

See Melody Farms, page 33

WIC-EBT Language Signed into Law

In a major victory for the grocery industry and FMI, President Clinton signed into law the William F. Goodling Child Nutrition Reauthorization Act of 1998 (H.R.3874) on October 31. This legislation, which reauthorizes the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) for the next five years, includes FMI's language to make the electronic benefits conversion of the WIC program more retailer-friendly. This victory is the culmination of months of hard work by all of you. Thank you for making this happen.

The law now states that the cost of systems or equipment that may be required to test electronic benefit transfer systems for the WIC program may not be imposed on a retail food store. As this conversion to electronic benefits takes place, the language further requires the secretary of Agriculture to consult with retailers in the development of a long range plan and report back to Congress within two years.

With this victory now in hand, FMI is focusing its efforts on another EBT issue—the need for EBT Interpretability in the Food Stamp program—so that benefits recipients are not confined to their home state and can use EBT cards just as they could food stamps, social security checks, or federal retirement checks, anywhere in the country. We will again be calling on you for help in this important effort.

Should you or your staff have any questions, feel free to call John J. Motley III, Senior Vice President for Government and Public Affairs, at (202) 429-8262 or Jennifer Hatcher, Government Relations Representative, at (202) 429-8287.

New WIC photo cards

At the beginning of December all WIC vendors received the new WIC vendor photo food card counting all authorized foods. This is a reminder that all blue and white food cards should be replaced with these new yellow and white cards. Discard all old cards. If you did not receive your new yellow and white card, call WIC at (517) 335-8937.

WIC News

WIC application period for southern vendor contracts

The current contract with WIC authorized vendors in the southern part of the state will expire on June 30, 1999. The following counties are included in the contract cycle for the southern part of the state:

Allegan	Kent
Barry	Lenawee
Berrien	Livingston
Branch	Macomb
Calhoun	Monroe
Cass	Montcalm
Clinton	Muskegon
Eaton	Oakland
Gratiot	Ottawa
Hillsdale	St. Joseph
Ingham	Van Buren
Ionia	Washtenaw
Jackson	Wayne
Kalamazoo	

The application period for WIC vendors in the southern part of the state is from January 1, 1999 through March 31, 1999. During this period, all currently contracted vendors in the southern part of the state interested in WIC authorization must submit a new WIC Vendor Application for a new contract. An application along with instructions will be mailed to each contracted vendor during the first part of January 1999.

Vendors who had been placed on the "waiting list" will have been notified of the application period; and if interested in seeking WIC authorization, they must submit a written request for an application.

Other vendors in the southern part of the state who wish to be considered for WIC authorization may also apply during this period by sending a written request for an application.

See WIC, page 8

Make MORE MONEY on **!t!**

CHIVAS REGAL

Code
1646-7
750ml
size only!

CURRENT
OFF-PREMISE

\$20.82

FEB. 99
SHELF

\$28.98

PROFIT

\$8.16
(39.2%)



**Make an extra \$4.03 on every 750ml
bought before January 31, 1999**

Seagram Americas

Those who appreciate quality enjoy it responsibly.

SEAGRAM AMERICAS - NEW YORK, NY

TO ORDER CALL:

1-888-NWS-MICH OR 1-888-MICH-NWS

697-6424

642-4697

**SAVINGS
FROM AFD:**

ONLY

\$8

PER MONTH/SINGLE

WE'LL GIVE YOU REASONS TO

SMILE!



GOLDEN DENTAL PLANS

ADVANTAGE PLUS

*The most complete, affordable
dental plan available*



For more information about this plan, the locations of
participating providers or any other plan from Golden Dental, call

1-800-451-5918

News Notes

Spartan buys Family Fare

Family Fare Supermarkets, Inc. announced in late December that company stockholders reached an agreement in principal for the sale of the 13-store chain to Spartan Stores, Inc. No purchase price was disclosed.

The Family Fare chain was founded in 1944 in Holland by Paul Baker. In 1975, the store was purchased by Donald J. Koop, whose family owned and operated grocery stores since the early 1900s. The Koop family chose to retain the Family Fare name. In 24 years, the chain has grown to its present 13 locations and 1,800 associates in the communities of Holland, Hudsonville, Grand Rapids, Kentwood, Lowell, Grandville, Allendale, Byron Center and Cutlerville.

The Koop family has been associated with Spartan Stores, Inc. since the early 1900s when the Grand Rapids-based wholesaler began supplying the family's first grocery store. Donald Koop, Chairman of Family Fare, has served on the Spartan Board of Directors since 1985, and has held the position of Chairman of the Board for Spartan since 1989.

WIC, continued from page 7

The completed application must be received by the department as soon as possible, but no later than 5:00 p.m., Wednesday, March 31, 1999. **Late applications will not be considered.**

Neither the Michigan Department of Community Health nor WIC vendors have an obligation to renew the WIC contract. Expiration of the contract is not subject to appeal. Approved vendors will receive two-year contracts valid from July 1, 1999 through June 30, 2001.

Note: Some chain outlets may be required to submit the price and stock list portion of the WIC Vendor Application for certain ZIP code areas that need to be ranked to select vendors on a competitive basis. Chains requiring price and stock information will be advised accordingly.

Regardless of the nature of your business...



...Liquor law hassles can be a sobering experience.



When it comes to liquor law regulation, Michigan is one of the toughest states in the country. Bars and restaurants represent only a small fraction of the businesses affected. Airlines, retail department stores, hotels, non-profit organizations, political committees and a broad spectrum of other entities can be shut down for non-compliance.

The law firm of Abbott, Nicholson, Quilter, Eschaki & Youngblood PC, in Detroit is proud to announce that Thomas J. Giachino — a recognized Michigan liquor law expert — has joined the firm. A former Michigan assistant attorney general, Giachino represented the Michigan Liquor Control Commission for 23 years. He is qualified to help companies in metro Detroit deal with Michigan's regulatory and administrative liquor law hurdles.



Abbott, Nicholson, Quilter, Eschaki & Youngblood, PC., 300 River Place Suite 3000, Detroit, MI 48207-4291 (313) 566-2500 fax (313) 566-2502 e-mail anqey@anqey.com

Member Commercial Law Alliances With Independent Firms In Principal Cities Worldwide



This Bud's for you.®

©1995 Anheuser-Busch, Inc., Budweiser® Beer, St. Louis, MO

Detroit Edison—Working hard to be Year 2000 ready

DTE Energy is working hard to make a smooth transition to the next millennium and effectively manage the Year 2000 readiness issue and its impact on the delivery of energy and services. The energy supplier has established a Corporate Program Office to coordinate all aspects of the company's activities as they prepare for Year 2000.

Foremost priorities are those mission-critical systems that could have an impact on safety, environmental, and regulatory

compliance, electric generation and service delivery, and revenue collection. The corporate goal is to have all mission-critical systems Year 2000 ready by March 31, 1999.

What the company is doing to prepare for the Year 2000

DTE Energy has established a Year 2000 Program that includes a formal plan and methodology modeled after the Nuclear Energy Institute prototype. Through this program a dedicated staff is addressing the potential impact of Year 2000 issues

on company systems and overall business operations. DTE Energy's Year 2000 plan consists of an eight-phase process: awareness, inventory, assessment, compliance testing, remediation planning, remediation and integration testing and business continuity. DTE Energy has:

1. Completed both inventory and assessment of mission critical systems. Progressed into compliance testing and remediation and established a business continuity planning process.

2. Contacted mission-critical vendors to determine their progress on Year 2000.

3. Entered into formal agreements with Duke Energy, AEP and Southern California to fully share with one another Year 2000 information regarding testing procedures, guidelines and device testing data, strategies and solutions.

4. Continued active involvement with major industry associations and organizations such as EPRI (Electric Power Research Institute) and AIAG (Automotive Industry Action Group) to facilitate the sharing of information, device testing data and strategies and solutions.

5. Created a special group within the Year 2000 Program Office to handle Year 2000 inquiries from customers, vendors, shareholders and employees.

6. Established a toll-free number, 1-888-464-3376, available Monday through Friday, 9 am to 5 pm, to accept inquiries from customers, shareholders, vendors and suppliers regarding Year 2000. Through November 1998, DTE Energy's Year 2000 Program Office has assisted more than 1500 customers and vendors with their Year 2000 information requests.

The company currently estimates a cost of approximately \$50-\$75 million through the year 2000 to address Year 2000 issues. DTE Energy is working diligently to minimize risks as they implement cost effective solutions that they believe keep the company in a good position to meet the challenges of the Year 2000 and beyond.

Contacting DTE Energy's Year 2000 Program office

Listed below are the mailing address and the Internet site address of DTE Energy's Y2K Program Office, which can assist you regarding DTE Energy's Year 2000 readiness

The Detroit Edison Company
Year 2000 Program Office
2000 2nd Ave., 635 SB
Detroit, MI 48226-1279

E-mail address:
Year2000@dteenergy.com
Internet: <http://www.dteenergy.com/aboutdte/whowcare/y2k.html>
Toll-free no. 888-464-3376
Fax 313-235-3570

This is a Year 2000 Readiness Disclosure under the Year 2000 Information and Readiness Disclosure Act.

Great
partnerships begin
with **TRUST.**
Lasting
partnerships are built
on **CONFIDENCE.**

It's great when you find someone who understands what you want and is there to help you reach your goals. That's why, as Michigan's largest electric utility, we developed our Partnership In Excellence program. This program teaches select food service equipment partners how to analyze your unique energy needs in order to reduce your overall operating costs. It's a great way to begin a rewarding relationship. And it works. For a complete list of qualified Partners In Excellence specialists in your area, call us at

1-313-235-7744

We'll introduce you to some of the best partnerships your business could ever have.

Detroit Edison

A DTE Energy Company



**Keep an eye
out for your
Big Game
players.**

**Tell them about The Big Game's
new lump sum cash option**

The Michigan Lottery is adding a new lump sum cash option to The Big Game, January 13, 1999! Tell your customers all they have to do is check the "Cash Option" box and they could become instant millionaires! Or if they prefer, they can still take the money in equal annual installments.

The cash option is already a proven winner among Lotto players, and it's sure to become a favorite of Big Game players too! As a result, you can look forward to increased ticket sales and bigger commissions. Now that's a Big Deal!



