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

Working hard for our members.

OCTOBER 2000

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Legislative Update

Death Tax phase-out veto override fails

The House of Representatives failed by 14 votes to override President Clinton's veto of a bill to phase out the estate tax. NACS had strongly supported the bill to eliminate the "death tax," which had received strong hipartisan support in Congress but was vetoed by the president on Aug. 31

The vote in favor of the override was 274-157, falling short of the 299 needed for a two-thirds majority. Voting in favor were 220 Republicans, 53 Democrats and one independent, while the tally opposing the override included one Republican, 155 Democrats and one independent. Two Republicans and two Democrats did not

While this is an uphill battle, NACS will continue to work with members of both sides of the aisle to come up with a compromise estate tax relief proposal prior to Congress adjourning for the elections.

ff, or adopted n-shaped this state From our fertile peninsula is yo soils and abund fresh water to manufacturing strengths, Michigan In this issue we profile Michigan co information on products that are made in Michigan. feature a special section dedicated to Michigan wines feature a special section ded Take a that we can be prolook! There are many reason state. But first, here is a lig call Michigan our home: You just might be from Michigan if.

- · You bake with "soda" and drink "pop."
- · You have ever been sunburned and frostbitten the same week
- · You point to a spot on the palm of your right hand when telling people where you're from
- · You can explain the difference between yoopers, and fudgies.
- . You know that a place called Kalamazoo actually
- · You know someone who was Asparagus Queen at a county fair.
- · Someone says "down south" and you think of Toledo.
- · Your family breaks into violence during the MSU/U of M football game
- You have as many Canadian coins in your pocket as American.
- · Coast-to-coast means Port Huron to Muskegon.
- · You know how to play Euchre.
- · You are not fazed by a traffic sign saying "Snowmobile Crossing."
 - You have no problem

spelling names time Mackinac Tahquame Yasilanti.

- The Big Times either rord, Chrysler and LM or Domino's, Little Caesar's and Hungry Howie's
- · You know that it's usually warmer in Hell than in Paradise
- · You go "up north" for the weekends.
- · "Submarine" is a sandwich and "Big Mac" is a bridge.
- · You used to believe Ernie Harwell when he said that the fly hall that went into the stands at Tiger Stadium was caught by a man from Warren.
- You don't have a coughing fit after a sip of Vernors.
- · You know all the lyrics to "The Wreck of the Edmund Fitzgerald.
- You thought Alkaline batteries were named after a Detroit Tiger outfielder.
- . You know all the lyrics to "Take This Job and Shove It,"
- · You think that having clogged sinuses is normal

"Toast Michigan"

celebrates Michigan wines

Join us on Friday, October for AFD's new winetasting event, Toast Michigan: Savor the Flavor of Michigan Wines at the Excalibur Banquet Hall in Southfield from 5:30 to 9:30 p.m. Over 50 Michigan wines will be available for tasting.

Tickets are just \$25 per person and are available at

the door or by calling AFD at (248) 557-9600 or 1-800-66-66-AFD

Encourage your customers to attend and learn more about our state's wines! This is the first time for an all-Michigan wine tasting in the Metro Detroit area

More information and a pull-out program begins on page 19.

Voluntary Nutri-Facts must be posted

It is once again time to make sure that Nutri-Facts point-of-purchase nutrition information is posted in your produce and seafood departments

Government inspectors will be checking retail stores for the posting of produce and seafood nutrition information. It is critical that you post the approved government data to be considered in compliance.

Should retailers not make this threshold for compliance, mandatory nutrition labeling regulations may be implemented.

Imagine a mandatory "Nutrition Facts" label on every produce and seafood item you sell in your stores.

No new nutrition data have been issued since the last surveys were conducted.

Please help the industry make an all-out effort towards the next round of surveys by making sure this information is posted in each of your stores.

Color posters and brochures may be obtained through FMI's Publication Sales Department at (202)-220-0725, and can be printed off the website at www.fmi.org/ consumer/nutrifacts



See related story, page 39.



JOIN IN THE AFD/PEPSI SCHOLARSHIP CHALLENGE DRIVE.

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President's Message

AFD offers cutting edge prepaid cellular solution



By Joe Sarafa AFD President

TekTel Marketing, Inc. and AFD have joined forces to offer retailers a chance to sell a prepaid cellular phone featuring the Verizon Wireless prepaid product.

Prepaid cellular - cellular service that is paid in advance - is now establishing a firm hold in America. Although prepaid customers make up only 2 percent of cellular subscribers, this segment is growing quickly.

Today, according to Verizon Wireless, 50% of the new business is coming from prepaid. Estimated overall revenue for prepaid cellular in 1997 was \$800 million. The projected revenue for 2000 is over \$2 billion. TekTel Marketing, Inc. has joined with AFD to offer a way for retailers to sell prepaid cellular service: a Verizon Phone-in-a-box. The program offers 4 denominations of airtime replenishment cards from which to choose, low per-minute pricing, no long distance charges and six months expiration on airtime. Phones are delivered via second-day service.

The key to the program's success is not just the sales of handsets. Retailers benefit from the ongoing sales of replenishment cards for the phones.

Jeffrey Kagan, President of Kagan Telecom Associates, was quoted in American's Network as saying; "prepay probably represents the biggest gold mine the cellular/ wireless industry has ever seen."

Although most consumers purchase the phone-in-a-box because they can buy a new cellular phone with activation and free talk time for well below \$100, there are still approximately 20 million cell phones, which are inactive, laying in drawers somewhere. Verizon's ability to activate most pre-owned analog

phones with the purchase of an airtime card provides the retailer additional revenue potential. What was useless hardware from previous cellular services becomes a great second phone, or safety and security for a family member.

Retail stores are the natural distribution channel for prepaid cellular service. According to Convenience Store News Industry Report from 1996, an eight percent increase in the "services" category was attributed to "products such as money orders and prepaid phone cards." In just two years, according to the same report from 1998, the category accounted for 22 percent of all general merchandise sales.

For more information on how your store can benefit from prepaid cellular sales, contact Liz at AFD, 1-800-66-66-AFD, and start increasing your profitability today!

Our new social event, Toast Michigan

Please plan to attend our newest social event: Toast Michigan, Savor the flavor of Michigan wines. It's an all-Michigan wine tasting that AFD is sponsoring with the Michigan Grape and Wine Industry Council. I'm proud to say that we'll have over 50 wines to sample along with great music and some Michigan-influenced hors d'oeuvres. Toast Michigan takes place on Friday, October 27 at Excalibur Banquet Center in Southfield and tickets are just \$25. Check out the program, beginning on page 19 for more details

Helping others has its rewards – 2,000 turkeys in 2000

For the 20th year, AFD is sponsoring its annual Turkey Drive. This year the Turkey Drive committee has pledged to put a bird on the Thanksgiving table of 2,000 Metro Detroit families that may not otherwise be able to enjoy this special meal.

You can make a difference! We always welcome your help in raising funds and distributing turkeys. It is truly heartwarming to be a part of our annual Turkey Drive and to know that together we have brightened the day for 2,000 needy families. To help, or to make a donation, call me at 1-800-66-66-AFD.

