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to import cigars directly.
This can be illegal.

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## Snacking: <br> An American pastime

There is no doubt America loves to snack Snacks have evolved throughout this century into a more than $\$ 15$ billion-a-year industry. Interestingly, about one-third of the U.S. population qualifies as "heavy users" of snacks, consuming two-thirds of the total snack volume and heavy users exist in every age. sex, and life cycle group.

You could say that snacks form part of our national identity because the relatively low cost of most snacks, coupled with their universal availabilnty, transcends economic and social boundaries.

Snacks are not just for snacking... only four out of every 10 eatings occur at home as a snack. Almost 35
percent of snacks are consumed as part of an inhome meal, and 14 percent are carried from home. Another 6 percent of snacks are consumed in restaurants or other food service environments, al convenience stores, or from vending machines.

Heavy snack users pay attention to nutrition labels as often as non-users, yet they are somewhat less concerned about dieting, health. and nutrition issues.

Inside you will find information on America's favorite snacks, from apples to tortilla chips and everything in-between. So, open up a bag of your favorite treat. grab a can of pop and read on!

## Danny's sale in the works

As of press time, this publication has learned that an agreement in principal has been signed to sell seven Danny's supermarkets to a group of corporations headed by George Yono.

Yono purchased one

Danny's store last year The seven stores will be supplied by Nash Finch/Super Foods. No word yet on whether the Danny's name will be retained

FOR THE COOLESTF MOST REFRESHINGBEVERAGES IN THE BUSINESS,

## YOUREEGETIING

 WARMER
## LOOK TO YOUR

LOOLOL PEPSI

## -BOTILING GROUP:


by Jne Sarafa
AFD President
On March 18, the U.S. Department of Agriculture (USDA) issued final regulations to mandate uniform sanctions for the most serious vendor violations of the WIC program. Here are the key provisions of the new regulations

- In most cases. dinqualification from the Food Stamp Program will now Irigger mandatory disqualification from the WIC program. No appeals will be permitted.
- Vendors convicted of trafficking in food instruments or selling firearms. ammunition, explosives or controlled substance in exchange for food instruments are subject to permanent disqualification, anless participant


## President's Message

## USDA issues

## WIC vendor sanctions

access would be madequate or the vendor had "an effective policy and program in effect to prevent trafficking and the ownership of the vendor was not aware of, did not approve of. and wah not involved in the conduct of the violation.

- A single meridence of the sale of alcohol or tobacco for food instruments will result in a 3-vear disqualification.

In response to vendors comments. the new rules now require a pattern of certain types of activities before the mandatory disqualification sanctions will be imposed. Violations of this type include: (1) charging participants more than the current shelf or contract price; (2) claiming reimbursement for an amount greater than a store's documented inventory: (3) charging for food not received by the participant: or (4) providing credit or non-food items in exchange for food instruments. However, once a pattern of ans of these activities has been enablished, the vendor will be subject 10 a mandatory 3-vear disqualificatuon.

In addition. USDA created a separate offense for a pattern of providing unauthorized food items in

## The Grocery Zone


exchange for food instruments. (For an example, substituting a non-WIC cereal for a WIC-approved cereal.) Violations of this provision will be subject to a mandatory 1 -year disqualification.

The vendor disqualification provisions took effect on May 17 and must be implemented by the State agencies no later than May 17,2000.

If food stamps are a critical part of your business and WIC is not, you may wish to revaluate your particspation with WIC

## Let's play golf?

Foursomes are filling fast for the AFD Annua! Golf Outing. Thursday July 22 al the Wolverine Golf Course To reserve yours, call Tom Amyot at (248) 557-9600. Then I'Il see you on the links

## FNS issues new regulations

## for food stamps

On April 30, the Food and
Nutrition Service (FNS) issued final rules that broaden federal discretion in authorizing food stores to participate in the Food Stamp

## Program.

Among the most significant changes to the law were those related to FNS' authority to base
authorization on a retail outlet's business integrity and reputation:

- FNS now may withhold authorization for more types of misconduct by owners, officers. or managers, including activities nor related to the food stamp program, such as theft, bribery, or falsitication or destruction of property. This provision was narrowed from the FNS' original proposal, which would have extended to non-managerial personnel misconduct as well.
- FNS may now hold all stores in a chain accountable for food stamp violations personally committed by owners or officers of a multi-store firm. Again, this provision was narrowed from the original proporal. which extended to non-managerial peroonnel violations of the lood stamp program.

In addition, whe new rules were wrillen directly inta la by Congrew, without INS inpul This inclader pre-athorifation visits by FNS to selected retail outles. is well as the establishmenn of a mmmum six-momth watung period betore stores that imatially fail to eet authoriaation can reapply to particopate in the food stamp program.

## Jays makes aggressive Michigan moves


employee for less than two years. O'Shea's job is to raise the level of service that Jays provides to its customers, so that both product and service are superior. "We have a great product line." says $\mathrm{O}^{\circ}$ Shea. "Once service matches the quality of our chips, we'll have it made in the shade.

To that end he is committed Already lays has purchased seven new trucks to service the Metro Detroit and Southeast Michigan area. The Jays distribution center for Eastern Michigan is located in Ferndale. Currently Jays drivers service the Metro Detroit suburbs, while independent drivers cover the city.
From its Ferndale office, Jays is in the midst of an aggressive hiring and training program. Since O'Shea started with the company, he has hired 21 new employees. He looks
for those people who view their jobs as sales associates, not route drivers. In addition to quality potato chips made with 100 percent corn oil, Jays also produces Tortilla Chips, meat snacks, dips, pretzels, peanuts, pickles and cotton candy - something for everyone.

## Sales is in his blood

Jim O'Shea has held a long and illustrious carcer in the sales business. Working for Brown \& Williamson Tobacco, he called on the same stores for cigarette sales that he now courts for potato chips. Selling snacks was a career move that he made out of the desire to do the right thing for his family.

As new laws governing tobacco came into effect. O'Shea saw the writing on the wall. He retired early from Brown \& Williamson and joined the Jays team.
"Jays is a great challenge. Sales is in my blood. Now I'm teaching great customer service to Jays staff and drivers." O'Shea enthuses.

For Jim O'Shea, the challenge is exciting. With a fine product line and a staff that is learning fast. O'Shea believes he can take the company's slogan "Can't stop eating 'em!" and change it slightly for his purposes. When dealing with the retail trade. "Can't stop buying 'em!" will be more appropriate.

## People

educated at the University of Michigan and finished his studies in 1972. He is appointed as a Republican hearing commissioner to replace Phillip Arthurhulta, of Lansing, for a term expiring Junc 12. 2002.

## New Director for AIR PAGE

Dean Aye is the new director of operations at AIR PAGE Pre Pay \& Talk Cellular located in Oak Park Aye was formerly the dealer channel derector at Amentech and has 15 years experience in the retail marketong lield.

In his nex pountion. an of May 24. Aye will handle the day-Io-day operatom, oversecmg employeer and helpme lo expand AIR PACit: , prepand cellular

Tongether with Sam Baranth. The CO of AR PACBE Cellular. the phan to take the company", succow torn ta mew and exating lebe of acherwement

## Campbell leaves DAGMAR

Mark Campbell. DAGMAR president, accepted a new position within his company. Hormel. He will be calling on Sam's Club (Wal Mart) in Bentonville, Arkansas.

Tim Siedlacrek. DAGMAR vicepresident, will be replacing Camphell.

AFD congratulates Siedlacrek on his new position and also on the new addition to his farnily. He and his wife. Rita have a new baby gerl. AFD wishes Mark Camphell well in his new ponition in Arhansas. Mark can be reached at (501) thet-9+19.

## Gietzen named to FMI committee

Jeill Genten. prevalent and (EO) of 1) d 4 foud (enters Inc in Girand Rupid. was recenily appornted to the pexitoon of charman ol the public: afturs commoltee for the Fixnd Martherng Invitule (F.7) songratulate Mr Giatern on has new role

## Calendar

June 13-17
Managing the Total Store: Operations Course, an FMI presentation
Western Michigan University Kalamazoo
(202) 452-8444

June 20-24
Electric Foodservice Council Overview of the Foodservice Industry
OGE Foodservice Technology Center
Oklahoma City. OK
(919) 553-5800

July 22
AFD Annual Scholarship Golf Outing
Wolverine Golf Courn
Macomb, MI
(248) 557-9600

September 21-22
Beverage Journal Holiday Trad
Show, Sponsored by AFI)
Burton Manor. Livoma
(248) 557-9600

October 2-6
National Frozen Fiod

## Convention

Boston, Massachusetll
(703) $821-1350$

## Statement of Ow nership

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 association

## Snacks and our industry

## 5) Michele Macwillams <br> Editor

 Beverage Report is dedicated to the snack food industry. And who among us doesn't love to snack? Much of the information that we are using for this issue comes from the Snack Food Association. Their studies of consumer snacking behavior reveal a paradox. In an era of heightened health consciousness, consumption of snack foods is at record levels and rising.This phenomenon is explained, in part, by the growth in reduced-fat, lowfat, and no-fat snacks. However, these items still only represent approximately 5 to 6 percent of the snack category sales. Although Americans are constantly striving to lose weight, they won't give up their snacks!
The growth in the snack category is coming both from new low-fat and nofat products and from traditional favorites. However, the former have not cannibalized the latter. Rather "belter for you" snacks are bringing incremental growth to the category because they're being purchased largely by consumers who may not have previously bought snacks. Traditional snackers still want their chips.