Odds of winning: \$1: 1 in 62; \$2: 1 in 102; \$5: 1 in 538; \$5: 1 in 220; \$100: 1 in 7,705; \$150: 1 in 9,686; \$5,000: 1 in 339,002; \$150,000: 1 in 2,179,296; Jackpot: 1 in 76,275,360. Overall odds: 1 in 31. Compulsive gambling can be treated. If you or someone you know has a gambling problem, call the toll free Michigan Problem Gambling Hotline at 1-800-270-7117.

Ideas on how to be 2000 Ready

Tips for preparing your office machines:

Beware of IBM compatible computers with a processor below 486 and/or an operating system older than Windows 95. They're more likely to be affected by Year 2000 problems.

Have a consulting firm conduct a test to see how your machines and your software will perform.

Verify the consultant's test yourself by changing the date to 2000 and rebooting your machine.

Review the manual that came with your software for instructions in dealing with the Year 2000.

Consult your computer or software manufacturer's web site.

A consultant should have these qualities:

- Demonstrated knowledge of Year 2000 problems and solutions
- At least three references
- Familiarity with the various vendors you currently use
- Familiarity with grocery operations, equipment and software
- Experience overseeing other Year 2000 compliance projects
- Written verification of credentials
- Billing procedures and fees that are reasonable and competitive
- Guarantee of work
- Protection against cost overruns, such as a maximum cap on billing
- Insurance protection, including Workers' Compensation.

Professional Liability/E&O and General Liability—both liability policies should have a limit of at least \$1 million (it is not uncommon to have a \$5 million limit).

Other ways to protect yourself:

Before the consultant begins work, request that your business be named as insured on both the E&O and General Liability policies. You should receive a certificate showing your business as an additional insured.

Place a Hold Harmless clause in your contract with the consultant. In such a clause, the consultant agrees that your business is not responsible for any losses, costs, damages, violations, expenses or liability caused by his/her error or actions.

Visit the consultant's office to verify that he or she has a permanent place of business and that the consultant appears to work in an organized, professional manner.

Midwest Wholesale Foods

- Convenient Mid-Michigan Distribution Center
- A full-time supplier
- Experienced Buying, Merchandising and Support Staff

Product Line

- Dry Grocery
Extensive variety of national & regional brands
- Frozen
One of the most extensive varieties in the mid-west
- Dairy
Complete line including juice, cheese, margarine, baking and pasta mixes
- Store Supplies
Complete variety
- Private Label
Retail sensitive, private/packer label program
- Cigarettes & Tobacco
- Health & Beauty Aids
- General Merchandise
- Specialty Foods

Coming, Thurs., March 17, 1999

All are welcome to attend

MIDWEST WHOLESALE FOODS' FALL FOOD SHOW

Thurs., March 17, 1999 • 12 Noon-8 pm

BURTON MANOR

27777 Schoolcraft • Livonia, MI 48150

Great Items—Even Greater Deals!

Lunch & Dinner Served!

SERVICES:

- Cost-Plus Program
- One Simple Basic Fee
- Electronic Ordering
- Expert Sales Consultation
- Special Promotional Bulletin
- Financing Available
- Data Services
- Reclamation Center
- Corporate Ad Program



MIDWEST WHOLESALE FOODS, INC.

3301 South Dort Highway • P.O. Box 1810 • Flint, Michigan 48501-1810
(800) 552-6967 • (810) 744-2200

USDA and Y2K

The USDA is working to head off computer problems when the millennium arrives. The agency has convened a Food Supply Working Group to alert those in the food industry who may be affected by the Y2K computer glitch, including producers, processors, wholesalers and retailers. These groups must take steps now to be certain that their systems will function when the new century begins. Included are farmers that use electronic systems to water fields, processors that rely on automated systems to prepare and package foods, and retailers that use computers in a wide variety of ways. USDA has articles on the Y2K problem and the food industry at its Web site:
<http://www.aphis.usda.gov/oa/y2k>



\$\$\$ Money MACHINE \$\$\$

Cash In On Convenience. Call 1-800-BANCARD.
ATM

Customer Convenience *that makes sense...and dollars!*

TAKE ADVANTAGE OF THE ATM REVOLUTION:

Money Machine ATM's allow customers to access cash from their checking, savings or credit card accounts instantly!

- INCREASE TRAFFIC UP TO 10%
- INCREASE SALES
- PROMOTE IMPULSE SPENDING
- BUILD CUSTOMER LOYALTY
- GAIN A COMPETITIVE EDGE
- INCREASE PROFITS WITHOUT INVENTORY, ADDITIONAL STAFF OR RISK

MONEY MACHINE ENHANCES YOUR BUSINESS:

The convenience of a Money Machine ATM gives direct and indirect benefits to your business.

- ALWAYS AVAILABLE TO CUSTOMERS
- BOOSTS THE AVERAGE SALES TRANSACTION
- COMPACT SIZE FOR SPACE SAVINGS
- SURCHARGES EARN PROFITS THAT PAY FOR YOUR ATM
- GREATLY REDUCE CREDIT CARD FEES AND BAD CHECKS

MONEY MACHINE IS VALUE YOU CAN TRUST:

We're your full service electronic processing company providing a full line of ATM solutions designed for your business needs.

- CHOICE OF MODELS
- QUALITY EQUIPMENT
- BUY, LEASE OR PLACEMENT OPTIONS
- INSTALLATION AND TRAINING
- EQUIPMENT SERVICING AND SUPPORT

Call 1-800-226-2273

P.S. We're so confident we can give you a better offer, we will pay you \$500 if we can't!

Taylor Freezer

On The Cusp Of Industry Trends

by: Danielle MacDonald



Bob Willard

Bob Willard and Rick Senica, owners of Taylor Freezer, knew from the beginning that by trying to be the jack of all trades, they would be the master of none. "One of the best things we did was hire outstanding people," explained Willard. Taylor Freezer is on the cutting edge of the trends in the industry, because they hired experts to lead them into the millennium.

Soon after Willard and Senica purchased Taylor Freezer from the Seigneur family in 1988, they started to diversify. Initially the company specialized in soft serve ice cream, milk shakes and frozen beverage equipment. In 1992, Bill Chaney was hired to sell retailers a complete package for store design and layout. "We can design the whole interior of any store with Universal Nolin coolers, freezers, deli cases, counters, shelving and condensing units," said Chaney. "We can work from blueprints, or we can come into an existing store and offer solutions."

Now more than ever, retailers need expert advice from people like Chaney. Competition is coming from every angle. Retailers are fighting for share of stomach with: gas stations, club stores, restaurants, office building cafeterias, and fast food establishments. Consumers are looking for fast, fresh and convenient food options. Retailers need to ask themselves if their stores are designed so that consumers can shop with ease.

In addition, offering fresh and fast, grab and go prepared food options is a necessity for survival. According to a 1997 Food Marketing Institute (FMI) study entitled *Mealtime Trends Volume 1*, half of a consumer's food dollar is spent on food away from home. Furthermore, "in 1996 Americans carried out more restaurant meals than they ate in a restaurant." This represents a great opportunity for retailers who

want to compete for that dollar by selling prepared food. According to Willard, Taylor Freezer can offer solutions that will make your store a viable and convenient alternative for consumers that are looking for a quick family meal.

In 1995, Taylor Freezer made prepared food solutions a priority by hiring Joe Stevens. Stevens is an expert in the industry. In fact, he was one of the first people in Michigan to be certified by the United States Department of Agriculture (USDA) in a food safety program called Hazard Analysis of Critical Control Points (HACCP).

Stevens is the BKI Equipment Product Manager or hot foods manager at Taylor Freezer. His specialty is designing the entire menu for a store. "We start at the planning stages with stores that want to offer prepared food options for their customers," said Stevens. "The key is to find out what direction the retailer is going. How do they want to offer hot foods to go: full service, self service packaged, or a combination of both? Is the menu going to be staple items like meat and potatoes, or a more upscale gourmet style?" Stevens said that hot packaged food to go is the current trend. Consumers are looking for grab and go convenience. According to a study in Datamonitor called *Meal Solutions 1997*, the home meal replacement market "will grow from \$35.1 to \$42.8 billion by 2001."

Prepared foods are also a huge profit center for retailers. According to Stevens, the profit margin on prepared foods can be between 50 and 60 percent. "We tell retailers that by offering prepared foods they will draw consumers to their stores," said Stevens.



Joe Stevens

"And when they're in the store, consumers will purchase other items."

Stevens has the numbers to back up his claims. For example, retailers that sell French fries to 25 customers per day, will make a profit of \$7,026 in one year. Retailers that sell barbecued meat to 25 customers per day, will make an annual profit of \$71,580. The numbers start to add up, and the competition becomes less daunting.

Competition is at an all time high for retailers right now. According to the National Association of Convenience Stores, the number of stores that closed or were sold nationwide in 1997 was over two times greater than the number of new stores opened. "The number of stores closing in Michigan is probably double that of the national average," said Joseph Sarafa, president of the Associated Food Dealers of Michigan. Retailers must look at new profit centers in order to thrive and survive.

Soft serve is what put Taylor Freezer on the map 53 years ago. But the industry has changed. Willard and Senica kept the pulse of the industry, and hired according to the trends. For retailers, it used to be enough to be the friendly neighborhood grocery store - not anymore. Women are working more, cooking less, and looking for convenient prepared food ideas for their families. Retailers need to offer unique ideas to attract these busy consumers. According to Willard, Taylor Freezer can develop a complete package including store layout, design, and prepared food options. The goal is to turn retail stores into profit centers. They also sell frozen beverage, soft serve, frozen cocktail, espresso and cappuccino, and milkshake equipment. But Taylor Freezer does not just sell equipment; they sell solutions.



POWER DRIVE.

Spartan brand is one of the hottest private labels in the Midwest. Because Spartan Stores, Inc., has the corporate brands muscle it takes to...

- Keep pace with consumer trends
- Negotiate high-performance partnerships with leading manufacturers
- Rev up sales through carefully coordinated marketing, advertising and merchandising programs

And if you're interested in developing your own private label, Spartan Stores, Inc., offers the expertise and technical assistance you need to get high-endurance results.

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

For CD-ROM information, e-mail mike_costello@spartanstores.com or call 1-800-843-4422 ext 8659

04/71/97/02/98

State Representative Frank

Making Mid Michigan a better place

by Kathy Blake

State Representative Frank is a life-long resident of Saginaw county. He represents northern Saginaw and southern Bay counties, the 96th district. His family is well known and has been active in the community over the years. Representative Frank's father is an attorney and his mother has been active in community planning. His grandparents founded A.T. Frank Floor Covering Inc.