The Grocery Zone

By David Coverly



Employee health: An important part of food safety



By Katherine Fedder, Director, Food and Dairy Division Michigan Department of Agriculture The importance of employee health in today's food industry may be best illustrated by "Typhoid Mary."

"Typhoid Mary" was a cook in the mid1880's. During a 10-year span, Mary worked for eight families and a hospital.

Unknown to anyone at the time, Mary once had a mild case of typhoid fever, which is caused by Salmonella typhi. Although she no longer exhibited any symptoms of the illness, she still carried the bacteria in her intestines, spreading the typhoid fever to seven of the eight families and two dozen doctors and nurses. Investigators suspect that Mary spread the bacteria when her unclean hands touched food, food utensils, food contact surfaces or water.

The Michigan Food Law of 2000, which takes effect on November 8 and adopted the Food and Drug Administration's (FDA) 1999 Food Code, contains very clear requirements designed to prevent food workers from becoming a "Typhoid Mary." The new law requires the person in charge of a food facility to:

- Understand causes and prevention of foodborne illnesses;
- Require food workers to report certain health conditions;
- Ensure that employees understand food safety principles;
- Prevent sick employees from contaminating food.

Understanding causes and prevention of foodborne illnesses

You don't have to have a medical degree to prevent foodborne illness. The Centers for Disease Control and Prevention has already identified the disease causing organisms most often transmitted by food. The list can be

found in Annex 3, Section 2-201.11 of the 1999 Food Code. The Food Code identifies four organisms as being particularly dangerous: Salmonella typhi, Shigella spp., Escherichia coli 0157:H7, and the hepatitis A virus. These organisms, sometimes called the "Big Four," are both highly infective, meaning it only takes a few organisms to infect someone, and highly virulent, meaning a person can become severely ill once infected.

Sometimes, food workers do not seek medical care and may not know the cause of their illness. The Food Code also identifies the symptoms of illnesses that can be easily spread by food, including diarrhea, sore throat with fever, vomiting, fever, jaundice, discharges from the eyes, ears, nose, and mouth, and lesions with pus.

Requiring reporting of certain health conditions

The Food Code also requires reporting of health conditions that can be readily transmitted by food. The facility manager is responsible for ensuring that food workers report any present or past "Big Four" illness and any time that they have symptoms of illnesses that can be easily spread by food.

The Food Code's Annex 7 contains examples of forms employers can use to document that employees are knowledgeable about these requirements. Food employees are then legally liable for informing their managers of these health conditions. Persons in charge are further responsible for notifying their regulator when a food employee is diagnosed with an illness due to one of the "Big Four."

MDA is unaware of any legal conflict between these reporting requirements and confidentiality requirements contained in other state or federal laws. These reporting requirements do not negate requirements to otherwise safeguard the confidentiality of personal medical information.

Training employees to understand food safety principles

Excellent food safety training programs and materials are currently available for food managers and food workers. Information on food safety training opportunities was included with the Food Digest newsletter that MDA recently mailed to each licensed food establishment in

Michigan. Information on food safety training is also available from the Associated Food Dealers and from MDA's web site at http://www.mda.state.mi.us. Now is a good time to think about how to best inform your employees of the new reporting requirements and other changes that will be taking effect November 8, 2000.

Preventing sick employees from contaminating food.

Two key supervisory responsibilities in this area are to ensure effective handwashing and to prevent ill employees from working with food. The importance of effective handwashing was discussed in an earlier issue of the Food and Beverage Report. The Food Code requires persons in charge to prevent food contamination by employees with certain medical conditions through either restricting or excluding them from work.

Restriction means preventing the individual from working with exposed food, clean equipment, utensils and linens, and unwrapped single service and single-use articles.

Exclusion means the employee is not allowed in any part of the food establishment when there is a possibility of transmitting the pathogen via food or person-to-person contact.

The Food Code is a good source of detailed information on placing and removing work restrictions and exclusions. The Americans with Disabilities Act (ADA) of 1990 requires employers to accommodate affected individuals by identifying, where reasonably possible, alternative work responsibilities that fulfill the intent of restriction or exclusion. Additional information about the ADA is available by calling the U.S. Equal Employment Opportunity Commission toll free at 1-800-669-3362.

Many facilities already have procedures in place that are compatible with these Food Code requirements. MDA is currently developing materials that will assist food facility managers in complying with these requirements. Please contact us at (517) 373-1060 if you have any further questions or need additional information. We look forward to working together to prevent contamination of foods by food facility employees. No food establishment today can afford a "Typhoid Mary."

Calendar

October 8-11
FMI International Auditing
Conference
Orlando, FL
(202) 220-0710

October 20-24 NACS Show 2000 New Orleans, LA 1-877-684-3600

October 22-25
Food Industry Productivity
Convention
Minneapolis Convention Center, MN
(703) 532-9400

October 27
AFD's Toast Michigan: Savor
the Flavor of Michigan Wines
Excalibur, Southfield
(248) 557-9600

November 12-15 Retail Store Development Conference San Diego, CA (202) 452-8444 www.fmi.org

November 21 AFD's 20th Annual Turkey Drive Metro Detroit (248) 557-9600

Statement of Ownership

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AFD works closely with the following associations:



OOD INDUSTRY ASSOCIATION EXECUTIVE

N.G.A. calls for action to ensure recipients' access to food stamps

In the wake of numerous reports of breakdowns in the electronic system for dispensing food stamps, the National Grocers Association (N.G.A.) has called on the Agriculture Department to take steps to ensure that recipients can still get food when there is a breakdown in the electronic benefits transfer (EBT) system.

In a meeting with Shirley Watkins, the department's undersecretary for food, nutrition and consumer services, and Judy Paradis, deputy undersecretary, Thomas Wenning, N.G.A. senior vice president and general counsel, urged that the department act quickly to "adopt as its number one priority a procedure that authorizes emergency vouchers

AFD is accepting nominations for the Board of Directors

It is time to begin the process of choosing our new AFD Board of Directors for 2001. Any voting member of the association may be nominated to sit on our board.

In order to be eligible, you must be a member in good standing for no less than the prior 12 months and you must be nominated, in writing, no later than October 20, 2000. All nominations require the support of 26 other members in good standing or a majority vote by the nominating committee. If you are a retail member, you must seek a retail position on the board. If you are a general member, you must be nominated to stand for a general director's position.

In addition, the AFD will accept nominations for regional directors' positions for regions 1 and 2. Please send your nominations with supporting signatures to the AFD Nominating Committee, 18470 West Ten Mile Road, Southfield, Michigan, 48075

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

Foreign language facts

An employer may not require staff to speak English at all times unless there is a compelling business reason to justify such a rule. Also, a foreign accent will rarely be considered valid Justification for an adverse hiring or assignment decision.

when EBT systems are out and/or voice authorization is unavailable."

Also at the meeting to discuss the problems that food stamp recipients and food retailers have experienced was Don Mascola, director of in-store operations for K-VA-T Food City Stores, who told Watkins about the adverse impact of grocery failures in the EBT system, and representatives from FMI.

Wenning recommended several actions by which USDA could better serve grocers and food stamp recipients.

"Retailers," he said, "should be

able to provide food stamp recipients with up to \$40 worth of groceries under an emergency voucher system. This will at least permit food stamp recipients to receive some food items with the presentation of their EBT card and signature provided to the food retailer at checkout."