Challenges for the future
Pricing and competition are the two issues that the Snack Food Industry hoids as the most significant in affecting the snack industry in the next five years. Manufacturers feel

## Noelle's Crispy Treats win AWMA taste test

Noelle's Sweet Treats is proud to announce that Noelle's Crispy Treats, made exclusively with Kellogg's Rice Krispies' Cereal, was the winner of the Taste Test contest for the snack division at the AWMA Show in Orlando!

The AWMA Show was held February 25-27th at the Orange Counly Convention Center
Available in 24 or 48 count, individually wrapped, shelf packs or 96 count shippers, Noelle's Crispy Treats are decorated with chocolates and other toppings

Assortment includes: Chocolate with caramel, chocolate with nuts. chocolate with caramel and pecans. chocolate with caramel and nuts, and chocolate with sprinkles. Contacs your Lipari representative for more information.
that pricing and competition will have the greatest impact on their future Next is understanding a rapidlychanging marketplace that has new dieting habits. Adapting to these changes can be costly, particularly since the marketplace is so unpredictable to begin with. What was popular and acceptable one day, can change instantly.

Consolidation in the marketplace is
another growth obstacle. Consolidation is becoming more frequent and not just between snack manufacturers, but between retailers as well. This presents an increasingly competitive marketplace, where more and more snack products vie for shrinking shelf space.

Govemment regulations and labeling laws will also provide snack manufacturers with added obligations.

However, the future of the snack industry remains bright, particularly with consumers' consistent desire for snacks. As the population continues to grow, there will always be a demand to satisfy. And, with the increasing demand from the international market, opportunities to grow the snack industry are immeasurable.


## Special Report: Snacks

## Potato chips top

## snack list

Children six to 12 and men 18 to 34 are the heaviest users of potato chips. Among heavy users, however. potato chips are the number-four snack of choice when consumed at home - usually in the afternoon or evening - falling behind ice cream and frozen yogur, fruit, cookies and brownies. Sweet baked goods also compete as an in-home snack alternative to potato chips

Potato chips are particularly well developed as a meal component. playing a significant role as a side
dish in daily meals. For example when potato chips are consumed, they are eaten as part of an in-home meal 50 percent of the time. Of in-home meals, potato chips accompany lunch 32 percent of the time and dinner 18 percent of the time. When eaten with a meal, the menu most often includes some type of sandwich and beverage. Fruit and soup, salad, or vegetable are also common. Proof that convenience plays a strong role in America's eating habits, potato chips are carried from home 18 percent of the time.

## Potato chip snacking behavior

## Consumption

Frequency
Heavy user profile
Preferred earing occasion
Also on the menu
Share of eating:
Competing smacks
Healthfulness ratings
Trends

Eaten most oftion. of all smack foods Hiree or more times in two weeks children 6-12, men 18-34 In-home lunct
Sandwich and heverage
4 in 10
Ice стеam/yogurt. fruit, cookies/brownies "Bad for you"
Potato chips play important role as side dish


## Detroit's Hometown Favorite!



A new, bigger. chewier Keebler cookie was introduced hy Ma Kechler. head recipe developer for Keebler Company, at a special elf ansembly

Homevyle Solt Batch(A)Comier are a variely of the exiving Soft Batch cookic lone. With a wot, righ from-the-oven taste and lexture, these coohser are chock full of high-quality ingredients like chunh oll nemo-huce chocolate oatmeal and plump ranons The hyg. wef cookes are pachaged in red. upright cartun- created enpectally for the new line
 ald hing habus are changung Abcording to a recem Buanco Wire report. Ameroman are turmog' Irum the beller-lor-zall prexluct and -mbracone more alduldemt foxd
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## Tortilla chips:

Not just for snacking
Unlike potato chips, which are most popular with lunch, when consumed as part of a meal, tortilla chips are as likely to be served with lunch as with dinner.
Tortilla chips are preferred by households headed by younger women and professionals, making heavy users adults under age 45 . In fact, heavy usage of tortilla chips diminishes as the age of eater
rises. Tortilla chip consumption appears disproportionately high among "DINKs" (Double Income, No Kids), under age 45 with no gender skew.

Despite the strength of tortilla chips as a meal component, they are not a high ranking choice among heavy users as a snack item. Tonilla chips were the number-five snack of choice behind ice cream and frozen yogurt, fruit, cookies and brownies, and chips.

## Tortilla chip snacking behavior

Consumption
Frequency
Heavy eater profile
Preferred eating occasion
Also on the menu
Share of eatings:
Competing snacks:
Healthfulness rating
Trends

Growing
Two or more times in two weeks Adults under 45 , no gender skew In-home meals
Beverage, sandwich, fruit 1.3 in 10

Ice cream/yogurt, fruit, cookies/ brownies, potato chips
"Not too bad" or "better" Tortilla chips fit well in a range of eating occasions


Peek Freans has new deliciously decadent cookies, Petit Beret. available in stores this spring. Petit Beret, (French for "Little Hat"-the shape of the cookie) will complement the existing line of Peek Freans premium cookies and biscuits by offering a richer, sumpluous, fudgecoated cookie in three distinct varieties.

The Petit Beret line features Fudge Truffle, Creme Caramel and Black Forest, filled with naturally flavored chocolate, caramel, and cherry filling, respectively.

The cookies are packaged in a new, distinctive white box, each with an origunal illustration of Tara, a young woman in Paris whose memories are recounted in a series of romantic vignettes printed on the back.

The suggested supermarket retail price is $\$ 2.49$ per 5.6 ounce package. For further information, retailers should contact their specialty food broker or distributor, or call (973) 503-4000. Peek Freans premium impored cookies are made by Chrstie Brown \& Co. of East Hanover, N.J., a division of Nabisco, Inc.



Because of the wide range in customers' tastes, Tony's Pizza has a variety of pizzas to add to yourfreezercase. We can satisfy your customers' craving for pizza and land profits in yourpizzaaisle.

## Tony's Pizza Service of Michigan

 4695 N. Middleville Road Micklle ville, MI 49333 Phone: 61(6-795-()220) or 1-877-271-94)()

## Pretzels are viewed as a healthy alternative

Not only are pretzels continuing to benefit from their reputation as a low-fat snack, but they have very broad appeal among all age, sex and life cycle groups.

Like popcom, pretzels have a very high rating as a healthy product, and the labeling requirements under the Nutrition Labeling and Education Act have further increased the number of heavy user homemakers who rate pretzels as "good for you."

Although the evolution of pretzels to a mainstream snack coincides with increased consumer health consciousness, heavy users of pretzels are quite loyal to the segment when choosing a snack. Pretzels are the number-one in-home snack choice among heavy users. Fruit, however, is a strong competitor for pretzels.

## Pretzel snacking behavior

Consumption
Frequency
Heavy eater profile
Preferred eating occasion
Also on the menu
Share of eatings
Competing snacks
Healthfulness rating
Trends

Growth continuing over time Three or more times in two weeks Children under 12; Adults 18-44
In-home snack
Beverages
1.1 in 10

Fruit
"Okay" or "Good for you"
Heavy users are very loyal

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The two and half hour training seminar is taught by a certified instructor and included an audio visual presentation, a question and answer session and take home material Call AFD today to register at (800) 66-66-AFD: seating is limited

Here are the details
Monday, June 28, 1999 at 9:00 a.m.
AFD Office
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Southfield MI 48075
(800) 66-66-AFD
AFD Members $\quad \$ 30.00$

Co-sponsored by an AFD endorsed programNorth Pointe Liquor Liability Insurance company


We're Always Baking Something Good!

## BETTER MADE POTATO CHIPS



## Special Report: Snacks

## Snack Nuts:

## A traditional favorite

Snack nuts are clearly skewed to naller, older households, but with srong contingent of "affluent ngles," and to a lesser degree. DINKs." Of note, adults 55 and der - particularly males - are the eavy users of snack nuts. Unlike lost savory snack segments, hildren are least likely to eat rack nuts.
Like microwavable popcom,

## Mistic brings

## out summer

 chillersMistic recently introduced Italian ce Smoothies ${ }^{\text {rM }}$ and Sun-Valley Squeeze ${ }^{\circledR}$ drinks on four flavors cach. Italian Ice Smoothies are a tllie bit sweet and a little bit ant They come in 12 ounce glass hottles. The flavors are Lemon Ice, Tuti-Frutti, Cherry Ice and Blue
Raspberry.
The
varieties of
Sun Valley
Squeeze are
Orange Bliss.
Mango Dream,


Strawberry Sizzle
and Fruit Rage These beverages are vitamin-fortified with fresh fruit flavors and come in 20-ounce PET plastic bottles.
Contact your 7-UP representative or call American Bottling Company at (313) 937-3500 for more information.

## Nikhlas moves in order to expand product lines

Nikhlas Distributors, Inc. has moved their warehouse to 1776 East 9 Mile Road. They are expanding their line to include wholesale vending.
Nikhlas continues to be the upplier of Cabana and other fine shacks and will soon carry other new products. For more informution. pleave call Nikhlas Distributors. at (248) 582-8830.
snack nuts are almost exclusively an in-home snack item. Evenings are best for snack nut consumption, but eatings also occur regularly in the afternoon and morning.

Heavy users of snack nuts are fairly loyal to the segment, with fruit chosen almost as often as snack nuts at snack occasions.