Representative Frank was reelected as state representative for his second term last fall. He graduated from Dwight D. Eisenhower High School, received a degree in Business Administration from Western Michigan University and then went on to obtain his Juris Doctorate from Thomas M. Cooley Law School. While attending law school, Frank assisted Governor Blanchard in the business community. He worked for the Michigan Retailers Association, handling constituent or member calls regarding contractual and worker's compensation grant proposals to lower costs of worker's compensation for retailers.

After completing law school, he went to work at his father's general practice law firm. Representative Frank has been active in the Saginaw County Infant Mortality Coalition since 1994. "It's a good program because of the wide array of social issues ranging from substance abuse to S.I.D.S. to domestic violence," says Frank. The coalition is participating in a successful private/public partnership by teaming up with other local organizations to reduce the infant death rate in Saginaw County.

In his district, he says he has seen a trend toward expansion of the service industry. There has been particular growth in the medical field with more doctors and related jobs, and economic growth with new doctor's offices, clinics and expansions of medical offices.

His district has a large manufacturing base with GM, Dow Chemical and numerous smaller manufacturing companies. Agriculture plays a big part



State Representative

A. T. Frank



96th district



Democrat



**Appropriations
Committee**

also. Frank is concerned with enabling farmers to export their products out of the country without all the red tape that is now imposed.

Frank says with Project Green, he and other members of the House Subcommittee on Agriculture, helped get needed funding to help farmers find new ways to raise crops to avoid stringent regulation, reduce pesticide use to protect the environment and explore new ways for processing food. Frank said, "We really don't have the processing ability in this state which drives up the cost when crops are sent out of state for processing. It's an important issue that we're going to have to face."

Representative Frank along with Representative Hubert Price, Jr. (D), have been involved with the Northern Crop Institute, working to try and help the agriculture community market crops to more end users.

On the Appropriations Subcommittee for State Police, Frank says they have been working on putting more police on the street and maintaining the partnership between state and local government in coverage. "We want to ensure full funding to secondary road patrol, making sure deputies are on our streets, particularly in outlying areas," Frank says.

During his first term, he introduced two bills which passed into law: truth in sentencing at the state level and tuition tax credit for families that send their children to college. "I wanted to work on issues I felt were important, expanding education and improving accountability in government," said Frank.

Among issues important to Rep. Frank are policies which affect Generation Xers like himself. He is 32 years old and like his family, he's concerned with his community and how he can make it better. He enjoys horseback riding, fly fishing, reading and writing. To reach the Representative, call (517) 373-1797, e-mail: afrank@house.state.mi.us or write: Representative A.T. Frank, PO Box 30014, Lansing, MI 48909-7514.



The
Hockey Beer
For
Hockeytown



WALKER'S WOOD
100% COUNTRY

©1999 Miller Brewing Company, Milwaukee, WI. www.miller.com

got melody
farms?



The Taste of...

**melody
farms®**

Fresh Since 1950

Now introducing Skim Milk in clear plastic pints.

1-800-686-6866 (option 2)



ALWAYS ENJOY ONE ON ICE.



©1998 The Coca-Cola Company. "Coca-Cola," the Dynamic Ribbon device and the Contour Bottle design are registered trademarks of The Coca-Cola Company.

Coca-Cola Bottling Company of Michigan
Alpena Sales Center
171 North Industrial Highway
Alpena, MI 49707
(517) 356-6115

Coca-Cola Bottling Company of Michigan
Auburn Hills Sales Center
880 Dorla Road
Auburn Hills, MI 48326
(248) 373-2653

Coca-Cola Bottling Company of Michigan
Bay City Sales Center
2500 Broadway
Bay City, MI 49708
(517) 895-8537

Coca-Cola Bottling Company of Michigan
Grand Rapids Sales Center
3741 Patterson Avenue
Grand Rapids, MI 49512
(616) 942-8380

Coca-Cola Bottling Company of Michigan
Kalamazoo Sales Center
216 Phokstock Road
Kalamazoo, MI 49001
(616) 343-1277

Coca-Cola Bottling Company of Michigan
Lansing Sales Center
3300 South Croyle Road
Lansing, MI 48917
(517) 322-2600

Coca-Cola Bottling Company of Michigan
Madison Heights Sales Center
32500 North Ave
Madison Heights, MI 48071
(248) 586-1248

Coca-Cola Bottling Company of Michigan
Mount Pleasant Sales Center
808 South Adams
Mount Pleasant, MI 48858
(517) 773-6951

Coca-Cola Bottling Company of Michigan
Pittsford Sales Center
1884 Harbor Springs Road
Pittsford, MI 49770
(616) 347-3242

Coca-Cola Bottling Company of Michigan
Port Huron Sales Center
1608 Dove Street
Port Huron, MI 48060
(810) 882-8501

Coca-Cola Bottling Company of Michigan
Traverse City Sales Center
1031 Hastings Road
Traverse City, MI 49686
(616) 847-4150

Coca-Cola Bottling Company of Michigan
Van Buren Sales Center
100 Coca-Cola Drive
Belleville, MI 48111
(734) 397-6541

JOIN THE ASSOCIATED FOOD DEALERS AS WE PRESENT

HOLLYWOOD NIGHTS

AFD'S
83RD ANNUAL
TRADE DINNER
AND BALL

FRIDAY,
FEBRUARY 12,
1999 AT
PENNA'S OF STERLING

6:00 p.m.
Cocktail reception
7:30 p.m.
Dinner

Come out for a night
of Food, Fun and Friends
with a Hollywood Theme!

Join more than 1,000 of
Michigan's Industry
Leaders at our own
Oscar Party!

Musical Guests: HORIZON

BRONZE SPONSOR \$2,000.00

- One table of ten (10) for dinner
- Two (2) company photos in slide show
- Corporate signage at the dinner
- 1/8 page ad in the Food & Beverage Report

SILVER SPONSOR \$3,500.00

- One table of ten (10) for dinner (Preferential Seating)
- Five (5) company photos in slide show
- Corporate signage at the dinner
- 1/4 page ad in the Food & Beverage Report
- Use of one company product at the dinner (or one additional slide)
- \$650 for each additional table

GOLD SPONSOR \$6,000.00

- Two (2) tables of ten (10) for dinner (Prime Seating)
- Ten (10) company photos in slide show
- Corporate signage at the dinner
- 1/2 page ad w/ spot color in the Food & Beverage Report
- Use of two (2) company products at dinner (or two additional slides)
- \$600 for each additional table

PLATINUM SPONSOR \$10,000.00

—LIMITED—

- Three (3) tables of ten (10) for dinner (VIP Seating)
- Fifteen (15) company photos in slide show
- Title Sponsorship signage for: musical entertainment, photo booth or centerpieces
- Full page ad w/ spot color in the Food & Beverage Report
- Use of four (4) company products at dinner (or four additional slides)
- \$500 for each additional table

GENERAL TABLES—\$750
COUPLES—\$200

Call AFD Special Events Director, Tom Amyot at (248) 557-9600 for Details & Reservations

Big Changes in store for The Big Game this January!



By Commissioner Bill Martin

After more than two years in the Michigan Lottery lineup, the multistage Big Game has found a comfortable niche at your ticket counters. In all but a few weeks' time, Michigan Lottery retailers have led the way with the highest weekly Big Game sales among all six participating states. There are some game changes in store this month so be sure to keep your ticket sales moving upward, and your players dreaming about even bigger jackpots—and the chance to take all of the money at once!

The most exciting game enhancement is the move to a Cash Option for Big Game jackpot winners. Starting January 13, 1999, Big Game players will have the opportunity to decide at the ticket terminal how to receive jackpot winnings: in one lump-sum cash-option payment which roughly equals half of their annualized jackpot share, or in equal installments over 26 years.

The Cash Option will be nothing new to those familiar with the Michigan Lotto Game, which has offered the Cash Option since July 1997. It's a feature expected to be as popular with Big Game players as it is with Lotto Players, who have consistently chosen Cash Option roughly 64 percent of the time.

In addition, The Big Game will undergo a matrix change at the same time. Under the new structure, players will choose five of 50 (white balls) and one out of 36 (gold ball).

Jackpots are still guaranteed to start at \$5 million. Odds to win the jackpot are approximately 1 in 76.3 million, while overall odds to win any cash prize are 1 in 31.

Livin' Large! It's time to start off the new year with another exciting second-chance promotion for your Daily 3 and Daily 4 players! The Michigan Lottery will keep the February chill away with lots of hot cash prizes, \$32,500 in cash prizes each week for four weeks! Every week there will be one grand-prize winner of \$10,000; five second-prize winners of \$2,500; 10 third-prize winners of \$1,000; and 100 fourth-

prize winners of a promotion T-shirt.

Players enter by sending in two non-winning midday wagers and two non-winning evening wagers for either Daily 3 or Daily 4 drawings conducted between February 1 and February 27, 1999. Grand-prize and second-prize winners will be announced during the telecast of the "Road to Riches" game show on February 13, 20, 27, and March 13, 1999.

Watch for Livin' Large point-of-sale promotional items in the coming weeks!

New Instant!

Winter is just beginning and to help usher it in the Michigan Lottery is introducing four hot new instant games in January. A \$2 player favorite, "Wild time" is available January 4 and offers a top prize of \$30,000. Two new \$1 offerings are

sure to keep players wallets filled with cold, hard cash —"Casino Royale" debuts on January 11 with a top prize of \$7000, while January 18 marks the start of "Doubling 8's" with a top prize of \$2,000. Finally, the \$2 "Cupid Cash," which offers a top prize of \$14,000, is sure to warm hearts all across the state when it goes on sale January 25.

See Unclaimed Lottery, page 26



AirTouch Cellular can help you get everything you *need* to do and everything you *want* to do, done. To take the stress out of your juggling act, we offer special rates to AFD members and their employees. Stop by the AirTouch Sales & Service Center or Authorized agent near you.

1-800-AIRTOUCH

Endorsed by:



Every time you use your cellular phone in your home market, AirTouch Cellular makes a contribution to your Association at no additional charge to you.