In addition, said the N.G.A. executive, "USDA needs to act to reduce the allotted time for reversals and adjustments, so that food stamp recipients can have timely access to their benefits. Food stamp recipients and retailers are experiencing unnecessarily long periods of time by

EBT contractors to process reversals. Also, USDA should conduct a thorough review of contractor EBT systems to assure that redundant backup systems are in place to take over when outages occur."

Watkins indicated that USDA has serious concerns about EBT outages and other problems with the system that are occurring, particularly when they result in food stamp recipients being unable to purchase food or have access to food stamp money. She said that the department in considering a variety of steps to take to resolve these problems.

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MLCC reports significant increases in liquor sales revenue

Taxes and profits turned over to state to benefit state schools, citizens

The Michigan Liquor Control Commission (MLCC) has reported significant increases in profits and taxes generated by growth in liquor sales since 1997. The increased revenue is good news for Michigan citizens and school districts since all profits and taxes generated by the sales are turned over to the General Fund. School Aid Fund and other state funds.

Liquor sales in the state have

increased \$24.6 million from Fiscal Year (FY) 1997 to 1998, \$35.3 million from FY 1998 to 1999, and sales are ahead of last year by \$33.4 million for the first 10 months of FY 2000.

State officials point to a number of reasons for the sales increases, including the privatization of liquor distribution and implementation of stringent internal financial controls within the LCC. Other reasons cited

include the increase in sales of vodka; growing popularity of super premium and ultra premium brands; skyrocketing brand sales; and a surging economy.

The LCC, which is designated by state law as the wholesaler of liquor in Michigan, privatized the distribution portion of the operation in January, 1997. The LCC is an agency within the Michigan Department of Consumer & Industry Services (CIS)

CIS Director Kathy Wilbur said. "The transition to private distributors has allowed the Commission to offer many more brands and sizes, provide free weekly deliveries, and liberalize its policy on selling single bottles. Privatization can and does work.

Interim LCC Chairman Walter Keck said privatization allows greater flexibility for licensees to try new products. "Prior to privatization, the state carried about 1,000 items in inventory," he said. "The private distributors have some 4,200 items immediately available for purchase.

Liquor sales increases have been reported across the country and many industry experts cite a growing economy as the reason. In Michigan, vodkas, as well as premium and super premium brands are leading the surge. For the 12 months ending June 30th of 2000 and 1999, imported vodkas (up 11%), imported rums (up 16%), and Tequilas (up 11%), are the 3 categories which have seen the greatest increases measured by gallonage sales.

"While the Liquor Control Commission does not encourage or influence sales of any particular spirit brands, the sales increase does have some positive results for Michigan's citizens in the form of more revenue for the State and School Aid Fund," said Keck.

The Liquor Control Commission's collection of taxes exceeds \$40 million annually for beer and \$7 million for wine. Beer tax collections have remained relatively flat over the last 3 years, while wine tax collections have slowly but steadily increased. Wine tax collections increased 2.6% in FY 1998, 1.6% in FY 1999 and 3.2% for the first 10. months of the FY 2000.

An Office of the Auditor General audit released last week reveals the Michigan Liquor Control Commission operations are in good standing. It noted several technological improvements, including a new Electronic Fund Transfer program for licensees to pay invoices, an improved inventory control process, and an updated information technology system which ensures more efficient and accurate sales data collection for wholesale liquor operations.

Wilbur said, "I believe much of the credit for growth in liquor sale gross profits is due to these changes which has made LCC a leader in the industry in recent years. The privatization of the distribution system, technological improvements and more stringent internal controls all add up to increased efficiency. And all Michigan taxpayers, licensees and Authorized Distribution Agents are winners because of it."



Envipco sets the standard for reverse vending

by Ginny Bennett

Reverse vending equipment has become a real money, space and time saver for retailers. Instead of having staff count and check returnable beverage containers, store customers can serve themselves.

In 1978 the Michigan Bottle Act became law, requiring retailers to collect bottle deposits when selling beer and soda pop, and then issue a refund on the deposit once the empty containers were brought back to the store

Envipco pioneered the automated recovery of disposable containers with its first generation of reverse vending machines (RVM). The first U.S. system for redeeming disposable containers was developed in 1983 to serve the retailers and bottlers in New York. This limited beginning has spawned a new industry.

The companies first task is to provide retail stores with a clean, efficient and economical solution to the proliferation of redeemable containers caused by implementation of the bottle act.

The CF1500 Envipco products are available worldwide, addressing the needs of communities and countries around the globe. Although the world's recycling needs are challenging, Envipco has responded and is becoming an international leader.

Envipeo services its customers through a network of 200 employees dedicated to the industry they have helped to create. The company has a presence in nine of the ten bottle deposit states with over 4,000 machines installed in the field.

The Michigan office opened in 1994 and to date there are over 250 machines installed in more than 60 stores statewide." We are looking for slow, steady growth in Michigan," says Dana Richdale, Envipco General manager. "We clearly recognize that the only way we can gain market share in Michigan is to provide the very best customer care. Our commitment is to be available seven days a week and 24 hours a day. Our goal is to respond to customers right away, and even though our territory is enormous, we want to service customers within two to four hours."

A recent reorganization and a new President and CEO, Gool Santchurn, have helped to jumpstart the company. Envipco has increased machine placement in the field by 35



percent since the beginning of the year 2000. "We are focusing on manageable growth that the company can sustain." says Santchurn, adding, "We are building upon our reputation." When Envipco delivers a machine to a customer they are committed to keeping the equipment running trouble-free.

Richdale believes that all the competing reverse vending machines work well. However, the Envipco version, U.S. made in Connecticut has certain advantages over its competitors. For example, the aluminum machine has a storage capacity of 1440 containers, whereas other machines only have a capacity of 720 containers. "Our company provides superior communication interface with the equipment," Richdale says. This may be important when a large grocer needs to process bottles and cans for hundreds of customers daily

Whether a customer needs one machine or several. Envipco can help to collect any number of containers and provide accounting services for each respective container by product, type of material, when and where it was redeemed and much, much more.

"Saving money is a function of volume," says Richdale. Although decreased labor saves money, the volume necessary to break even should be in the 20,000 a month range and above 30,000 to achieve profitability. Large volume stores such as Meijer achieve volumes of roughly a million returnables a month.

Used as an accounting tool, Envipco acts as the collection and disbursement agent for redemption payment in certain markets, making the job less labor intensive for individual store owners. Service is available to augment the training for retailers who lease or buy Envipco reverse vending machines.

Handling refillable containers is another environmental solution offered by Envipco. In addition to disposing of and recycling cans and bottles, refillable containers are also available and popular in some markets. Envipco acquired the German firm. EM, to better serve these customers.

To expand its plastics processing operations, Envipco has acquired the French plastics recycling organization SOREPLA. Polyethylene Terephthalate (PET) has emerged as the preferred plastic bottle type for recycling and this material, as well as others like HDPE, involve a sophisticated process and unique technology.

Although the individual retailer might not be concerned with what happens to the containers once they leave his store; the reduce, reuse, recycle concept doesn't work unless the container can be effectively redeemed in a profitable manner.