Snack nuts snacking behavior
Consumption
Frequency
Heavy eater profile
Preferred eating occasion In-home snack
Also on the menu Beverage
Share of eatings $\quad 0.8$ in 10
Competing snacks
Healthfulness Rating
Trends

Flat
Three or more times in two weeks Adults 45+

Fruit
N/A
Clearly an in-home snack


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Topping stays heated in its own sealed bag untul you are ready to serve it Tortilla chips are packed in single servings

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Call Today!


## Ready-to-eat Popcorn is popular with women

Ready-to-eat popcom differs greatly from other savory snacks in that it appeals mostly to women under 45 who head large families, is usually consumed outside the home by itself, and is rated by 75 percent of heavy user homemakers as "okay" or even better. "good for you."

Consumption of ready-to-eat popcom, which is also
disproportionately high among "younger singles" and "DINKs" occurs mostly in the evening when eaten as an in-home snack. Only 7 percent of ready-to-eat popcom eatings are with an in-home meal, likely because little else is consumed with ready-to-eat popcorn - it's ena alone 40 percent of the time.

## Ready-t0-eat Popcorn snacking behavior

## Consumption

Frequency
Heavy Eater Profile
Heavy Eater Life Cycle Segment Preferred Eating Occasion Also on the menu
Share of eatings
Competing Snacks
Healthfulness Rating
Trends

Flat to weak
Two or more times in two weeks Females 18-44; males 18-34 Younger singles; DINKs
Away from home
Beverage, but mostly consumed alome 0.5 in 10

Frust
"Okay" or "Good for you"
High volume occurs outside the home

## Regardless of the nature of your business...


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


When it comes to liquor taw regulation. Michigan is one of the coughest states in the ceountry Hars and residurants represent only a small fraction of the businesxs affected. Arrlines, retall deparment stores. hotels. non-profit organizations. political committers and a bread spectrum of other entites. can be shut doun lor noneromplance

The lau firm of Abbort Nicholeon. (Wulut, Eshaki \& Youndotexd $P$ C: in letroit is proud to anmounce that Thomas J Giachino-a recogeriard Mrhigan Irpuor lau expert - has foned the firm A former Michugan assolant antormy general. (iachino) reprexented the Mishigen Laquor Control Commisson for 23 years Hie se qualified (1) netp compankes in metr) Detrint deal uth Mshigan's regulaton and adminestative liguor bur hurdks:


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Microwavable popcorn:

## A home movie favorite

Almost without exception, microwavable popcorn is strictly an in-home snack item. Eighty-six percent of eatings occur as an in-home snack, with a surprising 20 percent as a snack in the morning. Still, 50 percent of microwavable popcom eatings occur in the evening.

Of all savory snack segments, microwavable popocom has the highest rating as a healthy product. What's more, low-fat versions of microwavable popcom are well-
developed in terms of consumer awareness versus other savory snacks.

Perhaps most important, heavy users of microwavable popcorn are extremely loyal to the segment - as the second choice for a snack, fruit lags behind. Similarly, microwavable popcom is consumed by itself 45 percent of the time and is rarely consumed with other food items. A beverage is by far the preferred accompaniment.

Microwavable popcorn snacking behavior

Consumption
Frequency
Heavy eater profile:
Heavy Eater Life Cycle Segment Prefered Eating Occasion Also on the menu Share of eatings Competing Snacks Healthfulness Rating Trends

## Peaking

Two or more times in two weeks
All except 65+
Traditional Families; DINKs In-home snack
Beverages
1.4 in 10

Fruit, ice cream' yogurt
"Okay" or "Good for you"
Heavy users are very loyal to segmeni


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## Rocky Peanut

 has new candies and trail mixesThe Rocky Peanut Company is proud to introduce new bulk and packaged trail mixes and candies. Eleven new and exciting trail mixes, and 15 sugar-free candies are now available in bulk and in best-selling deli trays.

The products are the latest addition to the company's complete line of nuts, dried fruit, candy and more. Ask your local Rocky Peanut sales representative about riding the wave of private lated success with these new products

## Jeff's Sodas

## comes to Detroit



Jeff s Sodas are making a splash wo Detront, thanks to O.J. Distributors. Jeffs Sodas pack soda fountain taste into a glass boutle. The sodas are made with real milk and cream. plus controlled carbonation and amazingly are 97 percent fat-free

The undias are avalable in sis flators Lemon Dream, (range Dream, Berty Dream. Vanlla (hexolate and I) tel (hexolate The was come in 9.5 aunce essy grip tmolles with revealatie cape io preserne freshness. For mure informatuon. contact Eal Koch of OJ. [)estributon al (3131533.429)


When retailers can buy competitively, they can sell and compete more effectively. That's why Spartan Stores, Inc. takes an aggressive approach
to securing as many price advantages for our customers as possible.
Our experienced buying capabilities, tremendous buying power and unique programs such as Pallet Pro allow us to lower the cost of goods
We currently purchase product for 475 Spartan stores and over 5,500 subsidiary retail operations. If you let us, we can get you the best price, too

Take Advantage of Our Strengths.


## Free "We Card" training sessions offered to retailers

Lansing
Thursday, June 17
Best Western Midway Hotel
7711 W. Saginaw Highway
(517) 627-8471 (for directions)

Session: 10:00 a.m. to Noon

All business owners, managers and store employees are invited to participate in this valuable, interactive, skill-building session. Participants will receive free "We Card" display and training materials. Refreshments are provided. For reservations, please call 1-888-872-4603.

Responsible Tubaceo Retailing will hold free "We Card" program traming seminars this month.

Each seminar is two hours in length and designed to provide frontline retail employees with information about Michigan laws and the FDA regulations. It also covers training information and techniques on how to stop youth access to tobacco products. The "We Card" program provides classroom training that is beneficial for those in the retail community involved in sales of age-restricted products like tobacco and alcohol.

Session dates are as follows:

Southtield<br>Tuesday. June 15<br>Holiday Inn Southfield<br>26555 Telcgraph Road<br>(248) 353-7700 (for directions) Session: 10:00 a.m. to Noon<br>Flint<br>Wednesday, June 16 Holiday Inn<br>5353 Gateway Centre (810) 232-5300 (for directions) Session: 10:00 a.m. to Noon

Kellogg's offers new
snack alternatives
Kellogg Company introduces SNACK-a-longs ${ }^{\text {TM }}$, pre-assembled snacking kits containing one strawberry Kellogg's ${ }^{(8)}$ Nutri-Grain(8) bar, one 6.75 ounce Minute Maid©. Calcium Enriched Fruit Punch drink box, a Kellogg's character toy. a napkin and a Kellogg's Com Pops or Froot Loops Cereal Snack Bag-all packed in a reusable see-through plastic carrying case.

The SNACK-a-longs can be enjoyed anytime and anywhere since they do not require refrigeration. The SNACK-a-longs will be sold in retail delis and meal-solution centers, a first for Kellogg.


Kellogy Company hat wo new
 Peanut Butter Chocolate and Cown The new lavors of the ex satck a are the lates equity extenvion of the Kellogés Rice Krispica Treals Square line which in curventy mare than a $\$ 300$ million brand globalls "These flavors were chosen because they atre the most frequently requacted variations of the original Rice Krispies Treats recipe." says Karen Kafer, director of communications. Kellogg USA.

The new products will be sold ill four sizes: single, 8-count, 16-count and 30 -count bags, and will be available nationuide theginning tha month.

Pop-Tart Pastry Swirls'm.athaky pastry, are experiencing tremendous success in is tirst few month. already excecdang brand expectations and cellong out wappromimately ane thard of verermarkch Avaresuls. Keiloge merratuce nee" Wild Maghurn Pop-Tarsin, whath ate topped with "mags" чprombles that (hange colors when wanted to reseal小arkey ot red. yethon, hac and gecell colar. The color-changmg yranklen are aloxd innowathon that 10 bot currently wot in the market Inved the new Prop Tart, on hlue and whice verped tilltins and blue


 were intranducted late lant sear


# Death Should Not Be A Taxable Event You Can't Take it With you. But why not leave it to them? 

## Settling your bill

Estates. Gated residences. chauffeurs, private country clubs, private schools for the kids. Media stories flourish about estates such as these and the legal battles over them

Irom prenuptial agreemens, io divorce. to death. families struggle to keep what they believe is rightfully theirs Remember the highly publicized estate batten of televison producer Mark Goodson. and Miami Dolphins owner Joe Robbie? Each of their families faced astronomical tax burdens when they died.

According to the Madison Business Journal the Robbic family apparently oured $\$ 47$ million to the IRS. That required selling the Miami Dolphins to pay for it. In the Rohbie's case. that will leave his heirs with slighly less than that. Hardly starving ophans by any saretch of the imagination.

## Blood, sweat and years

Still, a less newsworthy, yet similar version of this seenario could happen to your family. Many small. independent business people are apt to face estate battes without being prepared

You, like many, staned the business some thirly years ago, and nurtured it putting in 12 -hour days. and 7 -day weeks. You pul your heart in it. Worked side by side with your children since they were old enough to bag groceries, and stowk shelves, teaching them every nuance of this complicated business from the ground up

You grew together as a family and as a business from one store to several Employees have been family friends since you can remember.

But the reality is that your heirs may never the able to offer this great family heritage to their children They may have to tace liquidation once they mherit the busines

The top estate bux rate is 55\% (for over \$3 milhon in asels). Remember. this will te levied on all your danets all real exate including your home. your bubinew, any woch and hond pertiolw. your 401 K plan (which herr will aho have to pay federal incorne tax on) and everythang elae that you ve already pard inconte tan

on excluding any insurance products This is what the N.G. A. means when it calls this tax "unfair.