Major victory for retailers and hospitality business: Music licensing reform passed by Congress

The National Association of Beverage Retailers (NABR) reported passage of crucial music licensing legislation. The amendment provides important measures to protect the rights of retail music users when dealing with ASCAP, BMI and other societies. As part of the Copyright Term Extension Act/Music Licensing bill, passage clearly demonstrates the support behind much needed oversight and regulation of the music licensing monopolies including ASCAP, BMI and SESAC.

This is the first time in 22 years that copyright law has been reformed and updated.

Music licensing legislation reform has been a priority for NABR retailer and tavern membership. The legislation established law that negates the need for confusing, separate commercial agreements that provide only limited relief to a select few.

As a key player on the Music Licensing Fairness Coalition, NABR worked closely with Rep. James Sensenbrenner (R-WI) who founded the core principles of the Fairness in Music Licensing Act. Key elements of the bill are:

All retailers are exempt from music licensing fees under 2,000 gross square feet.

Bars, taverns and restaurants are exempt under 3,750 gross square feet.

Larger off and on-premise establishments may also be exempt if the establishment has no more than four televisions, six speakers and other limited equipment.

There is more opportunity for recourse in fee disputes. Instead of having to travel to one court in New York City, music licensing disputes will be handled locally in 12 circuit courts located throughout the United States.

NABR Executive Director John B. Burcham, Jr. said, "What began as Rep. Sensenbrenner's response to the aggressive, strong-arm tactics of a music licensing representative in his home district has led to the momentum that carried this amendment to a victory. What was happening to the Congressman's constituency was happening hundreds of times over to business owners across the country."

"This was not a crusade to deprive artists, writers and music publishers of duly deserved royalty payments. It's their property. But we now have a law that should protect music users and their ability to deal with the music licensing monopolies on a level playing field. Anything that lends itself to better business operations for the retailer is good for the whole industry."

A note of thanks

Dear AFD,

Thank you for your contribution in support of the City of Detroit's Angels' Night Campaign. Our goal was to work with Detroit's residents and community groups to make our city safe. Your contribution and support to this effort was encouraging to all who live, work and play in this great city. Without the participation of our business leaders, the recruitment and patrol effort would present us with even greater challenges. Your participation was inspiring. We deeply appreciate the contribution made by Associated Food Dealers of Michigan. On behalf of the citizens of Detroit, thank you for your continued support of this important effort to keep Detroit safe.

Sincerely,

Dennis W. Archer, Mayor

Rutabagas and baked Alaska are among foods poised for trendiness

The rutabaga, which tastes a bit like a potato and cooks a bit like squash, "is on the verge of being discovered," says Gale Gand, who with her husband is owner/chef of Brasserie T, Northfield, IL. Baked Alaska may be making a comeback as a rich retro dessert, Ms. Gand says. Both dishes seem exotic but really echo some of diner's favorite foods: potatoes, cake and ice cream.

— Wall Street Journal

Martin, continued from page 1

"His management experience will ensure stability during this transition. I'm extremely confident in his leadership abilities to continue moving the department forward."

The Governor noted that under Martin's leadership at the Lottery Commission, lottery revenues increased from \$510 million in 1994 to \$616 million in 1998. During that time, the Michigan Lottery was noted nationally for its efficiency, and in 1997 was named the top performing lottery in the country.

AFD is sorry to see Bill Martin leave. He was wonderful to work with, always keeping retailers in mind when making decisions," says AFD President Joe Sarafa. "We wish him much success and look forward to working with the new commissioner, when he or she is appointed," Sarafa added. Martin was a state representative from 1986 to 1995, having served as assistant minority floor leader and as chairman of the House Committee on Insurance. He is a graduate of Western Michigan University and resides in Battle Creek.

REGISTER TAPE ADVERTISING

The Best Kept Secret

How would you like to get a Captive Audience to read your advertisement and reach local prospective customers who can respond to your ad immediately?

With Quick Response Coupons You'll

Save • 10% OFF • Save • 10% OFF • Save	Save • 10% OFF • Save • 10% OFF • Save	Save • 10% OFF • Save • 10% OFF • Save
Build Traffic	Boost Sales	Reach Coupon Users
Save • 10% OFF • Save • 10% OFF • Save	Save • 10% OFF • Save • 10% OFF • Save	Save • 10% OFF • Save • 10% OFF • Save

Where can you find a more receptive and captive audience than the local supermarket? Ninety percent of shoppers use coupons and your offer is placed in the hand of every shopper at the checkout stand.

MARKET ADVANTAGE

Its Exclusive, But Not Expensive

23999 W. 10 Mile Rd. • Suite 202 • Southfield, MI 48034

Member AFD

For Market Availability or Free Register Tape Qualifications

Call: 248-351-4296 • Fax: 248-351-9948

\$50.00 OFF

The Purchase of your first Ad

Expires: 3/31/99

Filibusters and Cloture

Editor's Note: In times like these when Congress is sharply divided along party lines, we hear the words "filibuster" and "cloture" spoken often. Here is a layman's definition of the two terms.

In the Senate, individual senators who adamantly oppose a bill or amendment may speak against it at great length (filibuster) in the hope of withdrawing the bill or amendment from further consideration on the floor.

The only way to break a filibuster is to invoke cloture, which requires the support of three-fifths of the senators (or a minimum of 60 votes). For this reason, cloture can be difficult to invoke and almost always requires some bipartisan support.

Cloture does not, however, stop debate immediately, it only insures that debate cannot continue indefinitely. The cloture rule permits a maximum of 30 additional hours for considering the bill, during which each Senator may speak for one hour. The time consumed by roll call votes and quorum calls is deducted from the 30 hour total. As a result, each Senator does not have an opportunity to speak for a full hour, although he or she is guaranteed at least ten minutes of debate.

NEW!

**YOUR CUSTOMERS
WILL LOVE THE...**



February 1, to February 27, 1999.

The Livin' Large Second Chance Sweepstakes gives Daily 3 & Daily 4 players throughout the state opportunities to use their non-winning Mid-Day and Evening tickets to win *exciting* cash prizes.

4 **\$10,000**
WINNERS

20
\$2,500
WINNERS

40
\$1,000
WINNERS



MORE CUSTOMERS!

MORE COMMISSIONS!

INCREASED DAILY 3 AND DAILY 4 GAME SALES!

Talk to your Michigan Lottery Sales Representative today to get all the Livin' Large details.

Compulsive Gambling Can Be Treated. If You Or Someone You Know Has A Gambling Problem, Call The Toll Free Michigan Problem Gambling Hotline At 1-800-270-7117.
Daily 3 Odds: Straight: 1 In 1,000; 3-Way Box: 1 In 333; 6-Way Box: 1 In 167. Daily 4 Odds: Straight: 1 In 10,000; 4-Way Box: 1 In 2,500; 6-Way Box: 1 In 1,666; 12-Way Box: 1 In 833; 24-Way Box: 1 In 416.

What a difference a year can make!

Mug & Jug opens second location

by Ginny Bennett

Just over a year ago life was much simpler for the Jamil family. They owned Mug & Jug, a well known Berkley establishment. Now the family owns a second Mug & Jug in Farmington Hills on 12 Mile Road between Middlebelt and Orchard Lake. This past year was a busy one for Haitham, Wasim (Wes), and Ronnie Jamil.

The brothers have made a big commitment in the new store. First of all the renovation was very extensive; and it was very time consuming, too. They completely gutted the space, a total of 4,400 square feet, right down to the studs. The store remained open during the renovation except for two weeks when the new floor was poured and the ceramic tile was laid. But the end result is striking from the floor up. Brand new refrigerated cases line the walls holding the frozen food, beer and other beverages. Stainless-steel wire shelving gives a clean, open appearance. A custom-made wood humidior and wood and glass display cabinets add an elegant touch to the outstanding cigar, wine and liquor selection.

The clean, white interior walls are topped off by an open structured forest green ceiling. Eventually the walls will be adorned by murals but for now the new, clean look is refreshing.

Still to come is a take-out beverage center which will feature slurpees, frozen cokes and a cappuccino station. Also, like the Berkley location, Mug & Jug will soon have pizza to go.

Presently, the bank of ovens are installed and the stainless steel kitchen is ready for use. However the store is stymied by employment problems. Right now they are in need of a deli department manager to run the pizza take-out operations. Ronnie Jamil speculates that part of the



(l to r) Ann, Wes, Haitham and Ronnie Jamil

difficulty in finding employees is caused by the competitive wages at fast food restaurants. More is demanded from employees when the owner is on the premises. At Mug & Jug an owner is always present, which the brothers insist is essential to good customer relations. The Jamils have good, loyal employees in Berkley and they are confident that they will soon find help in Farmington Hills.

Knowing what items to stock and what will sell in the Farmington Hills location is an ongoing consideration. Before the holidays, big baskets lined the shelves. They were all different prices depending on the beverage featured in the basket. A big seller in Berkley, Ronnie was taking a wait and see attitude with the baskets. It was a little too early in the season to measure their success. Products run the gamut just as customers do. Jamil tries to stock something to appeal to everyone. Getting the right mix is essential. "Our biggest competition," says Ronnie, "is from the warehouse or club concept stores. It used to be the case that eight out of ten beer kegs purchased would also include the sale of plastic products, like glasses, napkins and plates; mix and pop; ice and snack foods like chips and dips. Now, it appears, the reverse is true, only two out of 10 beer kegs sold add these items."



The brothers appreciate the help they get from their sister Ann (Wasan) and Haitham's wife Ann (Inaam). They both work two days a week at the new location. Time has become a more precious commodity in the past year. The brothers each were accustomed to a 35-40 hour work week. Their hours have increased since they opened in Farmington Hills. A typical week includes 55 to 60 hours of work. "Hopefully it won't be for long," says Ronnie. Eighty hour weeks are not our style," he continues. "Work is always there. We help each other in order to make more time for family." His brothers agree. Together they have eight children. Their goal is to spend more time with them. Haitham manages the Farmington Hills store and Wasim manages the Mug & Jug in Berkley. Ronnie divides his time between both places. Each brother is trained to do the others' job and they share responsibilities. No one specializes in just one area.

Except when it comes to golf. Ronnie is the golfer in the family. Haitham jokes that he has no time to golf - he will work more so Ronnie can golf more. "After all," says Haitham in jest, "it would be a conflict of interest!"