From the point of purchase of each beverage, every container has the possibility to be reborn. The CF1500 RVM provides redemption credits through a printed paper receipt that is presented by the customer to the store cashier or by a direct cash payment made by the machine.

Customers insert the container into the feed port in the front of the machine. Machines are available that accept glass, plastic or cans separately. Dual Function Machines are capable of collecting both plastic and aluminium, internally sorting and storing the commodity into separate bins. Other machines can accept all three commodities with the ability to sort each commodity into separate collection bins.

As it is collected, the CF1500 reads the bar code (UPC or EAN) with a laser scanner to determine whether the container is eligible for redemption and to gather information needed for Envipco's patented Deposit Accounting System and to facilitate distributor credits to the retailer.

Once acceptance determination has been made, the machine may soft drop or crush glass bottles, compress or flake metal or plastic containers and store them. If rejected, the container is returned to the customer through the Reject Chute.

After acceptance, the machine credits the price of the container to the amount due the customer displayed on the front of the machine. The customer just pushes the "Request Payment Button" to receive either coins or a cash voucher, depending on the machines configuration and market location. The software safeguards against double payments in case of malfunction and the machine's memory retains the amount due the customer if a power outage should

Envipco will conduct training for the machine attendants and store manager. Topics covered include safety, operations, loading the coin hopper and/or the printer paper, removing and replacing the full bags or bins, performing minor troubleshooting, care and cleaning of the machine, and performing minor safety inspections.

Retailers, who may feel put upon that they have become both the trash and the tax collector, will find that Envipco can help change that attitude about this costly and labor intensive task to feel like they are performing a public service. At the least, store owners can help provide their customers with an increased opportunity for a cleaner neighborhood and feel that they have made a contribution towards an improved environment for children around the world.

To learn more call Envipco at 1-(800) 598-8404.

Made in Michigan

From Port Huron in the east to Ironwood in the west and Niles in the south clear north to Copper Harbor, many successful businesses call Michigan their home.

On the next few pages we profile a few of the many interesting companies that are proud to be from Michigan.



Jays introduces new tortilla chips

Jays is introducing a new line of tortilla chips: FESTIDOS. A totally new manufacturing process is being utilized to deliver a consistent premium quality product that is fresh and crisp.

FESTIDOS is being positioned within the marketplace for those who love fun times with family and friends.

FESTIDOS comes in Nacho. Restaurant Style, Bite-Size Restaurant, Round, Bite-Sized Round and Baked varieties. Sizes range from single 1-1/8 ounce to 17 ounce size

For ordering information, call Jim O'Shea, Regional Sales Manager of Jays at 1-800-752-5309.



The Almond Hut sells U.P. Huckleberry products and more

The Almond Hut has been selling Michigan-made products since 1989 and opened a store at the Bay City Mall in 1993 at Christmas time. Four years ago, the company began selling wholesale on a small scale.

The store carries about 15 different Michigan products ranging from St. Julian sparkling grape juice to Yooper Bars, a European-style chocolate bar. Just recently they started making strawberry flavored almonds and soon will have other flavors. Cindy Piepszak, co-owner of the store, says that products made from huckleberries are selling so well that she can't keep them in stock.

When the Select Michigan logos were introduced a year ago. The Almond Hut started using them. "Once you start putting that sticker on, it's like a flashing neon sign—people recognize it fast," Peipszak said.

Much of her business is mail order and comes from "either people who have moved away and they want some kind of memory of home or people who live here that want to send something to relatives to brag about Michigan." The Almond Hut prepares Michigan gift baskets and packages "snack size" nuts in plastic instead of paper to keep the product fresher. The company sells machine vend packs and cone bags.

PEOPLES STATE BANK

--

Peoples State Bank has 90 years built on relationships

Peoples State Bank has been serving the food and beverage industry with over 90 years of servicing customers in the Southeastern Michigan area. The people of Peoples State Bank believe that success begins with strong relationships and a bank that understands your business. Whether it's an existing business you're financially planning for or a new acquisition, contact the bank's Professional Banker of the Year Officer Avis Karim. The bank offers solutions to checking, savings, investing and brokerage needs. For more information call the bank at 1-888-876-4545.



Verizon Wireless recently rated best

Against major wireless competitors, Verizon Wireless was recently rated best for overall digital call performance in Detroit, Grand Rapids, Lansing, Saginaw, Columbus, Cleveland, Cincinnati, Dayton, Toledo, Mansfield and Lima

This independent study by netScanTM measured best coverage areas, highest clarity and fewest

dropped calls

You get the benefits of digital service—Caller ID, longer battery life and clearer calls.

Verizon Wireless helps you get more free time back with Mobile Paythe free payment service for your Verizon Wireless monthly invoice. Payments can be automatically debited from your checking account or your credit card - great if your card offers bonus miles or other incentive programs. Not only does Mobile Paysave you time and trouble, but the program also helps you build and maintain a solid credit rating.

The Employment Guide gets jobs filled

The Employment Guide (EG) advertises jobs throughout southeast Michigan. In its tenth year, 140,000 copies of EG are published weekly. The guide is distributed at over 3,000 strategic, high traffic locations throughout Southeast Michigan and Greater Toledo including Kroger, Farmer Jack, Kmart, Wal-mart, 7-11 and many others. Ads are created in display format so you can include logos, graphics, and other key information to help qualify interested readers. All artwork is free and account executives help to create and/ or fine tune ad copy.

EG provides low cost, effective employment and career education advertising and offers attractive multi-insertion discounts. Also included is free internet display with your print ad. All print ads are now downloaded free onto www.careerweb.com. For more information, contact Brian Greenlee at 1-800-752-8926.

Montgomery Egg Montgomery Egg Company, Inc.

Montgomery Butter began in 1903 when Raymond White sold it door to door and would trade the butter for farm goods. He often had a surplus of eggs, so in 1922 he started a route to Detroit, which is still run today. Eggs soon became Ray's primary product, thus the change in the company name. In 1985 a full line of cheese was added which includes a Colby cheese from Deutsch Kase Haus.

The company's motto is. "We pride ourselves in our quality and 'egg'cellent service." Montgomery Egg Company services southern lower Michigan, northern Ohio and Indiana

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Melody Farms' purchase of Stroh's Ice Cream combines three Detroit-area traditions

In February of 1999, Melody Farms purchased the Stroh's Ice Cream Co. They took over the production facility in Downtown Detroit and moved the production of the Melody Farms brand into the facility along with the Stroh's brand.

The intentions were to carry on the famous family traditions of both companies by concentrating on making the best quality ice cream products using the finest candies and fruits with an innovative line of interesting flavors. With this in mind, Melody was able to renew a licensing agreement with the Sanders Candy Co, a Detroit tradition for 125 years, to produce a new line of ice cream flavors, using the proprietary ingredients of the Sanders Co.. The idea was to create ice cream flavors that duplicated the traditional Sanders dessert items.

With the help of the Sanders marketing director, Diane Lynch, a new ice cream container was developed called PARLOR CLASSICS, that depicted a photo of a turn-of-the-century ice cream parlor. This line became available in July of 2000 and includes old time favorites such as: Hot Fudge Cream Puff, Chocolate Cherry Cordial, Caramel Titan Pecan, Mint Smoothie and French Silk Brownie as well as old vandards such as Old Fashion Butter Pecan, Vanilla, Hot Fudge Sundae and Milk Chocolate Almond.