## 'The Millionaire Next Door

Even if you don'I own a family business, but are a salaried executive for any number of businesses serving the foond industry, you could be at risk. Lel's assume you have been with the company for 30 years

All through those years the company matched your maxed 401 K contributions. The stock market soared In the last four years alone. the Standard and Pooirs Stock Index has more than tripled

You have accumulated a healthy retirement nest egg. According to your lasu brokerage statement, your 401K has $\$ 350$, (0)0. The home you brought in 1970 for $\$ 70$ (000). a modest family house, is now ansersed al $\$ 425$, (0) (

The cabin up north. you bought for $\$ 20.000$ in 1979. is now worth $\$ 125 .($ OO 0 Kemember the Merch Whek you brought in 19 (o) for $\$ 8.500^{\prime}$ It could have a current valuation (apprectation and splits) of $\$ 650 .(\mathrm{MO})$ Forget it. Uncle Sam liken your balance theet.

You may not conneder yourvelf wealthy. hut Uncle Sam does. ('urrently the tederal government allow entater of $\$ 650,(0 \times 1)$ ur lew 10
pass from one generation to the next without taxing them (from 37\% to) $55 \%$ ). True, an exception to the $\$ 650.0000$ limit occurs when passing assets from husband to wife or vice versa. Because if both are U.S. citizens, the survivor can inherit an unlimited amount free of federal estate taxes. But then what?

## Taxing Death: a grave history

The current federal estate has been in effect since 1916. The original legislation provided a $\$ 50,000)$ exemption with marginal tax rates ranging from $1 \%$ to $10 \%$, for estates over $\$ 10$ million. In 1924 , concerned about the erosion of the base for estate taxes through lifetime gifts. Congress enacted the first - gift tax with rates from 18 to $25 \%$.
This gift tax was repealed two years later, but was reinstated in 1932. Donons were allowed a $\$ 50,000$ exemption and a 5.5 (OX) annual exclusion per donee. Dunng the yean 1943-1976 the hasic provisions of the federal estate and gift tax law, remained submtantially unchanged The law allowed a $\$(x)$ )(O) entate tax exemplion with tax ratev ranging from 36 1077 先

The gift tax exemption wis fixed at \$10, (x) with an innual excluvion
of $\$ 3,000$ per donce. During this period the gift tax rates were lower than the evtate tax rates. making gift more attractive

With the Tax Reform Act 11192 (TRA) the structure of the federal estate and gift tax changed.

This Act unitied estate and gill laxes with a single rate structure IR provided for a maximum tax ratc of $70 \%$

With the Economic Recover Ta Act of 1981 (ETRA), the estate and gift tax was substantally changed with a graduated increase in the equivalent exemption to $\$ 600.0(\mathrm{KM}$ in 1987

The marginal tax rate was decreased from 70\% to 55\%, all lımit on the marital deduction were removed, and the annual gift tax exclusion was ralised to $\$ 10,0(0)$

With the Delicit Reduction of 1984. the Tax Reform Act of 1986. and the Ommibus Budget Reconciliation Acta of 1987.19 Mm ), an 1993, various changes were made in Estate and Gift tax laws

The 1986 Tax Act also instituted the generation- -kipping tax on transfer to grandchildren and more remote descendants.

With the Taxpayer Relief Act of 1997. Congress provided for an increase in uneven increments in the unificd credit to an equivalent of $₫ \$ 1$ million exemption by the year 20) It also allowed for a special excluvan for qualified family owned businew and other provisions.

Currently the top Eatate and Cift tax rate is $55 \%$ with a rate of 37 on assets in excess of $\$ 625,000$ (the current equivalent excmption).

A martial deduction is allowed on all assets passed from one spoure lis another. There is alwo an unlimited charitable deduction

There is al $\$ 10,0 \times 0$ per year, per donce annual excluvion from gilt taxes and a $\$ 1$ million gencration - tipping lifelime exemption allaw ra with an effective rate assessed al wrow on money transfers to grandehildren after use of the $\$ 1$ million exempian

## See Killing the Ineath Tax page 18

## HEY, MAYBE YOU COULD BE A VEGETARIAN AHER ALL.

Mmmm. Hops and barley.

For beer drinkers, there's nothing quite like a generous serving of pilsner beer.

What's pilsner you ask? For our brewmaster, it's simple. It's a bright, golden beer crafted the the strict pilsner tradition. A beer that uses only fresh, choice hops from the Pacific-Northwest, and seven kinds of barley for flavor. A beer that's filtered three times for smoothness. A beer you know as Miller Lite.

But enough talk. Who's ready for seconds?

the great taste of a true pilsner beer.

# Killing the Death Tax in 106th Congress 

There are two "Death Tax" bills coming to the 106th introduced Congress. The Campbell bill, Estate and Gift Tax Reduction Act, (S 38) has already been introduced into the Senate in 1999

A companion bill, the Dunn/ Tanner bill, was scheduled to drop in February. This would phase out the estate tax over ten years by reducing the estate tax rates by five percentage points each year

This bill obviously spreads out the pain of the loss of this revenue to the Federal Government over ten years.

The second bill is the Kyle/Cox bill or the Family Heritage Preservation Act. (HR86, S56) which calls for immediate elimination of the death tax has also been introduced.

In order to pass tax cuts, congress has to be able to find the lost revenues to the budget in other areas

With the first budget surplus in 30 years, $\$ 66$ billion. it appears at first glance this may be possible.

Democrats are committed to setting aside 100 percent of the surplus to fix Social Security. While Republicans still have not reached a
consensus on what to do with the surplus, the party faces the same budgetary and tax cut hurdles this year as last year.

However, passage of any tax measure funded by the surplus would violate budget rules. Therefore, it will be very difficult for the 106 th congress to pass a large tax relief package until the Social Security issue is resolved.

## What to do?

For most of us, no matter what the size of the estate, the goal is to have

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as much go to the intended heirs as possible.

With estate taxes running as high as $55 \%$ they are among the highest of all federal taxes. A simple will won't do.

Estate planning is a must to help control how much of your estate goes to Uncle Sam and how much goes to your family

The plan you decide on will be as individual as your circumstances. there is no one size fits all.

Software abounds which promises you both an easy "do it yourself" will or estate planning, quick and easy You can also get plenty of free advice from those whose motivation is to sell you product.

For the maximum peace of mind, check with a certified financial planner, an attomey who specializes in estate law. or your accountant. If this sounds expensive. it could be, bul not nearly as expensive as not being properly prepared.

## Absurd economics

Avide from the personal linancial and time costs incurred in a feeble attempt to save your family's inheritance, there are many other economic abuurdities. according to the National Grocer Association.

The lowest entate tax rate (37\%) in almout an high as the highest income tax rate ( $39.6 \%$ ). Horeover. it', being imposed on earnings and ansel that have already been subject to income, social security and other taxes at the state and federal level.

- It 1, curremly cheaper to sell the family owned business rather than pass it to one', heirs. What husiness can stay competitive being taxed al $55 \%$ ? Over $70 \%$ of famıly businesves and farms do not survive through the first generation. and $87 \%$ do not mate it to the third
- Small business empleys almose $60 \%$ of the workforce. creating about two-thirds of the new jobs in the L'S. since 1970. Tax law should encourage the perpeluation of these businesses.
- If the evtate and gilt taxes had theen eliminated in 1971, 262,000 pobs would have been crealed by 1991
- With Americans lising longer. we need to encomrage sating and inversing finceud the ertate talt dixcourages this, as the more one the at death, the more he/ahe has lo pas we the powernment
- Reducing the lax burden un huvincoxe and individualv will apur te ontrome prow th, incirese
investment through a reduction in the cost of capital and create new jobs through business growth.
- The estate tax amounts to only $1 \%$ of total federal revenues while costing the govemment and taxpayers 65 cents per dollar collected for compliance and enforcement. (Source: Payne, Unhappy Returns, 1991)


## Don't suffer silently

With all the personal absurdities, and all the economic absurdities it is no wonder the N.G.A. has fought to repeal the estate tax for several years.

Whether or not the 106th congress will repeal it as advocated in the Family Heritage Preservation Act, or phase it out as proposed in the Estate and Gift Tax Reduction Act, or do nothing, remains to be seen.

While the support for the reduction or appeal is gathering strength, your U.S. congressional representatives and senators need to hear from you. The N.G.A. has put together the list, Estate Tax Action Plan, of actions you can take to boost chances for estate tax repeal in the 106th Congress.


National Grocers Association Estate Tax Action Plan

1. If your members of Congress cosponsored estate tax elimination, write and thank them and ask them for continued support. (N.G.A. provides a sample letter and list of co-sponsors)

## 2. If your district has sent a new

 Representative to congress write a letter and tell them that estate tax repeal is a top priority of yours.3. Contact other individuals/ companies/organizations and ask them to join the campaign. (Forms are available from N.G.A.)
4. N.G.A. wants testimonials from grocers. If you have any anecdotes regarding the impact of the federal estate tax on your business operation, let them know your story.
5. Forward copies of everything to: N.G.A.