Ronnie loves to golf but he also enjoys the volunteer work he does for AFD. He has put these two loves together and will chair the upcoming 1999 AFD Golf Outing. He says it will be hard to top last year's event. "I just hope I can keep up the good work that has been carried on by the past chairmen. Each year has been better than the last. We are looking for a lot of help and hoping for good participation from retailers." Currently secretary of the AFD Board, Ronnie says his

See Mug & Jug, page 27

Associated
Food Dealers
of Michigan



Serving the
Food &
Beverage
Industry for
over 83 Years

15th Annual Selling Trade Show



AFD All-Stars

- 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, and get marketing and merchandising tips from the experts.
- How are you planning to compete in the new millennium? Learn about new **PROFIT CENTER** ideas for your store.

MARK
YOUR
CALENDARS!

Tues., April 27, 1999

4 p.m. - 10 p.m.

Wed., April 28, 1999

2 p.m. - 9 p.m.

Burton
Manor
Livonia, MI

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

Unclaimed Lottery Top Prizes

Continued from page 21

Each year a number of Michigan Lottery prizes go unclaimed. If your store has sold a top winning ticket that has yet to be claimed by its rightful owner, remind your customers to check their old tickets. All unclaimed prizes revert to the state School Aid Fund after one year from the draw date has passed. If you or your customers have questions about any of these unclaimed prizes, please call the Public Relations Office at (517) 373-1237.

The following is a list of current unclaimed Lottery top prizes:

March 3, 1998
Cash 5
\$100,000
Alpha Supermarket
Highland Park
4-9-12-23-32

March 6, 1998
The Big Game
\$150,000
Finesse Food Store
Warren
2-34-37-41-42 16

September 11, 1998
The Big Game
\$150,000
Bazzy's Mobil
Livonia
21-31-34-35-43 4

September 29, 1998
The Big Game
\$150,000
Carter's #9
Houghton Lake
1-8-18-27-38 24

77% of traceable foodborne illnesses are the result of improper food handling!



Introducing **AFDs NEW** and **INNOVATIVE** approach to food safety training.

Major benefits include:

- While in training your employees never leave the store
- All training is conducted in 6 blocks of 15 minutes each

This program will:

- Train hourly employees on the basic steps to food safety
- Introduce your managers to the seven HACCP principles

The kit includes:

- 7 Video Presentations • Management Training Manual
- Handouts and Quizzes • Program Certificates
- Consumer Handouts • Store Posters
- Food Safety Materials

Implement a full food safety program with complete training materials for only

\$249 plus tax, shipping and handling

yes!

Send me _____ employee training program kits

Pathway to Food Safety

Name _____

Company _____

Address _____

City _____

State/Zip _____ / _____

Phone () _____ Fax () _____

I agree to pay \$249.00 for each kit - plus tax, shipping and handling.

Payment is as follows:

- ☐ Bill me ☐ Enclosed
☐ Charge to my credit card

Bankcard Number _____

☐ MC ☐ VISA _____

Exp. Date _____

Authorized Signature _____

Date _____

Complete and detach this order form and return it to:

Associated Food Dealers of Michigan
18470 W. Ten Mile Rd., Southfield, MI 48075
Phone: 248 557-9600 Fax: 248 557-9610

CLASSIFIED

MAYFAIR MKT. FOR SALE—Detroit location, Grand River at W. Chicago. 10,000 sq. ft. Supermarket, SDM, Lottery, WIC. Building optional. Serious, qualified inquiries only. Call Pete or Paul George at (313) 933-6151.

FIXTURES FOR SALE—Birmingham Store Remodeling. 24 ft. meat case, 24 ft. deli case, 24 ft. produce case, 14-door walk-in cooler, 8 ft. dairy case, 12-ft. open "prepared food" case. (248) 644-4641. Ask for John.

FOR SALE—Liquor Store w/Lottery, Beer & Wine. 2400 sq. ft. Completely renovated 3 years ago. New Equipment. South of Schoolcraft, east of Southfield Road. \$249,000+ inventory. Very motivated seller. Call Re/Max Exec. Prop. Brian Yaladoo at (248) 806-9100 (Pager).

NEWBURGH RD. STORE FOR SALE—Liquor, Lotto, Deli. Business for sale. Lease only, 3550 sq. ft. building. Terms negotiable. Call BBA Associates at (313) 389-3700.

FOR SALE: ECORSE SUPERMARKET—SDD, SDM and Lotto. 9650 sq. ft. Great location, great visibility. Business, Building & Land. Terms negotiable. Call BBA Assoc. at (313) 389-3700.

BUSINESS OPPORTUNITY—Specialty gourmet market/delicatessen w/ bakery and catering business, SDM, prime location, outdoor dining area. Multiple coolers, freezers, ovens, stove and cooking equipment. Antique counters. Coca-Cola & Nesbitt's coolers, more, valued at \$25,000+. Building valued at \$130,000 plus. Must sell \$350,000. Call Tobye Wietzke, CENTURY 21 Up North, (616) 582-6554.

FOR SALE BY OWNER—Country Party Store. Beer, Wine, Liquor, Lotto & Movies. 20 minutes south of Lansing. \$11,000+ avg./week. Lotto sales. Growing business—\$325,000/land & business. Call Doug at (517) 694-4558 after 2 p.m. SERIOUS INQUIRIES ONLY!

DETROIT STORE FOR SALE—SDD, SDM, Lottery. 3,000 sq. ft., \$20,000 average weekly sales. Asking \$400,000 for business/\$175,000 for building. Terms negotiable. Ask for Steve at (313) 896-8030.

PARTY SHOPPE—Beer & wine, grocery, lotto, frozen Coke, money orders, fax. Store sales \$10,000/week. Lottery sales \$3,800/week. Business \$160,000 w/ \$80,000 down. \$1,425/month lease. Call (248) 545-3500.

DELI EQUIPMENT—8 ft. Master Bit deli display case, like new—\$2100. 5 ft. stainless steel table on wheels w/drawer & shelf—\$225. 2-door reach-in cooler—\$150. 10-inch Univex slicer—\$275. Hobart 30-lb capacity scale—\$175. Call (248) 652-2239 or (248) 545-3500.

FOR SALE—Transformer 750KVA, 26-door frozen cooler, almost new w/compressor. Call Kenny at Xtra Foods, (248) 824-1144.

WATERFORD PARTY STORE—Beer, wine, lotto & more. Great location near lakes! All new equipment. Turnkey operation. 1976 sq. ft. Asking \$179,000 + inventory. Business only. Call Re/Max Exec. Properties, Brian Yaladoo (248) 737-6800.

MARKET DELI FOR SALE—3,300 sq. ft. Ann Arbor, central University of Michigan campus location, student clientele. Owner is retiring. All newly remodeled including new equipment. Call (734) 741-8303, ask for Bill.

FOR SALE—2 each, walk-in coolers, 8' x 10'—\$1500. 8' x 14'—\$2500. Berne's Country Store (517) 592-8221, 557-9600.

LIQUOR STORE & PHARMACY w/ LOTTERY FOR SALE—5,000 sq. ft. Between Chalmers & Conners. Ask for Mike at (313) 331-0777.

SDD LICENSE FOR SALE—Commerce Township. Call Madison National Bank at (248) 548-2900, ext. 2244.

SDD LICENSE FOR SALE—City of Allen Park. Call Madison Nat'l Bank—(248) 548-2900, X 2244.

RESTAURANT & BAKERY—Low investment/ Great income. Established restaurant/bakery with modern equipment, supplies and 40 seats. Howell/Brighton area. Loyal customer base and great location. Ideal for expansion such as full-service restaurant, fast food or party store. \$95,000. Call (313) 961-3131.

FOR SALE—Four (4) door, reach-in cooler—\$500. Call Sam Sheena at (248) 288-4774.

ESTABLISHED PARTY STORE—Port Huron, MI. Highly populated, high traffic area. SDD, SDM and Lotto. Owner retiring. Call (810) 985-5702, leave message.

PARTY STORE—40' x 60'. Beer, wine. Located on main street. New roof, newer heat and A/C. 12-door walk-in cooler. Great potential. Business—\$7500/wk., lottery—\$4500/wk. Asking \$85,000 for business, \$90,000 for building. Call Earl at (313) 864-4078.

EMPLOYERS WANTED—Reach candidates for any job opening with an employment ad in the Employment Guide Newspaper, Michigan's Largest Employment Weekly. Call Brian Greenlee at (800) 752-8926.

Mug & Jug
continued from page 24

favorite AFD charity work is the turkey drive.

The brothers all support the volunteer ethic that their parents passed on to them. All together they are a family of eight children. They are active in church and business organizations. Ronnie is very active with the AFD. His brothers and he all agree that it is really time well spent. "If you aren't a member, you're missing out," they say. "AFD makes a difference in the issues that affect our daily lives." They appreciate the hard benefits like better rates for insurance and help with workman's comp. Even more important are the soft benefits that AFD lobbies for in Lansing.

According to Ronnie, six or seven hours a month are all it takes to

really make a difference at AFD. "We have 27 board members so if each of them makes a commitment of a few hours a month, working together with the AFD staff, we can really accomplish a lot."

Ronnie, Haitham and Wes can look to their own accomplishment to see what a difference hard work and dedication can make. The new Mug & Jug stands proudly as testimony to what can be accomplished in just one busy year.



Ronnie Jamil selects a cigar from the extensive choices at Mug & Jug.



TRAINING FOR INTERVENTION PROCEDURES

**Attention SDD & SDM Retailers
Don't Lose Your Liquor License
Because ...**

- an employee sells to a minor
- an employee sells to an intoxicated person
- an employee does not check identification

Training your employees is the best protection! The Associated Food Dealers of Michigan is hosting two TIPS training seminars, which will teach you how to sell alcohol for off-premise consumption – within the law. Upon completion of a short test you will be TIPS Certified.

The benefits of becoming TIPS certified are numerous. The Liquor Control Commission looks favorably upon stores with TIPS trained personnel. Trained employees can reduce or limit your liability. And you can reduce your liquor liability insurance premiums if at least 75% of your staff is certified.

The two and half hour training seminar is taught by a certified instructor and includes an audio visual presentation, a question and answer session and take home material. Here are the details:

Wednesday, February 24, 1999 at 9:00 a.m.
or
Wednesday, February 24, 1999 at 1:00 p.m.