Detroit Warehouse is central for shipping nationwide

Detroit Warehouse Company (DWC) provides distribution, storage and shipping with a central location to all major points nationwide. With over three decades of experience in prompt, efficient distribution and service, the company has a 125,000square foot warehouse with storage space available. DWC offers cross docking, diverted loads, strictly controlled sanitation, full security and protection and full rail facilities. The company uses all modern material handling equipment and has their own trucks for delivery. DWC is licensed for beer, wine and liquor. Call Roger Hermans for more information at (313) 491-1500.

Made in Michigan

The Frankenmuth cigar story

The site of the first stogie shop in Frankenmuth is the new home for Michigan's only cigar manufacturer. The Hilbrandt Company manufactured cigars from 1906 until 1917. Nearly one hundred years later Keith Boesneker and Connie Johnson run what is known as the Frankenmuth Original Cigar Company from that very same factory. Keith heads up the wholesale tobacco department, while sister Connie is the on-site expert torcedor (roller) and president of the

company. Johnson mastered her skill attending intensive classes held at a cigar company in Texas.

The story began during Keith's years as a college student when he would empty cigarettes of their tobacco, save the tubes and insert pipe tobacco to get a more pleasing taste, smell and smoke. Soon a friend showed him how to roll cigars with tobacco leaves and for the next ten years Keith made his "Fat Rum Tavern Cigars," a hit with his friends.

Established in 1998, the Original Cigar Company now offers premium cigars in five different sizes, from Gigantas and Coronas down to petites. The cigars are measured in rings of

tobacco ranging in size from 42-ring to 52-ring. They are made from Cuban-seed, Dominican Republic-grown leaves and the brother and sister team roll up to 100 cigars per week.

The Original Cigar Company also carries a wide variety of cigar smoking accessories, such as hats, lighters, cutters, cigarettes, and a variety of flavors like Jack Whiskey, Frankenmuth Black Cherry and Chocolate Cognac. They accept both special and mail orders. For more information, call Keith or Connie at (517) 652-0511.

More Made in Michigan profiles on page 14

Production needs new equipment Accounting wants positive cash flow



... And you forgot your referee's hat

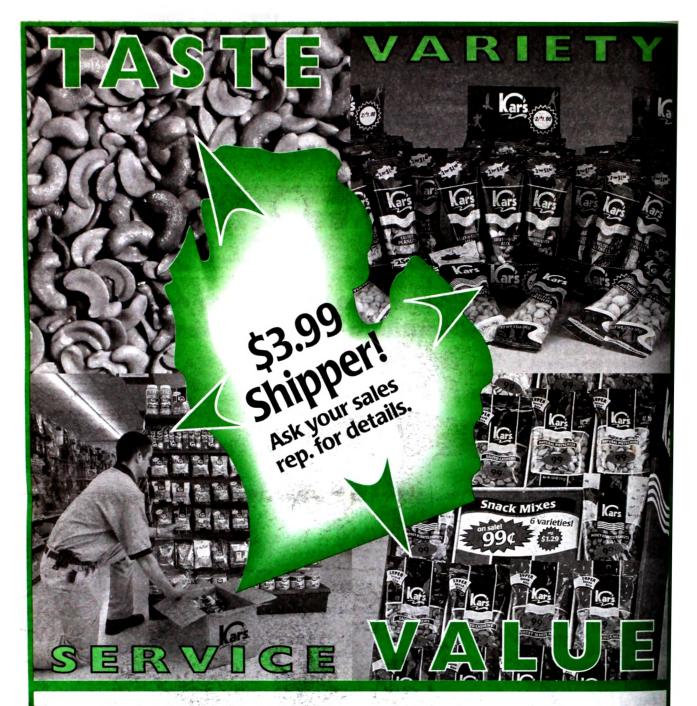
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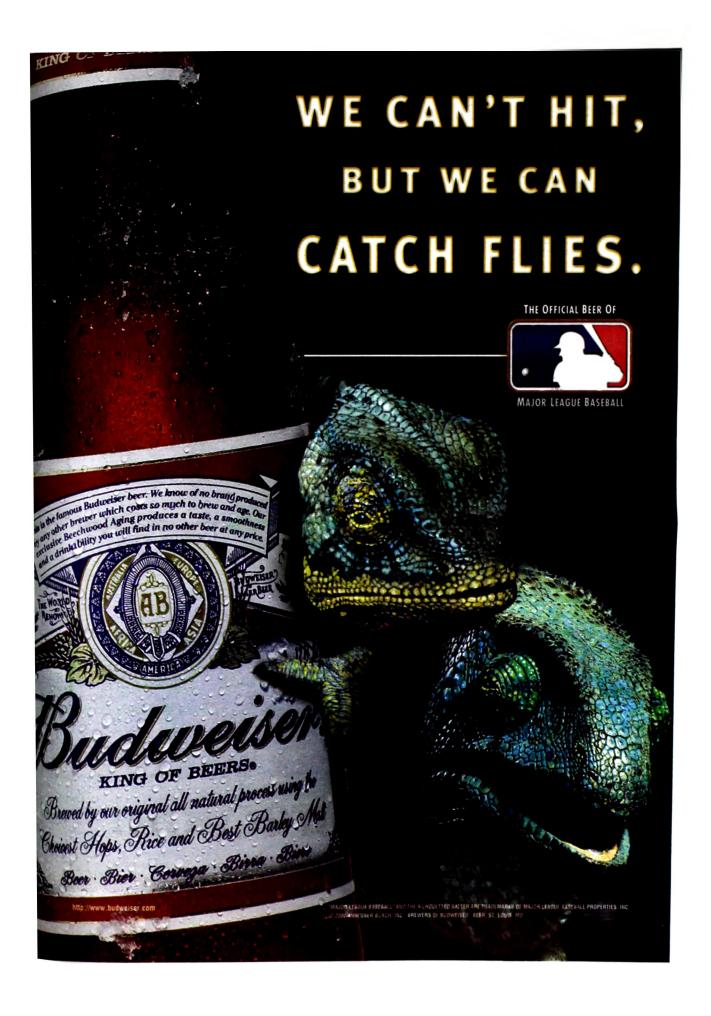


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Detroit Edison seminar teaches compliance with new food safety law

Over 40 dieticians and dietary managers from southeastern Michigan gathered in Farmington Hills on September 19th to learn about the new Michigan Food Law that takes effect Nov. 8, 2000. The half-day seminar was sponsored by the Partners in Excellence program of Detroit Edison.

The topics covered in the seminar helped attendees to understand the Food Law and its implications for Michigan foodservice operations. Attendees received a wealth of

information from respected authorities.

The day began with an overview of the new Food Law by Gerald Wojtala, manager of the science and technology section of the Michigan Department of Agriculture, Food and Dairy Division.

The new Food Law is Michigan's first comprehensive new sanitation code in 23 years. It performs a number of necessary tasks to reduce the risk of food-borne illnesses to the general public. The Food Law brings

Michigan food codes into line with FDA regulations; reduces dual licensing and inspection; includes newer food safety scientific information; steps up enforcement of the Food Law; and adds importance on consumer education.