Government Affairs Department 1825 Samuel Morse Drive Reston, VA 20190-5317

## Remember the estate tax:

-Threatens family-owned businesses

- Penalized families
- Re-taxes the already taxed income
- Destroys the American dream
- Imposes the highest marginal tax rates
- Stifles employment opportunities
- Punishes success
- Discourages capital formation

Eliminating the federal estate tax remains the number one priority for the N.G.A. The success and strength of N.G.A.'s political efforts are directly attributable to grocers like yourself providing grassroots support on the local level. Don't forget...Death should not be a taxable event!
-Reprinted with permission of the Wisconsin Grocers Association

## Food prices

 should remain a bargain Barring unforeseen weather disasters, consumers can expect food prices to remain at or near their current levels. Experts say oil and commodity prices should continue to drop, which will likely ensure that food continues to be a solid value for consumers.Thanks to improved productivity in the food industry, consumers are spending a record low 6.6 percent of their disposable household income on food. Competition will continue to flourish and raising prices will not be a viable option for most manufacturers.


Crown Royal 750 ml with Enclosed Crown Royal Golf Club \&
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Code Off-Premise Shelf $7315-7 \quad \$ 17.83 \quad \$ 20.96$
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$7238-7 \quad \$ 17.83 \quad \$ 20.96$
Limited Quantities!
6-Bottle Increments Only!
$\$ 51.96$ profit per case!

you either have t or you don't

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6 -Bottle Increments Only!


Chivas Regal 750 ml with Money Clip!

| No Up-Charge! |  |  |
| :--- | :---: | :---: |
| Code | Off-Premise | Shelf |
| 72347 | $\$ 24.65$ | $\$ 28.98$ |



[^1]

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## Michigan Liquor Control Commission hearings slated this month

The Michigan Liquor Control Commission will hold public hearings at 10:00 am. Tuesday, June 22 and 10:30. Wednesday. June 23 , 1999 at the Park Place Hotel, 300 East State Street, Traverse City. The hearings will be held in the Leelanau/ Torch Room

The Tuesday public hearing is to consider proposed amendments to the Commission's administrative rules which would eliminate repetitions, outdated or unneeded existing rules.
simplify the administrative processes or reduce administrative burdens affecting applicant or licensees. Copies may be obtained by contacting the Lansing Office at: MLCC. Attention Kenneth Wozniak. Commission Aide. 7150 Harris Drive, Lansing. MI. 48909. telephone: (517) 322-1359 or fax: (517) 322-5188. The proposed amendments would become effective 15 days after filing with the Secretary of State

Written comments must be received by June 24. 1999. Persons needing accommodations for effective participation in the meeting should contact Wozniak a week in advance to request mobility, visual. hearing, or other assistance.

The Wednesday hearing is the semi-annual public hearing as provided by the Michigan Liquor Control Code for the purpose of hearing complaints and receiving the views of the public.
 limousine services, flomsts, arpart lounges, clubs and umatar typer of businesser

Annually, retailers must pay $\$ 250$, and wholesalers must pay $\$ 500$ for each place of busines. ATF reminds tavpayers that it is 0 the taxpayer's interest to pay the taves on time. Interest and penalties are added to delimpuent payments.

Renewal regintration and return forms will be in the matl begeming in May If a humnews liable for the tax does not receive the forms. by mad-June. call the nearest ATF Fiel Dasion office.

Taxpayers thould complete the forms and mail them. along with a chech or mone'y urder, hy July 110 the ATF addrew lated un the invtruction theet scompanyin! the turms
For further inturmation. consiaki AIF , office of Puhlic: Intormatue be
 जle al wow alf tred gios


We've really got your number... with Lucky 7's. W's the lotiast $\$ 5$ instont game tiom me Michigon Lotiary, giving your customers the chance to win up to $\$ 250,000$ instart … th 30 c


Cet medy to sell it cetimetr, and disgloy it prominenty, Becouse tucky 7's "rolls your way" on Moy 24.

# Food stamps will continue to be honored The state is not in contract with an EBT vendor 

The State of Michigan Family Independence Agency，（FNS），has become aware of at least one company that has been approaching stores in Michigan suggesting that they represent Michigan or the Michigan Electronic Benefits Transfer contractor．While we do not have all the details at this time，a situation potentially comparable also occurred recently in Wisconsin，with a company pressuring the stores to immediately purchase POS equipment
or be left out of the EBT system．In addition．this company told stores that paper coupons should no longer be accepled．

The State of Michigan is not currently under contract with an EBT vendor and has not yel begun implementing an electronic food stamp system．Therefore，at this time no company has been specifically designated by the State to provide EBT services．You should contact the nearest FNS Field office if you are
approached by any company claiming to represent the State or the State＇s EBT vendor．In addition，no date has． or will be，set for stores to stop accepting paper coupons properly presented by food stamp customers．

The Detroit FNS Field Office may be contacted at（313）226－4930；the Grand Rapids Field Office is at（616） 954－0319．

The Retailer Advisory Committee will be kept completely informed of activities within EBT．We ask that
you alen your members or store managers as appropriate so that no preventable misunderstandings came retailers or their customers concer． While we certainly encourage the availability of choice for retailers wio wish to consider suppliers of POS services．it is important that retailen have the correct information to mase sound business decisions．

If you have any questions，please contact David Mork at
（517）335－6015．

## EBT Council discusses pilot interoperability program

The Electronic Benefits Transfer （EBT）Council discussed the pilot EBT interoperability program in Quest ${ }^{\circledR}$ states and recommended changes to the Quest ${ }^{(1)}$ Operating Rules．The program began in March 1999 and is scheduled to run through August 31，1999．The pilot program may be extended one month due to technical difficulties，within some states delaying their interoperability until mid－March 1999 ．

The EBT Council voted to create a Strategic Expansion Workgroup to look at new technologies and additional programs where EBT can expand．The EBT Council＇sRules Committee offered several amendments to the Quent（1）Operating Rules．
NACS supported amendmems to Wrengthen the requirement，for we of dual marked cards cards wib both a Quester mark and another network
icon－by adding training requirements for benefit recipients．NACS also supported an amendment to have faster adjustments made to benefit accounts．

NACS，along with FMI and other retailers on the EBT Council，opposed an amendment to allow states to place the Quevt mark on a card one year proor to that stale offering benetits under Quect（®）Operating Rule．The amendment passed by a $13-5$ vote States supported this antendment because of the cost savings associated with not reissuing cards．

Retail organizations opposed the meanure hecause of the confusion it would cause both recipients and retailers if a benefit recipient tried to une their card for a Quent transaction prior to having those tramactions approsed by the sate，therefore hatiog the tramsacton denied

## Retailers busted for EBT fraud．．．

 11 store owners face 20 yearsEBT－the puperless method of processing government entitlements at thore level is devigned tu limit fraud．But beware－the system can still be ahused．

Federal and wate investigators in Connectacut have ended a I 3－month investigation of foxd relailers（mosily independents）and shoppers who collatorated in submitting tregus ford stamp purchawes on the vhoppers EBT cards．The inerchants then thared the credited revenue with the customers in cavh．

Linderower agents exchanged ower \＄150，（MK）with shore owners in a bing uperatom．The charge in live degrec larcern and convpiracy．．．with


## NACHA＇s Payments conference

At the Payments 99 Conference sponsored by the National Automated Clearing House Association（NACHA） and the National Council for Uniform Interest Compensation，new technologies and Food Stamp fraud were discussed in relation to EBT programs．Smart card technology advances and biometrics were discussed in relation to delivering and deterring fraudulent activities associated with electronic payments of federal and state benefits to recipients．

Gerald Cunnaday of the Texa， Department of Health discussed the preparation of a pilot program of joint procurement for EBT using hybrid card lechnology in Texas and New Mexico．The magnetic atrip will deliver traditional beneliss．while smant card technology will deliber benetis under the Women．Intant and

Children program．During the pilot． Texas will track retailer cost． associated with updating and installem systems to read the new technologies in an effort to determine cost thand algorithms．

EBT has also decreased Fiond Stamp fraud，allowing investigatora io obtain a list of transactions by store and amount．In addition，the use of a PIN has cut back on the fraudulent activities．The Baltimore Cits Food Stamp Tratificking Unit estimated then savings to be over $\$ 4$ mallion betwee June 1995 and January 1999 by disqualifying almost $7,(0) 0$ ）recopernm found guiliy of fraudulent ficod samp activities．Powsible future EHT cand applications in other arean us alwo discussed For example，in（Ohio．a canc vady excsu on a potental EBT／ transit parnershop．

## Foodservice product information database available on internet

[^2]vilc＇and markeling，and pachageng informataon．

The informatoon 1 a aralable by clicking on the button titled PROFIL．E Shou Case locatled on the forodprofile com uet vile Information can be searched and retresed by manufacturer catcegory．IPT and SCC product conder．The nervice $n$ ficee ol charge Linern muat fegnter however fo accer lterl lesed detul mbormatoon Regavatom is performed on line and is
 one－fime exent for twore intormation refer to the lampratile corrl weh vile いr tall （以ッ）

## CALING ALL COLFERS (AND HACKERS):

Swing into Summer and Get on the Right "Course" for Education at the 1999 AFD Scholarship Golf Outing! Thursday, July 22, 1999 at Wolverine Golf Course 10 a.m. Shotgun Start Any way you slice it, it's time to plan for the future. Start now with an AFD Scholarship Golf Outing Sponsorship and help educate kids from YOUR Industry. This year, AFD plans to award 25 academic scholarships.