AFD Offices
18470 West Ten Mile Rd.
Southfield, MI

Members: \$25 per person
Non-Members: \$50 per person
Seating is limited

To register or if you have questions please call (248) 557-9600

*You won't find better service or
more competitive pricing for
your insert advertising.
Anywhere.*

**STEPHEN'S
NU-AD** INC.

Electronic Design, Imaging & Printing
17630 East Ten Mile Road • Eastpointe, Michigan 48021
Phone (810) **777-6823** • Fax (810) **777-1434**



**WE'RE HERE
TO SERVE
YOU!**

- Full Service Printing
- Full Service Design Team
- Insert Advertising a Specialty
- State-of-the-Art Electronic Desktop Publishing System

*The Stephen's Nu-Ad Printing Family offers
World-Class Printing at a Down To Earth Price.*

Shots from the 1998 AFD Turkey Drive

Thanks to Turkey Drive Sponsors, Volunteers and Turkey Donors more than 1600 families had reason to be thankful in 1998

Special Thanks to:

Interstate Brands Corporation

Wonder Bread/Hostess

Paul Nutt

Tim Myer



Tom Davis & Sons Dairy

Rick Davis

Dave Orlando



Spartan Stores

Karen McTaggart



Value Center Market

Terry Farida



Thanks to all our turkey donors

8 Mile Foodland
AAA Liquor
AirTouch Cellular
Al Chittaro
American Midwest Distributors
Anheuser-Busch
Awrey Bakeries
Banner Super Market
Bayshore Market
Bellanca, Beattie and Delisle
Best Buy Food Center
Bill's Party Store
Bonanza Wine Shop, Inc.
Canadian Consulate
Chaldean Federation
Cloverleaf
Coca-Cola
Cold Spot Party Store
Cole's Market
Concord/Wrigley Drugs
Cracker Barrel, Inc.
Cronin's Party Store
CrossMark
Crystal Lake Family Food
Dairy Fresh Foods
Danny Hammama
Dr. Lee Hoffman, PC
Economy Wholesale
Fairway Foods, Inc.
Food Basket
Four Brothers & Sister, Inc./David's
Party Station
Gadaletto & Ramsby Associates
Golden Valley Dairy
Golden Valley Food Center
Hartfield Enterprises, Inc.
Hayes Market
Hiram Walker
Hollywood Supermarkets
Home Pride Food Center, Inc.
House of Prime
Hyde Park Market
In "N" Out-Livemore
Independence One
In-N-Out #11
In-N-Out #12
J & J Foodcenters
Jay Mansour
La Preferida
Lafayette Park Market
Lazy B Honey Ranch
Linwood Egg
M & K Market
M & K Party Store
Majestic Market
Mayfair Food Market, Inc.
McVee's Restaurant
Metro Food Center
Metro Media Associates
Michigan National Bank
Midwest Wholesale Foods, Inc.
Mr. J's Liquor & Pizza Shop
Mr. J's Pizza & Subs Party Store
New Super Fair Foods
Nikhlas Distributors
Oakland Liquor Party Shoppe
Oakridge Supermarkets
Orchard Food Center
Pacific Drugs
Pack'em Enterprises, Inc.

Page Tel, Inc.
Palace Party Shoppe
Parkway Foods
Patrick Gregory/Follmer, Rudzewicz
People's Food Market I
Perry's Deli
Piquette Market
Plum Hollow Market
Quick Corner Party Store
Mug & Jug Liquor Store
Ryan Food Center
Save-A-Lot Food Stores
Saveway Supermarket
Savon Foods (Seven Mile)

Savon Foods Super Store
Save-A-Lot
Scrubs
Security Express Money Orders
Sharp's Party Store
Sherwood Foods
Smoker's Cigarette King
Southfield Center Party Store
Southfield Funeral Home
Spartan Stores, Inc.
Specialway - Pontiac
Stephen's Nu-Ad
Stroh's Ice Cream
Suburban Liquor Shoppe

Superland Market
Taylor Freezer
The Abbey - Wine and Liquor Shoppe
The Greeson Company
The Kroger Company
Town & County Liquor Party Shoppe
Treasure Island
University Food & Drugs, Inc.
University Foods
Value Wholesale
Vary Fine Foods
Wally's Amoco Service
William Kleekamp
Wyoming and Six Food Market

Fresh ideas in health care for AFD members



When you visit a salad bar, you make your own choices. You build your salad with ingredients to suit your taste and nutritional needs.

When it comes to health care coverage and the Blues, just as at a salad bar, you can make your own choices too...if you belong to AFD. You can choose from Managed Traditional,

Blue Preferred PPO, and Blue Care Network HMO. Each has advantages that might better suit you at different stages in your life.

You can also select from side dishes like prescription drugs, dental and vision coverage — all from the leading provider of health care benefits in Michigan.

No other health care company has a larger network or better selection of doctors and hospitals.

With AFD-endorsed Blue coverage, you get the best coverage available at the best possible price and value. Contact AFD's health care/salad bar expert Judy Mansur and let her "toss" around a few ideas for you. Her number is 1-800-66-66-AFD.

For you. For life.



Independent members of the Blue Cross and Blue Shield Association

AFD on the Scene

The 1998 AFD Charitable Activities Co-Chairman Paul Marks, The Greeson Company and Nick Kizy, Value Save Food Center sincerely thank the Turkey Drive Committee and volunteers for their time, support and pledges: "Your efforts helped to feed more than 1600 families over Thanksgiving." Mark Karmo, past AFD chairman and founder of the Turkey Drive, pledges to feed 2000 families in the Year 2000.

Turkey Drive Committee

Sam Dallo, In N Out Food Store #11
 Gary Davis, Tom Davis & Sons Dairy
 Harley Davis, AFD
 Sabah Hermiz, Detroit Edison Company
 Rocky Husaynu, Professional Insurance Planners
 Ronnie Jamil, Mug & Jug
 Mark Karmo, Falcon
 Eddie Kassab, Food Basket Supermarket
 John Loussia, Value Wholesale
 Jacob Mansour, Chaldean Federation
 Alaa Naimi, Thrifty Scot Supermarket
 Ron Paradoski, Stroh's Ice Cream
 Eddie Rayes, AFD
 Cal Stein, Crossmark
 Bill Viviano, House of Prime
 Brian Yaldoo, Woodward Long Lake Shell
 Chris Zebari, Pepsi-Cola
 Ed Zeer, Security Express
 Tom Zeer

Volunteers

Donya Fields, AAA Michigan
 Karin Dee, AirTouch Cellular
 Martha Jacokes, AirTouch Cellular
 Monica Deuby, Independence One
 Jalal Farida, Metro Supermarket
 Cindy Jensen, MNB
 Lauren Costello, MNB
 Nicole Naimi
 Jena Naimi
 Alise Marks
 Max Wegenberg
 Justin Wegenberg
 Maisoon Tato
 Eddie Zeer, Jr.
 Joey Zeer



Turkey recipients say thanks

Dear AFD,
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 1998 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 and bread to be used during their holiday festivities: Mt. Zion Family Services Center, Sophie Wright Settlements, Franklin Wright Settlements Brewer Community Center, McCauley Commons, Bethel Church East, Inner City Sub Center, AARP, Young Community Center, 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*

The Wolverine Human Services and the needy that we serve give thanks and blessings to you all for the consistent food distribution that the Associated Food Dealers display each year to assure that needy and poor families will have a joyous meal for the holiday. We are truly thankful and wish upon you a holy and joyous blessing to the Associated Food Dealers and its staff.

*Sincerely, Charles Dukes,
Community Liaison,
Wolverine Human Services*

I was dreaming about turkeys...but it was really more like a nightmare. As chairperson for providing Thanksgiving baskets for eighty needy families at Oakland Family Services, the turkeys were proving to be my biggest challenge. And then we received your wonderful gift! As I put each turkey in the basket I said a "thank you, thank you" for your generous donation. And there are

fifty-two families in the area who join us. Again many thanks.

*Gratefully, Helen Holmes,
Chairman, Thanksgiving Baskets*

We here at the Church of the Resurrection, Ecorse would like to thank you for the turkeys.

Because of you and your company we were able to brighten ten needy families Thanksgiving Dinner, and show them somebody cares. Again thanks and may you be blessed.

*Sincerely Yours, Church of the
Resurrection Ecorse*

On behalf of our parents and staff we would like to extend to you and your organization our sincere and heartfelt thanks for providing turkeys for our needy parents. You made many families happy on Thanksgiving Day. Because of your generosity and compassion those families were able to enjoy the holiday.

May God bless and your organization and may the Spirit of the Season remain with you throughout the coming year.

Sincerely, Charlotte R. Fair, Principal



Liquor Liability



Rated B++ (Very Good)
by A.M. Best

North Pointe -
Michigan's Leader
in Liquor Liability
for 11 years running!

- ✓ Competitive Rates
- ✓ Endorsed by AFD for 10 consecutive years
- ✓ Never assessable, no deductibles, policy fees or surplus lines tax
- ✓ Available through the Independent Agent network with over 1,000 agencies to serve you

**Our
outstanding
service has made
North Pointe
#1!**

1-800-229-NPIC
1-248-357-3895 Fax
Admitted, Approved and Domiciled in Michigan
or call AFD at
1-248-557-9600 or 1-800-66-66AFD

More shots from the 1998 AFD Annual Turkey Drive



Dear AFD:

Thank you very much for your gift of food which you donated to COTS as your Thanksgiving Project.

Your caring is helping us to feed over 300 homeless individuals. Know that they are grateful for all the "Friends of COTS" who give them a chance at life.

Gratefully,

*Cheryl Johnson, Executive Director
Coalition on Temporary Shelter*

Dear AFD:

The Pine Grove Missionary Baptist Church wishes to thank you for your generous donation of turkeys and bread to our congregation. We thank you for sharing with us.

Our prayer is that God will forever bless your effort.

Sincerely yours,

*Pine Grove Baptist Church
Rev. Lessley Beard Jr., Pastor*

Dear AFD:

I am writing to say thank you to the Associated Food Dealers of Michigan for providing the LaSalette Conference of the Society of St. Vincent dePaul, in Berkley, with 52 turkeys, bread and corn this past Thanksgiving.

By the generosity of your members, the holiday, for some, was that much brighter.

Very truly yours,

*John E. Clement, President
Society of St. Vincent dePaul*



AFD Worker's Comp

Low rate program is tailored to the retail food industry

Continued from page 1

Insurance Fund. It is anticipated that the remaining members of the AFD Fund will be entitled to total dividends of between \$1.6 million and \$1.8 million.