As a result of the revised and enforced restrictions, additional equipment and training is often needed to bring a foodservice facility up to speed. The rest of the day's training educated seminar attendees on applications to aid in compliance with the Food Law.

Detroit Edison

The first technology presented was an instructional demonstration of safetylnow, an automated food temperature monitoring and data service that helps keep food out of the "temperature danger zone" of 41 degrees F to 140 degrees F. James Gariepy, vice president of DTE Energy Technologies, presented the demonstration and took questions from the audience.

Seminar-goers received information on other energy-efficient technologies for commercial foodservice operations from Kaye Hatch, executive director of the Foodservice Council. Ms. Hatch introduced some new self-cleaning combi-ovens and other equipment that can save energy-related costs. The Foodservice Council is a non-profit national association of utilities, food service equipment manufacturers, and end users.

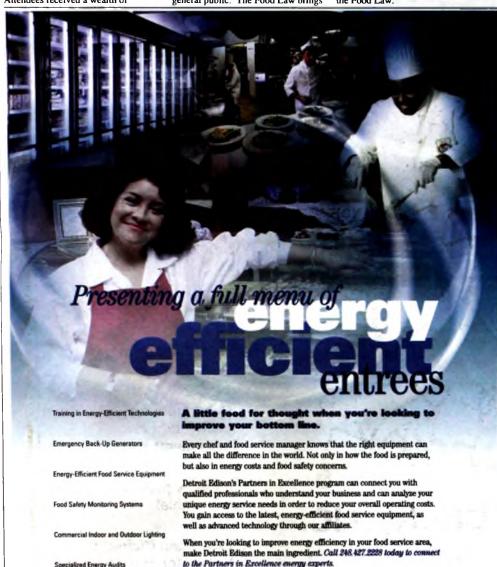
The seminar concluded with a cooking demonstration by executive chef Greg Upshur of Too Chez in Novi. Upshur has appeared on numerous local and cable television programs, and is the winner of two American Culinary Federation gold medals. Attendees also received a cookbook personally autographed by chef Upshur.

By attending the seminar rather than reading bulletins or newsletters, attendees were able to ask questions and clarify issues relating to their respective roles in foodservice preparation and service. In addition, two Continuing Education Credits (CEUs) were awarded to all attending members of the American Dietetic Association and the Dietary Manager's Association.

Future seminars are anticipated to speak to the needs of other segments of the foodservice population.
These seminars will be announced in the AFD Food and Beverage Report and in other local publications when dates have been determined.

The seminar was produced by the Partners in Excellence program, a resource for businesses with foodservice operations. One phone call can connect a foodservice manager or chef to information on new technologies to improve operating efficiencies, or to any one of more than 125 trade allies carrying hundreds of equipment lines. Training sessions such as this one are also offered to educate the foodservice end user about basic energy efficiency and new developments in food handling.

For more information about the Partners in Excellence program, call Donna Zalewski at 248-427-2228.







BECAUSE IT'S ALL FUN AND GAMES UNTIL SOMEONE LOSES A BEEF

INTRODUCING THE NEW PLASTIC BOTTLE.



Made in Michigan

Cadillac introduces exotic, gourmet vending coffee

Cadillac Coffee Company® introduces Cadillac Kona Coast™, a Hawaiian gourmet coffee created with high concept "gourmet" appeal in mind. It allows vendor to capitalize on the trend toward gourmet coffee consumption and charge up to a dime more per cup for a better cup of coffee.

The Kona Coast™ product is intended to offer vending companies an alternative to the generic grind of regular and decaf coffees. It offers a



replacement for a low-volume product. It gives vending customers a chance to try something new and allows the vendor to offer a more high profile, high concept product, which brings with it a higher price tag and a higher profit margin.

Cadillac Kona Coast™ is available in 12/2# ground and 12/2# whole bean cases.

For more information contact Gary Clark, vice president of contract packaging, at 1-800-438-6900.



Shady Lane Cellars produces quality wine

For years, neurosurgeon Joe O'Donnell and real estate broker Bill Stouten of Grand Rapids spent their hunting and fishing expeditions inspecting possible locations for a vineyard. Firmly believing that fine wines begins in the vineyard, they would only consider property that had the potential to produce the very best grapes.

Joe and Bill knew that in the mid-1980s, they struck pay dirt when they discovered the present site of Shady Lane Cellars—a historic 100-acre farm set on the Leelanau Peninsula strategically located to benefit from the micro climate created by Lake Michigan and Grand Traverse Bay.

Their perceptions were confirmed by the region's best vintners and by local fruit growers, who reported that Shady Lane had historically produced large quantities of high quality fruit.

At present, Shady Lane's vineyard contains 10,000 vines of Chardonnay, Riesling. Vingoles and Piñot Noir with plans to expand along with Michigan's growing wine industry. Joe and Bill just completed the restoration of one of Shady Lane's landmark fieldstone buildings as a wine tasting room.

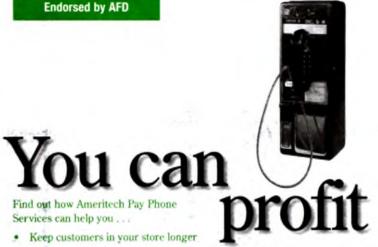
Motivated by a single-minded focus on quality. Joe and Bill have developed Shady Lane Cellars into a show-place featuring exceptional wines produced from top-quality grapes.

Since 1997, Shady Lane Cellars has been busy entering wine competitions including the Michigan State Fair Wine Competition, Tasters' Guild International Wine Tasting and the Great Lakes Wine Competition. Lauded as "world-class," Shady Lane Cellars' bottle-fermented methode champenoise sparkling wines have received much praise and attention. Shady Lane Brut, a classic blend of Pinot Noir and Chardonnay, and Shady Lane Blanc de Blancs, 100% Chardonnay, have been awarded several gold medals.

In celebration of the Millennium, Shady Lane Cellars also released a delightful, gold medal winning Sparkling Riesling as well. In addition to our sparkling wines, we offer exceptional estate table wines including. Chardonnay. Piñot Noir, Dry Riesling, Semi-Dry Riesling, Vignoles and various proprietary blends.

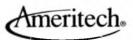
For more information, call Shady Lane Cellars at (231) 947-8865.

More Made in Michigan profiles on page 16



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Made in Michigan

Local snack nut manufacturer Kar's Nuts doubles production and takes sales national

Kar's Nuts, a snack nut manufacturer founded in Detroit and based in Ferndale, has grown tremendously over the past five years, going from primarily the Michigan market to national distribution and sales.

In 1999 alone, Kar's sold 45 million packages of product and produced 7 million pounds of nuts, more than double their production in 1995. Revenue followed a similar pattern of growth, increasing by

double digit figures three out of the past four years. Nick Nicolay, president and owner of Kar's, expanded the company's plant and added a second shift to keep up with demand, going from 60 to 100 employees.

Kar's has experienced its biggest area of growth in the vending machine market. In 1991, Kar's was just in Michigan while today they are in all 48 continental United States. All this despite flat growth over the

90s in the \$1 billion a year nut/snack mix industry.

Kar's Nuts has always offered a healthy fresh snack alternative to candy, chips and chocolate vending products, but Nicolay attributes the main reason for its vending share growth to innovations in product content and changes in package size and presentation.