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## Stroh＇s officially exits beer business

As reported in the AFD Food \＆ Beverage Report in December，Stroh Brewery Company，the nation＇s fourth largest brewer．is selling out of the beer business．The agreement became final April 30 for Stroh to sell its Henry Weinhard＇s and Mickeys brands to Miller Brewing Company． and the balance of its beer brands and its Lehigh Valley（PA）brewery to Pabst Brewing Company．Miller，the nation＇s second largesi brewer．will acyuire Pabst＇s Tumwater． Washington brewery．This transaction is being linanced by a \＄185．000，（0）0 Senior Credit Facility arranged by Lehman Brothers，Inc In additon．Lehman Brothers acted as financial advisor on the transaction．

Pabul．the nation＇s lifth largest brewer will obtain the brand families of Stroh－Old Milwauker，Schlitz． Schaefer．（）ld Sigle．Schmidt s．Lone Star．Special Export．McSorley＂ Schlity Mall Liguor．and Rainier．

Although it is sad to end Stroh＂， 149－year brewing tradution，given the highly competitive nature of the U．S． beer industry and the efficiency and productivity gains that will be realized as a result of this transaction we believe these agreements make
sense for all companies involved．＂ said William L．Henry，Prevident and Chief Executive Officer of Stroh Stroh will continue to operate its five breweries under a transition services agreement until producton can be shifted to a Pabst or Miller brewery．Stroh will intatly retaina all of its hourly employees Bore than 75 percent of its salaried emploves will also be retained to proside services in support of the proxduction and distribution of the former Struh brands through the end 011 1ヶ）

After production is ，hilled from the Stroh－owned breweries．Sirah will week to sell these facilites，wher as operating breweries or for alsemathe use．Stroh will continuc lo operate the breweries in Pennsytranial．
Washington．Oregon Ti゙々as，Nurth Carolina and Wisconsun untal production in shifted．

The Stroh Companmes．Ine will continue to tee headquartered in the River Place complex in Iherront．The company will contınuc to own and manage its 300 Riser Place huldang． pursue its real estate ntheress in Detroit and throughour the U．S．．ind will continue to oversece lis pertulus of financial assets．


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# Business breezes blow favorably for Tradewinds 

## by Ginny Bennetı

As customers leave Tradewinds Liquor and Wine they receive one linal thank you, a sign on the door says. "Our husiness realizes that without you there is no me."

Tradewinds owner Majid (Mike) Rayis insists that customers receive the kind of service that will make "them" want to return to see him. He also insists that customers are able to shop in nice surroundings and are able to find and buy everything they need. He is doing something righ, obviously, as the store begins its sixth year under his ownership.

The $7,(\%)$ square-foot building is located between Six and Seven Mile Roads on Livernois in Detroit's 12 th precinct. Gonng south on I ivernois from Eight Mile one passes tiny storefronts reminiscent of charming shops in a small city. There are also several


Lucy and Mike Rayis

Tradewinds just five years ago. New paint and bright graphic art are topped off with a bright, new red awning. The pride Rayis shows in his store is reflected in the faces of customers that are proud to shop there. Everyone gets in and out quickly, but for the few minutes they spend at Tradewinds, they are made to


new. attractave strip matlo that have fuse been buill or are nearng completion. Mite satys this に a good place to do busmes. The police are responsme and other -hophecpers in the area are fremdly and gored to work with Eversone work, hard to keep up apparances

Mike knows that rellable good costomer service brings hischent. bach Recently he completed a refreshenngy of the vore and its entrance. the third time he has renowated sunce he bought
feel at home and among friends. Approximatcly 13 cmployes. part- and full-time, work there and Mike or his wite Lucy are wally on hand to make cuvtomers feel welcome. The manager/hexokeeper has been with the vore sunce Rays bought It five years ago

Immaculate throughom, the thore is well orgamzed, elficuent and filled to the brim with products.

Alcoholic beverages are the biggest sellers and wine has built
the Tradewinds reputation. There is an amazing display of items on the selling floor and a 3,000 square foot second story filled with cases of liquor and wine ready to bring down on a conveyor belt at a moment's notice.

Rayis' knowledge of fine wine and his upscale selection is partly responsible for his success. His customers rely on him to keep them abreast of the latest find or of a hot new best seller. He is able to pass on information about harvests and vintages and the wine business in general Even his supplier's reps like to bear what Mike Rayis knows about the latest trends and what is selling.

The Rayis have (wo children. Helen. 19 and Allen. 17. They help out in the store when needed. Allen likes havkerball and Heten likes the "mall." Mike doesn't have $(t)$ much tume for hobbies. If anythang, he likes to do a lot of his own repatrs and tinds that he has his fimits but he is pretty handy around the house and in the store

Tradeuinds is Rayis' wxth store. He prevously ouned Nugger Pany Shoppe Mike's Party Place.

Mike's Pizza and Deli. L.\&M Market and Mike's Mın Mant. Unique in its design. Tradewinds has an unusual ceiling architecturally, with hugt illuminated circles and al lit and mirrored center square Withon the store are a Chinese carryout. pharmacy, clothing shop. and deh All these spaces are leaned from Tradewinds.

Fitting all these departments into a $7.0(0)$ square-foot hulding is tught, but makes for a full. bustling atmosphere

Using the space wisely has enabled Rayis to offer his customers a one-stop shopping experience. He knows that it Tradewinds can provicte the products and services his customers need, he won't lose sales to other stores down Livernois or in the suburh,

Keeping up the product lines. and giving greal customer vernice is what Tradewinds is all athout Mike Rayis eagerly shom his appreciation to customer which keeps bringing in gusts (1) customers, and blowin! sway the competition.



# A "Sound" idea for Michigan Lottery Players! 



By Commastomer Ion Gilmer

Michogan Lottery players throughout the state could soon have an ear for winning. The Lottery kicks, off summer with "Sound Explosion," our latest Daily 3 \& 4 second-chance promotion! June 21 marks the start of this six-week second-chance sweepstakes, during which the Lottery will award hundreds of exciting Sony audoo and video merchandise prizes.
Fach week lor six weeks, there will be 10 grand-prize winners of
home entertainment centers: 10 second-prize winners of rack stereo systems: 30 third-prize winners of shelf stereo systems; and 100 fourth prize winners of portable compact disc players

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 June 21 and July 31. 1999. (irand-prize winners will be announced during the telecast of

# $77 \%$ 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

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

Send me $\qquad$ employee training program kits

Pathway
to food sertery


I agree to pay $\$ 249.00$ for each kit plus tax, shipping and handling. Payment is as follows:Bill me $\square$ Enclosed Charge to my credit card

the "Road to Riches" game how on July 3. 10, 17. 24, 31 and August 14. 1999

Watch for "Sound Explosion" poin of-sale promotional items in the coming weeks!

## New Central System

The activation of the Lottery's new central computer system brings many worthu hile changes in wagering. reporting and GVT equipment. Following are just a few of the excions improvement

## Wagering Changes

- Up to 10 panela per ticker, except Daily 3 \& \& ("Smartplays" up to 12 panels)
- The Big Game and Dally 3 \& 4 available up to 20 multi-draws.
- Lonto multi-draw tickets with a minimum of five panels generate "Smarplays.
- Instant and on-line tickers with prize $\$ 25$ or less validate automatically without the Yes/No carhing option.
- Wheel key will be activated.

New GVT

* An improved scanning derice
* Larger viewing screen -- up to eigh
lines of information
* Improved instant ticket insentery reporting
Better Reporting
* One combined weekly setulement:
 * Bonus commission reported on ueekly invoice
* Reprint of last instant licket order placed through lerminal avalahle
* Printout of all instant games
available for ordering on a single tickel.
* Dally sales reporta thow instan gamee cashes and settled book information for that day and on-line information.


## Million-Dollar Retailess

I recenaly had the opportunty to prexent commemoratave pligues to ceveral Wichigan I ottery retallen whe achieved the $\$ 1 .(00),(00)$ mark in fisul 1908 sales It was a pleasure to wee the"se I.ottery retalera in actoon, and I cxand my grattude (t) all at you!

The following Mohgan I (onter) retalers met or exceeded $\$ 1$, (x) 0 , 000 Lotiery vales in limall 1498 Angelen Fond Sperndies. Brafon Harbor
Barrel \& Homle Parra Sirars. Deind Bouleward tasal (eneer. Deirent
 (Hurrs Hell Purl) Spore, Indwer Con Beer Bore Femperamer foud fiarm Warkes. Ietnou (ilus Bemle Shuppr. Iermint Hechdyimarters Parfs Spore. Iheirame Hakes liolnde en if Ciffis. Warren
 see I. anttery. Inage 32


Lottery, continued from page 30
M\& K Party Sare. Warcon
Meijer \#20. Gromd Rapids
Meijer \#23. Lensing
Meijer \#29, Burron
Meijer \#2. Cantem
Maijer \#3. Roval Dak
Meijer \#55. Sterting Heights
Meijer \#n5. Utica
Meijer \#ore. Westund
Moijer \#105. Chesterfield Mrijer \#123. Sourhgare MliM Food Center. Detroit New Northend Markes. Oak Park New Super Fair Foods. Detroil Oak Liquor and Wine, Oak Park Oakland Liquar Party Shoppere. Southifield

Praper Palace Bookstore. Hamramich Sax Discount. Taylor
Stop N Shop, Sagiman
Toma Foods. Dearborn

New Instants!
June marks the debut of four hot new instunt games. The $\$ 2$ "Wild Time Doubler" goes on sale June 3 . and offers prize up to $530.0(0)$. The \$1 "Michigan Richer," arailahle on June 7 , will keep players' pockects full of cash with a 8 . 3.000 top prize. "Michigan Riche", alos mark the tirsutume actual photographs have beern incorporated into Michigan Lottery inslant game iphotos pron ded by the Michigall Travel

Bureau). After June 14, the $\$ 2$ "Fat (at" will hate them meowing for more with a $\$ 20.000$ top prize. Anuther $\$ 1$ game. "Firecracker $5(\mathrm{NO})$." debuts on June 24 . and offers a red hot $\$ 5.000$ top prize


Lottery Commissioner Don
Gilmer presented plaques to all 1998 million-dollar sellers at the AFD Trade Show.