Thus, the new endeavor will begin with a core base of members who have demonstrated, over the years, their attention to, and the rewards of, participating in a fund which is tailored to their needs. "The policies which will be offered are very competitively priced and are geared for our industry," says Joe Sarafa, AFD president.

"Initially, AFD and its subsidiaries, together with the Meadowbrook Insurance Group and Star Insurance Company, will concentrate its marketing plan on existing members of, not only the Workers' Compensation Fund, but also existing members of AFD; but, attracting new members to AFD with our Workers' Compensation Program is also a goal," Sarafa added.

"The approach of making insurance coverages available

through one source, will make doing business easier for AFD members," said Kenn R. Allen, President, Meadowbrook Insurance Agencies, Director National Sales. The Workers' Compensation joins endorsed Liquor Liability and health care programs. The goal ultimately is to fold in property and casualty insurance, as well as life and disability insurance policies into the AFD Service Group.

These products and services are available through your independent insurance agent, as well as the Meadowbrook Insurance Group. For further information, feel free to contact, or have your agent contact Judy or Dan at AFD, 1-800-66-66-AFD. To contact the Meadowbrook Insurance Group, call Kenn R. Allen or Cathy Markatos at 1-800-482-2726.

"This endeavor will usher the AFD into the 21st century and make membership in AFD a priority for all individuals and businesses in Michigan's Food Industry," concluded Sarafa.

Melody Farms continued from page 6

more flavors: Hockey Puck Fudge Attack and Triple Double Dunk Sundae

Peppermint Stick ice cream was released in time for Christmas. The red peppermint candy in a mint flavored ice cream is a traditional winter favorite. Melody Farms finally put its famous egg nog on Michigan store shelves. It is available in both regular, full flavored in quart containers and low fat in half-gallon plastic bottles.

Melody Farms Special Limited Edition ice creams really are limited

editions, with the number of half-gallons limited by the printing of the cartons. When the cartons are gone, so is the ice cream on the shelves. Melody Farms estimates that the Special Limited Edition flavors are offered for about three months and are continuously rotated with new editions.

"We often get calls from consumers complaining that they cannot get a Special Limited Edition flavor," says Steve George, vice president, product development, Melody Farms. "We don't try to run out on purpose, but the close-out of one flavor and introduction of new flavors does maintain interest."



Our Retail Food and Beverage Industry Specialists will help improve the way you do business.

Like Cindy Jensen and George Caracostas who each have more than 20 years experience helping businesses like yours get the job done. So whether it's financing the purchase of a new store, commercial real estate or equipment, making leasehold improvements or investing—we have your business solutions. After all, couldn't your business use a little more business?

For information call:
Cindy Jensen at 1-248-615-5863 or
George Caracostas at 1-248-473-2785



The Food Marketing Institute is pleased to extend

The FMI Group Advantage

to members of the Associated Food Dealers of Michigan to attend:

The 1999 Supermarket Industry Convention and Educational Exposition

May 2-4 McCormick Place Chicago, Illinois

There are so many benefits to the State Association Program. These are just a few:

***38% Discount-** Save \$125 per participant on the cost of registration.

***Hotel Accommodations-** get guaranteed hotel room blocks at the Chicago Hilton & Towers.

***Bonus Coupons-** take advantage of the latest industry publications and support materials with \$90 worth of coupons redeemable at the Inside Edge store.

***Orientation & Tours-** A complimentary service conducted by an FMI staff member.

***Coverage-** With more than 1,300 exhibitors, 50 seminars, networking breakfasts, idea exchanges and other events packed into 3 days, bringing a group ensures that all important events are covered.

Fax Back Enrollment

(Please complete the following & fax it back to AFD @ (248) 557-9610)

____ Yes, I want to participate in the FMI Group Advantage Program.

Name: _____ Company: _____

Address: _____

Phone: _____ Fax: _____ Number Attending: _____

Number of Hotel Rooms Needed: _____ -single _____ -double _____ -suite _____

SUPPORT THESE AFD SUPPLIER MEMBERS

AUTHORIZED LIQUOR AGENTS:

General Wine & Liquor	(248) 852-3914
National Wine & Spirits	(888) 697-6428
	(888) 642-4697
Encore Group/Trans-Con, Co.	(888) 440-0200

BAKERIES:

Ackroyd's Scotch Bakery	
& Sausage	(313) 532-1181
Archway Cookies	(616) 962-6205
Awrey Bakeries, Inc.	(313) 522-1100
Dolly Madison Bakery	(517) 764-5516
Interstate Brands Corp.	(313) 591-4132
JC's Distributing	(810) 776-7447
Koepfing Bakeries, Inc.	(248) 967-2020
Oven Fresh Bakery	(313) 255-4437
S & M Biscuit Distributing	(313) 893-4747
Taystee Bakeries	(248) 476-0201

BANKS:

The ATM Network	(888) 808-9ATM
The ATM Company	(352) 483-1259
Convenience Mortgage Corp.	(800) 474-3309
Cornelius Systems	(248) 545-5558
Madison National Bank	(248) 548-2900
Michigan National Bank	1-800-225-5662
North American Interstate	(248) 543-1666

BEVERAGES:

Absopure Water Co.	1-800-334-1064
Action Distributing	(810) 591-3232
Anheuser-Busch Co.	(800) 414-2283
Arcadia Brewing Co.	(616) 963-9520
Arizona Beverages	(810) 777-0036
Bacardi Imports, Inc.	(248) 489-1300
Bellino Quality Beverages, Inc.	(313) 946-6300
Brooks Beverage Mgt., Inc.	(616) 393-5800
Brown-Forman Beverage Co.	(313) 453-3302
Central Distributors	(313) 946-6250
Coca-Cola Bottlers of MI	
	Auburn Hills (248) 373-2653
	Madison Heights (248) 585-1248
	Van Buren (734) 397-2700
	Port Huron (810) 982-8501
Coffee Express	(734) 459-4900
E & J Gallo Winery	(248) 647-0010
Eastown Distributors	(313) 867-6900
Faygo Beverages, Inc.	(313) 925-1600
General Wine & Liquor Corp.	(313) 867-0521
Great Lakes Beverage	(313) 865-3900
Hiram Walker & Sons, Inc.	(248) 948-8913
Hubert Distributors, Inc.	(248) 858-2340
Intrastate Distributing	(313) 892-3000
J. Lewis Cooper Co.	(313) 835-6400
L & L Wine World	(248) 588-9200
Metro Beverage Inc.	(810) 268-3412
Miller Brewing Company	(414) 259-9444
Mohawk Distilled Products	1-800-247-2982
Nestle Beverages	(248) 380-3640
NAYA, USA	(248) 788-3253
Oak Distributing Company	(248) 674-3171
Pabst Brewing Co.	1-800-935-6533
Pepsi-Cola Bottling Group	
	- Detroit 1-800-368-9945
	- Howell 1-800-878-8239
	- Pontiac (248) 334-3512
Petitpre, Inc.	(810) 468-1402
Powers, Dist.	(248) 682-2010
Red Hook Beverage Co.	(248) 366-0295
R. M. Gilligan, Inc.	(248) 553-9440
Royal Crown Cola	(616) 392-2468
Seagram Americas	(248) 553-9933
Seven-Up of Detroit	(313) 937-3500
Stroh Brewery Company	(313) 446-2000
Tri-County Beverage	(248) 584-7100
UDV-North America	(313) 345-5250
Viviano Wine Importers, Inc.	(313) 883-1600
Warner Vineyards	(616) 657-3165

BROKERS/REPRESENTATIVES:

Bob Arnold & Associates	(248) 646-0578
The Greenson Company	(248) 305-6100
Hanson & Associates, Inc.	(248) 354-5339
J.B. Novak & Associates	(810) 752-6453
James K. Tamakian Company	(248) 424-8500
Paul Inman Associates	(248) 626-8300
PMI-Eisenhart	(248) 737-7100
Sales Mark	(313) 207-7900

Trepro	(248) 546-3661
"The Sell Group"	(810) 574-1100

CANDY & TOBACCO:

A.C. Courville Inc.	(248) 863-3138
American Vending & Sales	(248) 541-5090
Brown & Williamson Tobacco	(248) 350-3391
JC's Distributing	(810) 776-7447
Philip Morris USA	(313) 591-5500
R.J. Reynolds	(248) 475-5600

CATERING/HALLS:

Emerald Food Service	(248) 546-2700
Karen's Kafé at North Valley	(248) 855-8777
Nutrition Services	(517) 782-7244
Penna's of Sterling	(810) 978-3880
Southfield Manor	(248) 352-9020
St. Mary's Cultural Center	(313) 421-9220
Tina's Catering	(810) 949-2280

DAIRY PRODUCTS:

Dairy Fresh Foods, Inc.	(313) 868-5511
Golden Valley Dairy	(248) 399-3120
London's Farm Dairy	(810) 984-5111
McDonald Dairy Co.	(800) 572-5390
Melody Farms Dairy Company	(313) 525-4000
Pointe Dairy Services, Inc.	(248) 589-7700
Stroh's Ice Cream	(313) 568-5106
Superior Dairy Inc.	(248) 656-1523
Tom Davis & Sons Dairy	(248) 399-6300

EGGS & POULTRY:

Linwood Egg Company	(248) 524-9550
Montgomery Egg	(517) 296-4411

FISH & SEAFOOD:

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

FRESH PRODUCE:

Aunt Mid Produce Co.	(313) 843-0840
Sunnyside Produce	(313) 259-8947

ICE PRODUCTS:

Union Ice	(313) 537-0600
-----------	----------------

INSECT CONTROL:

Rose Extermination (Bio-Serv)	(248) 588-1005
-------------------------------	----------------

INSURANCE:

Alphamerica Insurance Agency	(810) 263-1158
Blue Cross/Blue Shield	1-800-486-2365
Capital Insurance Group	(248) 354-6110
CoreSource / Presidium	(810) 792-6355
Gadaleto, Ramsby & Assoc.	(517) 351-4900
Golden Dental	(810) 573-8118
Great Lakes Insurance Services	(248) 569-0505
IBF Insurance Group, Inc.	(248) 354-2277
Frank McBride Jr., Inc.	(810) 445-2300
Miko & Assoc.	(810) 776-0851
North Pointe Insurance	(248) 358-1171
Rocky Husaynu & Associates	(248) 988-8888
Willis Corroon Corp. of MI	(248) 641-0900