Nicolay and his team developed the Sweet & Salty Mix, a combination of nuts, raisins, sunflower kernels and

chocolate, which is now the number one vending product nationally in its category. They also doubled package sizes to a 2 oz. without vendors doubling the machine price, therefore offering better consumer values. Kar's was the first to do this in the vending industry and it expanded their market share tremendously.

Kar's "store-door" distribution, which has been the company's mainstay over the years, has also grown. Store-door is the manufacturer-managed stocking and supplying of product in retail outlets such as gas stations and convenience stores. Kar's market for store-door is Michigan, Ohio, Indiana, Kentucky and Illinois, which is much broader than just a few years ago.

Kar's also increased sales by providing purchase points through catalog, mail, phone, online and instore ordering.

"Kar's Nuts has always produced a quality product and maintained a high standard of only purchasing first rate or fancy grade nuts, and our distribution system is designed to allow us to maintain control over the product in retail outlets to ensure freshness for the consumer." said Nicolay.

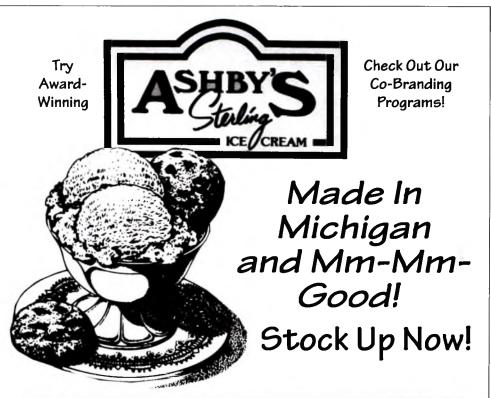
Kar's growth has allowed Nicolay and the company to be more active and civic minded. Kar's is very active in AFD events and participated in the Woodward Dream Cruise, sponsored a Tiger's game outing for kids from the Detroit Rescue Mission, as well as actively giving to local schools and charities in the community.

Kar's Nuts was founded in 1935 by the Karpe family, who began roasting nuts out of their house in Detroit near Tiger Stadium. In 1946, Kar's moved to its current Ferndale location. Nick Nicolay's father purchased the company in 1967 and it has been in the family ever since.

Nick Nicolay is president of the National Peanut and Treenut Processors Association, which is based in Washington D.C. During his two year term he hones to renew public awareness of the peanut category and facilitate changes in labeling laws to reflect the nutritional content of nuts.

"One of the biggest nutritional misconceptions is that nuts contain cholesterol, and they don't," said Nicolay. "Labeling laws have perpetuated a perception that nuts are high fat and taboo for good nutrition.

Kar's Nuts is located at 1525 Wanda Ave., in Ferndale, Mich. Today, their line of packaged nuts and mixes are found in thousands of retail and vending outlets throughout Michigan and the nation. For more information about Kar's Nuts, please call (248) 541-7870 or visit their web site at www.Karsnuts.com.



Ashby's Sterling Ice Cream has a complete "Co-Brand Program" with equipment and signage to help you add additional sales to your deli-foodservice area. Want a professional "franchised" look in your store without the fees? Call us for information. WE OFFER:

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Tom Davis sells a co-brand hit

Tom Davis and Sons Dairy Co. of Oak Park, is offering Ashby's Sterling Ice Cream as a co-brand for service-stations and convenience stores. Ashby's has worked with many of the major oil companies in setting up sites and has co-branded with Subway and Blimpie's sandwich shops as well as Burger King and McDonald's.

"Ice cream, for various reasons, fills a spot in the desirable "impulse item" category, that area of c-store sales driven by a spur of the moment buying decision made by the customer." says Dianne Tunison, sales and marketing manager for Ashby's Sterling Ice Cream.

"People walk by to pay for their gas or other purchases and ice cream is very visual. It's something that's easy for them to pick up. Being an impulse item, ice cream offers additional sales because it's something the customers weren't planning to buy when they came into the store," says Tunison.

Another advantage of an ice cream site for retailers is its relatively small "footprint"—most Ashby's sites are 80- to 100- square feet. The site, which is set up like a mini ice cream parlor, fits into a small space with a minimum amount of equipment.

Since Ashby's is not a franchise, no royalty fees need to be paid, which makes getting a site up and running less of a financial burden for the operator. "We've got about 100 sites licensed to us in the petroleum industry and hundreds of independents that we serve throughout the country," says Tunison.

Energy Management Seminar teaches cost reduction

An energy management seminar for facility managers will be held on October 20, 27 and November 3 at Grand Rapids Community College.

The seminar consists of three morning sessions that are designed to assist facility managers to: 1) reduce their energy costs, 2) improve the performance of their building systems, and 3) improve the comfort and indoor air quality of their facilities.

The seminar will provide an update on technologies, materials, and techniques.

The registration fee for the seminar is \$75 and the registration deadline is October 13. If you would like a seminar brochure, call the Michigan Energy Office at (517)241-6280.

News Notes

NCCUSL proposed check cashing law affects retailers

The National Conference of Commissioners on Uniform State Laws (NCCUSL) has proposed a law which, if adopted by state legislatures, would mandate that retailers collecting more than \$500 in fees during a 30-day period would likely have to be licensed, pay an application fee of \$2,000, and pay an annual license fee of \$2,000.

Additionally, retailers would have to open their books to inspections by bank auditors. NCCUSL often produces proposed laws that states readily adopt.

On the federal level, the Financial Crimes Enforcement Network of the U.S. Department of the Treasury supports an initiative that would require establishments that cash

\$1,000 to any one customer in any one day to register. This regulation will go into effect on December 31, 2001. For more details on the federal requirements, go to the Department of Treasury Web site at www.ustreas.gov/fincen/regbnmsb.html, or call the department's hotline at 1-800-949-2734.





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Made in Michigan



New season retail contests promote Michigan apples

The Michigan Apple Committee has kicked off the new crop season with two contests designed to encourage retailers, food service companies, and restaurants to carry and promote Michigan apples and processed products made with them.

The first contest runs through October 31, 2000, offering retailers the chance to advertise Michigan apples and win cash prizes. The ads may be in the form of in-store flyers, newspaper ads, and tabletop or menu clip-ons. Every advertisement is worth one entry in a drawing for the cash prizes ranging from \$50 to \$1000.

A second contest encourages buyers to display Michigan apples from September through October 31, 2000 and offers prizes ranging from \$50 to \$500. Displays are judged on a number of variables including the use of fresh Michigan apples and processed products made with them.

Retailers may order free promotional materials and directories by calling 1-800-456-2753, or e-mailing Jan@MichiganApples.com.

The history of St. Julian Wine

St. Julian Wine Company is the oldest and largest winery in the state of Michigan, according to Joe Zuiderveen, V.P. Sales.

Founded in 1921 by Mariano Meconi as Border City Wine Cellar, it was soon changed to Meconi Wine Company. Following the repeal of prohibition, the winery was moved from Canada to Detroit in 1933

In 1936 the winery again moved, this time to Paw Paw to be closer to the vineyards and the company name changed to Italian Wine Company.

In 1941, with the onset of World War II and the rising anti fascist sentiment in this country, Meconi wisely opted to change the name once again. His choice paid homage to his native land and hometown of Falaria, Italy.