Mark Klar Sar Discoumant

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Ria Tomad of Toma Tounds


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## Legislator Profile

## Gary Woronchak reports for Dearborn

## by Kalm Blake

Ater a 2.5 -year catreer of oherving and writine aboun the news. State Representative ( Bally Woronchak joined the otber ante to beconle a llews maker this year Sua freshanan Republicam legistator. Woronchath represems the 15 at district in 1 ) araborn
Ife began his newspaper carreer as a reporter for the Deartomen Press de Cimde atwice-weekly paper serving Dearborn and Deathom Heights. He followed local politics in I carborn, with not only a journalistic interes but from an educational standpoim an well: he holds a bachelor's degree in polatical science from the Unversily of Michigan-Dearbom.

Woronchak was promoled to editor of the Dearborn Jreso \& (inde. a position he leed for 16 years hefore the newspaper downsised and eliminated his joh. He was then free to son for political office. "I had considerad numbing for the state house seat back in the mide - 80. but didn' becaluse it wouldn' have been colhoal for me to run for an offoce while working at a newspiper." Woronchat explanned.
He ran in 1996, for the statc representative seat he currently holds. but lose that first round. Back to the newsroom, he went 10
work as
managing editor at The Dails Tribume of Southeast Oakland Comily, until he took leave form again for the
 scall. Thistime he wis
successful.
In his tirsor term of House dury.
Woronchak is serving on the following commillees: Tax Policy; (ireal Lakes and Tourinm: Sentor Health, Sceurity and Retirement: and Regulatory Reform. As vice-chair of the tax policy committec, Woronchak worked on a bill for the income tax reductoon. It passed, reducing personal income taxes by $1 / 2$ of 1 percent in $1 / 10$ inerements over the next live years. "The total savine to taxprayers is \$1 billion per year." Woronchak says
"The theme this year is cullang laxes." Woronchak says. There are many ideas on tax cuts loating around the Iegislature. The tax policy commotle is looking at ways to cut single business tax rates. One idea is to deduct

healtheare expenses from taxable income for the single husiness tax "White we"re still in times of prosperity, we need to lower the tax burden on families, sentors and businesses, Woronchak says
One slep forward for senior citizens is to improve the homestead property tax credit The tax policy commiltee is working on a bill that would rabse the dollar amount of the credit and increase the number of semiors receiving it.
Woronchak says in addition to lax cuts. another major concern for him is improving the safety of citzens. "It's most important that we tathe measures to make sure people are safer in their homes and streets," he asserts. With the
recent school tragedies,
Woronchak has worked with otha representatives on legistation to increase the penalty for possessa of explosives.

Woronchak has lived in Dearborn for to years altending Dearborn schools and graduation from Edsel Ford High in 1973. "Dearborn hasn" stopped its growth in the past 25 to 30 years mainly because of the Ford Moter Company.' says Woronchak.

Representative Woronchak is also known in Dearborn for the 10 years he hosted Mayor Michael Guido's monthly call-in cable TV show. "The Mayor's Forum."

He is active in the Dearbom ('hamber of Commerce. Dearben Goodiellows. the Dearborn
Homecoming Festival and more. He currently serves on the 16th Congressional District Republica Executive Commitlee and on the Wayne IGh I wistrica Republican IXecutive Commitlec.

Representative Woronchak is married and they have a 21-year old daughter Torerach
Representative Woronchak, call: (517) 373-0847. Email
gworonchak ( $\omega$ house.stale mi us a write: State Representative Gar Woronchak, State Capitol, PO Bo 300)14. Lansing, MI $489(49-7514$.




$A F D$ on the Scene
Lipari Foods Show



# MPSC gives green light to choice 

Other key elements of Electric Choice

The Michigan Public Service Commission (MPSC) recently set a course for how all Michigan residents and businesses will think about their electric service. On March 8, the MPSC issued orders clearing the way for Electric Choice in Michigan.
These orders give customers the option to choose an alternative electric supplier. Under Electric Choice, customers can continue to buy electricity generated from their existing utility, or they may buy dectricity from another company.
The transmission and distribution If electricity. which includes the aires and lines that carry electricity from the power plants to homes and businesses, will remain fully regulated by state and federal agencies. Michigan utilities, such as Detroit Edison, will still own and operate their transmission and distribution systems, and will continue to be responsible for services such as tree trimming and restoring power after a storm.

## Electric Choice To Be Phased-In

Electric Choice will be phased-in heginning in late 1999 with a limited number of customers having the upportunity to choose. On January I, 2002, all customers will have the (pportunity to choose an alternative electric supplier.
Throughout the phase-in period, Michigan utilities will make some of their electric capacity available for competition. Alternative electric xuppliers will bid for the right to buy electric system capacity in Michigan Suppliers who successfully bid will re-sell this capaciry as well as energy products and services to residential and commercial customers located in Detroit Edison and Consumers Energy service terntories.

Although the levels of customer participation will be limited during the phase-in period, customers may receive solicitations directly from allemative energy supplers. Some customers may choose to combine therr electrical loads into a huying pool, a process commonly refermed to as aggregatuon. It in likely there will te both for-profin aggregators, such as altematese electric supplera. and nomprofit ageregators, vuch an trade or homeowners assoctations.

In addition to developing the buwness and information systems necestary of Electric Chome. Deron Edison N launching eeweral new programis and $1(x) l$ to suppore the needs of upplier and curtomers.

## Consumer Protections

The MPSC is reviewing the process for licensing altemative electric suppliers. This will help protect against marketplace abuses such as cramming (adding services without the customer's knowledge) and slamming (switching a customer's account without authorization).

## Customer Education

The MPSC has initiated a voluntary working group, known as the CHOICE Advisory Council, to develop a recommendation for a statewide Electric Choice communications campaign. The CHOICE Advisory Council membership includes Detroit Edison, Consumers Energy, AARP, Michigan Manufacturers Association, The Heat and Warmth Fund (THAW) and other interested parties.

## Fair Competition

The MPSC is also reviewing rules for Electric Choice participation by affiliates of local electric utilities.

For more information on Electric Choice, please visit one of the following web sites:
Detroit Edison: HYPERLINK http://www.detroitedison.com/home/ electricchoice/customersupport.html or www.detroitedison.com/home/ electricchoice/customersupport.html or MPSC: HYPERLINK http:// ermisweb.state.mi.us/mpsc/electric/ restruct/ http://ermisweb.state.mi.us/ mpsc/electric/restrucu
 Supermarket. SDM, Lottery. WIC. Building optional Serious, qualitied inquiries only Call Pete or Paul George at (313) 933-6151 down river party store for sale-High tratic area Well established - in business for 42 years. SDM, SDD, Lolto Building and business. Terms available Conlact Mike Kelly. State Business Brokers (810) 469-3333
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FOA SALE- Troy SDD License, Call-(248) 399-4813, ask for Sami

10,000 SOUARE FOOT Super Markel for Sale-Siore \& Fixtures Dearborn location. Call Wilson at (248) 582-9088
FOR SALE BY OWNER-2000 sq f1. Party Store on lake in Irish Hills Great location on major road (US12). Jusi miles from Michigan Internatoonal Speedway Beer, Wine. Liquor, lots whake access $\$ 350,000$ plus inventor Call Sandy at (517) 431-2525
gROCERY STORE FOR SALE - One of a kind Greal Birmingham area location with tremendous opporturity. Full line of groceries. meals, produce, liquor, beer 8 wine. Currenlly nol open evenings. Sundays or holidays 3,000 sq. It whllull basement. Great lease. Asking $\$ 395,000$ olus inventory ( $\$ 100,000$ or less) Volume over $\$ 8000.000$. Call (248) 644-4925 for more informaion
FOR SALE-Ice cream dipping merchandiser Master-Bill model MDD88 ( $911^{\prime \prime} w \times 28$ d $\times 37{ }^{\prime \prime} h$ ) Stainless steel lop with while exterior body Displays 16 flavors and slores 14 Excellent condition $\$ 1.195$ or best offer Call (517) 723 5500 and ask for Dave
PAHTY SHOPPE-Beer 8 wine, grocery, lotlo frozen Coke, money orders, fax. Store sales $\$ 10,000$ week Lollery sales $\$ 3.800 /$ week Business $\$ 160,000 \mathrm{w} / \$ 80,000$ down
$\$ 1.425 /$ month lease Call (248) 545-3500
FOR SALE-Bagel \& Donut shop Troy area (19 Mile \& Dequindre) All new equipmen! Turn key operation, just walk in and take over the register to slart making money today Asking 88.861 Terms avalable Call Foster Realty al (810) 463-1000