MANUFACTURERS:

Anthony's Pizza	(810) 731-7541
Ecco D'oro Food Corp.	(810) 772-0900
Eden Foods	(517) 456-7424
Fine Manufacturing	(248) 356-1663
Gerber Products Co.	(810) 350-1313
Home Style Foods, Inc.	(313) 874-3250
Jaeger Hillsdale Country Cheese	(517) 368-5990
Kraft General Foods	(313) 261-2800
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
Strauss Brothers Co.	(313) 832-1600

MEAT PRODUCERS/PACKERS:

Alexander & Horning	(313) 921-8036
Bar S Foods	(248) 414-3857
Burdick Packing Co.	(616) 962-5111
Country Preacher	(313) 963-2200
Hartig Meats	(313) 832-2080
Hygrade Food Products	(248) 355-1100
Kowalski Sausage Company	(313) 873-8200
Metro Packing	(313) 894-4369

Nagel Meat Processing Co.	(517) 568-5035
Pack 'Em Enterprises	(313) 931-7000
Pelkie Meat Processing	(906) 353-7479
Potok Packing Co.	(313) 893-4228
Strauss Brothers Co.	(313) 832-1600
Swift-Eckrich	(313) 458-9530
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
CBS-WYCD	
Young Country Radio	(248) 799-0624
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
OK Communications, Inc.	(301-657-9323
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	(313) 522-4488
Items Galore, Inc.	(810) 774-4800
Scott Pet	(765) 569-4636
Toffler Marketing	(810) 263-9110

POTATO CHIPS/NUTS/SNACKS:

Better Made Potato Chips	(313) 925-4774
Country Preacher	(313) 963-2200
Detroit Popcorn Company	1-800-642-2676
Frito-Lay, Inc.	1-800-24FRITO
Germack Pistachio Co.	(313) 393-2000
Grandma Shearer's Potato Chips	(313) 522-3580
Jay's Fods	(800) 752-5309
Kar Nut Products Company	(248) 541-7870
Michigan Rainbow Corp.	(810) 365-5635
Niklas Distributors (Cabana)	(313) 571-2447
Rocky Peanut	(313) 871-5100
Variety Foods, Inc.	(810) 268-4900
Vitner Snacks	(810) 365-5555

PRODUCE

Ciaramitaro Bros. Inc.	(313) 567-9065
------------------------	----------------

PROMOTION/ADVERTISING:

Market Advantage	(248) 351-4296
PJM Graphics	(313) 535-6400
Promotions Unlimited 2000	(248) 557-4713
Stanley's Advertising & Dist.	(313) 961-7177
Stephen's Nu-Ad, Inc.	(810) 777-6823

RESTAURANTS:

Copper Canyon Brewery	(248) 223-1700
The Golden Mushroom	(248) 559-4230
Palace Gardens	(810) 743-6420

SERVICES:

AAA Michigan	(313) 336-0536
AirPage Prepay & Talk Cellular	(248) 547-7777
AirTouch Cellular	(313) 590-1200
American Mailers	(313) 842-4000
Amentech Pay Phone Services	1-800-441-1409
AMNEX Long Distance Service	(248) 559-0445
AMT Telecom Group	(248) 862-2000
Automated Collection Systems	(248) 354-5012
Bellanca, Beattie, DeLisle	(313) 964-4200
Cellular One—Traverse City	(616) 922-9400
Central Alarm Signal	(313) 864-8900
Check Alert	(616) 775-3473
Checkcare Systems	(313) 263-3556
CIGNA Financial Advisors	(248) 827-4400
Community Commercial Realty Ltd.	(248) 569-4240
Dean Witter Reynolds, Inc.	(248) 258-1750
Detroit Edison Company	(313) 237-9225
Follmer, Rudzewicz & Co., CPA	(248) 355-1040
Garmo & Co., CPA	(248) 737-9933
Goh's Inventory Service	(248) 353-5033
Great Lakes Data Systems	(248) 356-4100
Jerome Urcheck, CPA	(248) 619-0955

Karoub Associates	(517) 482-5000
Law Offices-Garmo & Garmo	(248) 552-0500
Market Pros	(248) 349-6438
Merchant Card Services	(517) 321-1649
Metro Media Associates	(248) 625-0700
MoneyGram	(800) 642-8050, x6953
Nationwide Communications	(248) 208-3200
Nxtel Communications	(248) 213-3100
Paul Meyer Real Estate	(248) 398-7285
PC Specialties	(248) 594-3255
POS Systems	(517) 321-1649
Quality Inventory Services	(810) 771-9526
REA Marketing	(517) 386-9666
Frank Smith's Red Carpet Keim	(248) 645-5800
Sal S. Shimoun, CPA	(248) 593-5100
Southfield Funeral Home	(248) 569-8080
Harold T. Stulberg, R.E., Broker	
24 Hours	(248) 351-4368

Telecheck Michigan, Inc.	(248) 354-5000
Travelers Express Co.	1-800-328-5678
Western Union Financial Services	(248) 449-3860
Whitey's Concessions	(313) 728-5207

STORE SUPPLIES/EQUIPMENT:

Belmont Paper & Bag Supply	(313) 491-6550
Bollin Label Systems	1-800-882-5104
Brehm Broaster Sales	(517) 427-5858
DCI Food Equipment	(313) 369-1666
Envipco	(248) 471-4770
Great Lakes Gumball	(248) 723-5113
Hobart Corporation	(313) 697-3070
National Food Equipment	
& Supplies	(248) 960-7292
North American Interstate	(248) 543-1666
Plex-Lab Corp.	(810) 754-8900
POS Systems Management, Inc.	(248) 689-4608
Refrigeration Engineering, Inc.	(616) 453-2441
Taylor Freezer	(313) 525-2535
TOMRA Michigan	1-800-610-4866

WHOLESALE/FOOD DISTRIBUTORS:

Capital Distributors	(313) 369-2137
Central Foods	(313) 933-2600
Consumer Egg Packing Co.	(313) 871-5095
Dairy Fresh Foods, Inc.	(313) 868-5511
Detroit Warehouse Co.	(313) 491-1500
EBY Brown, Co.	1-800-532-9276
Family Packing Distributors	(248) 644-5353
Fleming Company	(330) 879-5681
Garden Foods	(313) 584-2800
Gourmet International, Inc.	1-800-875-5557
Great Lakes Wholesale	(616) 261-9393
Habfus Trading Company, Ltd.	(810) 754-2250
Hamilton Quality Foods	(313) 728-1900
I & K Distributing	(313) 491-5930
JC's Distributing	(810) 776-7447
J.F. Walker	(517) 787-9880
Jerusalem Foods	(313) 538-1511
Kay Distributing	(616) 527-0120
Keebler Co.	(313) 455-2640
Kehe Food Distributors	1-800-888-4681
Lipari Foods	1-800-447-3500
McInerney-Miller Bros.	(313) 833-8660
Midwest Wholesale Foods	(810) 744-2200
Norquick Distributing Co.	(313) 522-1000
Pointe Dairy Services, Inc./	
Vie De France	(248) 589-7700
Robert D. Arnold & Assoc.	(810) 635-8411
S. Abraham & Sons	(248) 351-9044
Sam's Club—Hazel Park	(248) 588-4400
Sherwood Foods Distributors	(313) 366-3107
State Wholesale Grocers	(313) 567-7654
Spartan Stores, Inc.	(313) 455-1400
Super Food Services	(517) 777-1891
Tiseo's Frozen Pizza Dough	(810) 566-4710
Trepro Imports	(248) 546-4661
Value Wholesale	(248) 967-2930
Weeks Food Corp.	(810) 727-3535
Ypsilanti Food Co-op	(313) 483-1520

ASSOCIATES:

American Synergistics	(313) 427-4444
Canadian Consulate General	(313) 567-2208
Livermore-Davison Florist	(248) 352-0081
Minnich's Boats & Motors	(810) 748-3400
Wilden & Assoc.	(248) 588-2358
Wolverine Golf Club, Inc.	(810) 781-5544

Happy New Year from *North American Interstate*



Take Advantage of Our New Year Specials

- * Attract New Customers
- * Keep Current Customers
- * Increase Floor Traffic
- * Increase Average Sale
- * Increase One-Stop Shopping



- * Eliminate Bad Check Loss
- * Reduce Bank Card Charges
- * Add Extra Revenue
- * Attractive On-Screen Advertising
- * 24 Hour 7-Days-A-Week Service

*Are you ready for Electronic Benefits Transfers through your ATM?
Can you sell Money Orders, Theater Tickets and Phone Cards through your ATM?
Fastest On-Site Service in the Industry!*

*From All Of Us,
We Wish You Safe and Happy 1999!*

3800 W. Eleven Mile
Berkley, MI 48072
(800) 333-8645



- ← Sales
- ← Service
- ← Leasing

Amusements - ATM's - Payphones - Vending

CROSSMARK

Sales & Marketing



East Central Region

*Proudly announces our
representation of*



MORNINGSTAR FOODS, INC.

*Division of SUIZA FOODS
effective December 28, 1998*

**Representing them for our entire
East Central Region:**

**Detroit, Saginaw & Grand Rapids,
Michigan — Toledo, Cincinnati &
Columbus, Ohio — Indianapolis &
Ft. Wayne, Indiana — Louisville,
Kentucky marketing areas.**



*CROSSMARK is proud to service all of the fine
MORNINGSTAR FOODS, INC. (SUIZA FOODS) products*

DAIRY PRODUCTS

- Kraft Aerosol Whip Topping
- International Delight Dairy Flavored Creamers
- Naturally Yours Sour Creams
- Second Nature Liquid Egg Products
- TCBY Yogurts

FROZEN PRODUCTS

- Farm Rich
- Rich's Coffee Rich

GROCERY PRODUCTS

- International Delight Flavored Creamer Singles



Farm Rich.

Original, Low Fat or Fat-Free
Non-Dairy Creamer

See Your CROSSMARK Representative For Further Details...

CROSSMARK

Sales & Marketing

East Central Region

Located In:

DETROIT
SAGINAW

GRAND RAPIDS
TOLEDO

CINCINNATI
COLUMBUS

FT. WAYNE
INDIANAPOLIS

LOUISVILLE