FOR SALE-Transformer 750 KVA . 26 -door Prozen cooler, almos! new w/compressor Call Kenny at Xlta Foods, (313) 824-1144
WATERFORD PARTY STORE-Beer, wine, lito \& more Great localion near lakes' All new equipment Turnkey operation 1976 sq ft . Asking \$179,000 + inventory Business only. Call Re/Max Exec Propertes. Brian Yaldoo (248) 737-6800

MARKET DELI FOR SALE- $3,300 \mathrm{sq}$ it Ann Arbor, central University of Michigan campus location, sludeni clieniele Ownor is reliring All newly remodeled including new equipment. Call (734) 741-8303, ask for Bill

FOR SALE- 2 each, walk-in coolers, $日^{\prime} \times$ $10^{\prime}-\$ 15008^{\prime} \times 14^{\prime}$ - $\$ 2500$ Bernie's Country Slore (517) 592 -822 1.557-9600
LIQUOR STORE a PHARMACY w
LOTTERY FOR SALE-5.000 sq ft Belween Chalmers \& Conners. Ask for Mike al (313) 331 0777
TALIAN MEAT MARKET \& SPECIALTY STORE-In Warien Beer. Wine \& Lotto 3.1000 sq 11 iree slanding buiding w/plenty ol parking Low hours Lols ol potenlial Serious calls only at ( 810 ) $470-0762$
AL'S PARTY STORE- 2,400 sq II Beer, wine and lotlery Lotlery sales $\$ 4.500 / \mathrm{wk}$. store sales $\$ 8.000 /$ wk Asking $\$ 7.500$ for business and $\$ 120.000$ for building Ask for Al at (313) 864 4078
FOR SALE-Chester Fried Venlless Fryer (older model) \$2500, (4) door rasch in cooler $\$ 1200$ (4) door reach in cooler $\$ 500$ Call Sam Sherna at (248) 2日A-4774
ESTABLISHED PARTY STORE-POR1 Huron, Mi Highly populaled high liaflic area SDD SDM and Lollo Owner relining Call (810) 985. 5702, leave message
FOR SALE-Convenience Store and much more Ownar petiring Excellent Northern SDD SDM \& Gioceties $\$ 30000$ gross annual sites a ma giocpies s.an gross annual sales Large athached living quanters pus (a) ${ }^{11}$ uad fionlage $\$ 450,000$ Call lor mere mula 1. madiod linilago \$450,000 Call lor more inle CODY DRUGS
SOO SALE-SDU SOM
 As prom 3000 sq \# Verv Elusy well oslablisherd al $1, \$ 1,312 / 2.7478$ or (248) 8669655

## It is illegal to import cigarettes without a license!

It has come to the attention of AFD that some retailers are by-passing local licensed tobacco wholesalers and are directly importing cigars from manufacturers without first obtaining an Unclassified Acquirers Tobacco Tax License. If you are going to act as an importer you must first apply to Michigan Department of Treasury for a license, pay a $\$ 10$ fee and once approved, purchase a stamp for the products being imported. Each month
you will be required to remit the tobacco taxes due to the state. Faiiure to possess an Unclassified Acquirers License could lead to confiscation of tobacco products on your premise and fines from the Department of Treasury.

To receive an Unauthorized Acquirer Tobacco Tax License application you can contact Dan Reeves at AFD at (248) 557-9600.

## Working hard for our members

Tracy Findlay from IntraState Distributors made a sales call al Busch's Valu-Land. Doug Busch met him at the door holding up the AFD Food \& Beverage Report which featured an ad introducing a new product, called Snapple Elements. Doug jokingly asked why he had not been informed about the new product.
Coincidentally, the purpose of Tracy's sales call was to introduce the new Snapple product.

## North Pointe -

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

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$\checkmark$ Endorsed by AFD for 10 consecutive years
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| ,iller Brewing Company ............ (414) 259.94 | IBF Insurance Group. Inc. ........... (810) 774-5300 | Ste | Kaps Wholesale Foods ....-.......- (313) 667.6710 |
| Nestle Beverages ...................... (248) 380-3640 | Frank McBrde Jr, Inc............. (810) 445-2300 |  | Kay Distributing ........................ (616) 927.0120 |
| NAYA. USA .............................. (248) 788-3253 | Miko \& Assoc. ........................... (810) | Copper Canyon Brewer | Keebler Co. .....................(313) 495-260 |
| O.J. Distributing. Inc. ................(313) | North Pointe Insurance ................ (248) | The Goklen Mushroom .............. (248) | Kehe Food Distribuwns ............. 1.1400 Rxs. 6881 |
| Oak Distributing Company ......... (248) | Roxky Husayn \& Associates ..... (248) | Palace Gardens | Kramer Food Co. ..................... (248) 451-9006 |
| Pabst Brewing Co. | Willis Corroon Corp of MI ........ (248) | S | Lipan Foods .......................1-1810) 47-3500 |
| Pepst-Cola Bottling Group | MANUFACTURERS |  |  |
|  | Anthony's Pi/za .................... (810) 731 - 7541 | AırPage Prepay \& Talk Cellular (248) 547-777 | west Wholesale Foods .......... (R10) 74. 2300 |
| - Pontiac ....................... (248) 3343512 | Eccu D'oro Foud Corp. -......... (810) 772-0900 | AirTouch Cellular .............. (313) 590.1200 |  |
|  | Eden Foods .... $\quad$ - ${ }^{\text {a }}$ | American Mailers ...) (313) $8.42 \cdot 4000$ | 700 |
|  | Fine Manufaciunng | Amentech Pay Phone Seryces ... 1.80 | Roben D Amold \& Assox ....... (810)635-8411 |
| d Howk Beverage Cu. ............ (248) 366 .0295 | (10) | AMNEX Long Distance Serice - -... (24, | $S$ Abraham el Suns $\quad 12881353.4040$ |
| M. Gilligan, Inc..................... (248) 553-944 | Home Style Fouds, Inc. | AMT Telecom Group |  |
| Royal Crown Cola $\ldots \ldots . \quad$ (616) 392 | Jargei Hillsdale Ciuntry Cheese -... (\$17)] | Autornated Collection Systems -.. (248) 354 | Sherw wod Foods Disinbution - (313) 366-3100 |
| Scayrum Amencas ......... (248) 553 | Krafl (iencral Foods .i.e........... (313) 261-2 | Bellanca. Bealte. DeLisk - (313) (4) 420 | Sute Wholesak Grocen - (313) 567.7 (154 |
| Seven-L'p of Detrout .......... (313) 937 | Monitor (Big Chief) Sugar .-.-... (517) 68860 | Cellular One-Traverse Ciry .... (h16) 922.9400 | Sparan Stores. Inc $\quad$ (313) 455-1 $\pm 0$ |
| Stroh brewery Company ............ (3) | Nabisco. Im.......................... (248) 4 | Central Alarm Signal - (313) K64-4900 | Super Foud Servicer (1917) 77 -1491 |
| Tn County Beverage ... -......... (2 | Neull Fixad Cumpany ... (244) $3 \times 0.36$ | Check Alen (616) 775 -3733 | Supervalu Cencral Regium- (937) 374-:974 |
| UDV-North Amencs | Red Pelicar Food Prodacts........ (3\|3) 921-250) | Cherksare Sysuma $\quad$ (313) 263-3556 | Tiseo's Frozen Prear Dough -- (M10) Shtosil0 |
|  | Singer Evrail laborath) -.......(313) 345-5880 |  | Trepoilmpurs .-. 12es) sus. Mol |
| ATIVE | Struuss Bruher Co. (313) K32-1600 | Communty C | ule ulic |
|  | MEAT PRODUCERS/PACKERS: | Realry Lu, | Wereh foud Cup |
| (old \& Asmolate) ....... (2ax) |  | Dean Wilter Reynolds. Inc. (24) 288.1750 | Ypulantitiood Co-op - 13131433.1930 |
| (313) | Bar S Finds $\quad(24 \times 141+3857$ | Dollmer Rudiewci \& Co CPA (24*) 355-10.4 | ASSOCIATES: |
| erker Ammencan - - . (410) 57+11 | Burdick Paking Cu (616) Wh2-5311 | (Gamo \& Co. CFA (2ax)737.9933 | Amencan Synerimus $\quad$ (313)427.444 |
| The (ireeson Cimmany ( 2 25) wos-6) |  | Goh's Inventory Sernice (2-44) 353.5033 | Canduan Comular Cenerl - 1313)567:391 |
| Hanwe Alukilates, Im: (2th) 3545 | (ianors Meal Paibing - (517) 269.8161 | (Greall.thes Daus Systems 1248) 386 -4100 | Livemos Devisoa Flanu - 12en 352,001 |
|  | Hantg Meals ( 313 ) 832-2040 |  |  |
|  |  |  |  |
|  | Kuladhas Sausuge Company - (317) ${ }^{\text {a }}$ | (240) 952.000 | Wuverme Golf Cow ler (110) $\mathrm{N1.964}$ |
| (d) 5 | Meru Paiking - (313) K2tsk |  |  |

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[^2]:    International Food Dintributor， Arsociation（1F1）A）and Sales Partner Systems（SPS）have announced that the PROHII．E Data warchouse is open to all foxdeervice channels and the publice via the Internet an of Aprol 15th．Previously，tha information was made availathe only to foodnervice destributors and broker，who would then prowide the mformation to ther fondersice customer

    The PR（SIII：data warchouse comanls intormatlon on land
     intlud․ nutritwn．mgredions．

[^3]:    38. AIT) F(X)I) \& BEVFRAGI REPORT. JUNE I 4 (M)