The patron saint of the village of Falaria, is San Guilano or St. Julian. The name has remained the same for the last fifty-nine years.

For product information, call Zuiderveen at (616) 657-5568 or visit the company's website at www.stjulian.com.

Nordic Electric gives consumers electric service choice

Nordic Electric is a pioneer in Michigan's electric power industry. They were the first non-utility provider of electric power to an end user in Michigan and have served customers since 1997.

Nordic has been a driving force behind the various Electric Choice programs instituted by the Michigan Public Service Commission over the past several years, and instrumental in getting legislation passed to allow all consumers the choice of power suppliers.

Nordic Electric, in partnership with AFD and IQ Solutions, is offering power at substantial discounts to AFD members. Savings can be 10-20% off your utility rates. For more information visit the web site at http://www.nordicelectric.com.

Budget Systems supplies and services commercial washers

Budget Systems supplies detergents used in dishwashers, glass washers and laundry machines for restaurants and institutions. They also sell and service commercial glass washers and dishwashers and cleaning supplies. The company is based in Grosse Pointe with clients all over Michigan. Budget Systems waives service charges on washers for its customers.



Special Edition Foods makes special salad dressings

Special Editions Foods, Inc. has been in business for eleven years. Bob Fulkerson, the company president introduced his first salad dressing, Gourmet Greek in 1992, at which time it was named Michigan's "Best New Product Award." His dressings are known as Hot Rod Bob's Dressings and are available in several states. Fulkerson reports that business is growing at a steady rate even though advertising is by word of mouth. His product line consists of five natural salad dressings which are MSG free: Gourmet Greek, Suzie Q Sweet and Sassy, Parmesan Ranch. Balsamic Italian, and Raspberry Vinaigrette.



Swanson Commercial offers food equipment service

Craig Swanson's company vision came while assisting his father.

Donald at his suburban Detroit commercial food equipment service company.

The idea was realized when he moved his family to Nashville, Mich. a central location to cities like Jackson, Battle Creek, Lansing, Grand Rapids and Kalamazoo. Swanson's has remained a family owned and operated company for over 22 years, and has outgrown four office and inventory facilities. They service nearly every commercial manufacturer in the industry and pride themselves on providing their clientele with prompt, efficient facilitation.

Swanson's provides parts, refrigeration. HVAC, equipment sales and full kitchen design. They are the exclusive distributor of Ocean Breezes frozen beverage concentrate, Stoelting soft serve and granita machines, as well as commercial ware-washing detergent and chemicals.

The company has recently created an exceptional frozen beverage program, designed with the combination of Ocean Breeze mixes and purchase or lease option of several different models of Stoelting slush/cocktail freezers. Ocean Breezes drink mixes are all natural, non-alcoholic bases made with real fruit or dairy cream ingredients, making delicious Margarita, Daiquiri and non-alcoholic Smoothies in a multitude of flavors. Swanson's will customize recipes to compliment any establishment.

Cateraid makes the cakes

Cateraid Inc. is a manufacturer and distributor of European style tortes, cakes, cheesecakes, miniature pastries and hors d'oeuvres. It has been in business for eighteen years, producing pastries from scratch, using the finest local and imported ingredients. The company has served the food service industry in eleven states and specializes in proprietary baking.

For a detailed look at both products and services, visit the company's website at www.cateraidinc.com. Free samples and literature are also available. For more information. contact Rob Katz at (517) 546-8217.

More Made in Michigan profiles on page 29

Montgomery Egg

Company, Inc.

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Toast Michigan Special Event Program

The Associated Food Dealers of Michigan and Michigan Grape and Wine Industry Councilcordially invite you to

Toast Michigan

Savor the Flavor of Michigan Wines





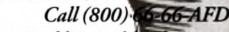
Friday, October 27, 2000 5:30 p.m. to 9:30 p.m. Fredlibur Banquer Center 28847 Franklin Road, Scathfield

Wine sampling of over 50 Michigan wines
 Souvenir wine gla
 Hors d'oeuvres
 Free desse compliments of Excalibur



Music by the Triniqued Tripali Steel Band

Tickets are \$25 and can be purchased at the door, at AFIA Excellibur Restaurant and other participating retail stores.



A portion of the proceeds benefit Forgotten Fur vest.

You must be 21 years Tage to participate.







Great Wines

Michigan Wines Are Really 'Cool'!

Grape & Wine

It is generally recognized that the best grapes come from cooler rather than warmer growing areas.

Michigan's cool northern vineyards near Traverse City are on the 45 parallel. In Europe, many of the greatest growing areas are even further north, and Bordeaux and Chianti Classico are actually at the same latitude. Grapes grown in these cooler regions tend to produce wines with more finesse, balance and elegance.

Wine Styles and Grape Varieties

Not only do Michigan wines have quality, they also have variety: styles to please any palate. Much of this stylistic diversity is due to the large number of different grape varieties grown. An increasing percentage of Michigan wines are made from European grape varieties – as are those grown in California. Of particular interest are: Riesling, Chardonnay, Pinot Noir, Pinot Grigio, Cabernet Franc and Merlot.

Other Michigan wines made from hybrid varieties have been developed to deal with cold and disease. Though less well known varieties such as Vignoles, Seyval, Chancellor, Marechal Foch, and others offer exciting alternatives. A small percentage of our wines are made from so called 'native' varieties such as Concord and Niagara. And since many of these wines are not aged in oak, the unique flavor of each variety can express itself. Michigan is also famous for fruit wines – especially chercy.

The Lake Effect

Lake Michigan exerts a huge influence on the Western Michigan

growing areas. In the winter, lake effect snow covers the vines, insulating them from the frigid air. In the spring, the cool lake breezes will retard bud break until the danger of frost is past. In the fall, the now warm lake breezes will postpone the first frost for nearly a month compared to the interior of the state.

Viticultural Regions

Michigan has four federally approved viticultural areas or appellations' which appear on many wine labels. Each appellation has a distinctive soil and climate which contributes to the regional character of the wine. In the northwest, near Traverse City, the Leelanau Peninsula and Old Mission Peninsula appellations are home to cool breezes and well-drained soils. In the southwest, the Lake Michigan Shore and Fennville appellations are slightly warmer and have a slightly longer growing season. Wines from these areas may tend to be slightly more

full bodied.

A newer growing area is developing in Oceana County; but does not yet have its own appellation.

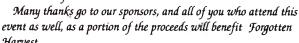
A Growing Industry

Michigan's wine industry is getting bigger as well as better. There are over 25 licensed wineries in the state, compared to just 17 in 1995. Sales at each winery continue to grow as consumers become more aware of the quality and diversity of wines available. This is a great time to support and enjoy Michigan Wines!



Welcome to the very first all-Michigan wine tasting in Southeast Michigan! We sincerely believe you will enjoy the wonderful wines our state has to offer. In addition you'll note that the hors d'oeuvres we are serving are Michigan-grown favorites as well.

We are proud of the great bounty that our state produces and especially pleased to be able to offer a selection of exceptional wines at this first-ever event.



Enjoy the evening!

Sam Dallo

Chairman

Associated Food Dealers of Michigan



Select Vichigan

About Select Michigan

Everything from canned and processed foods to fresh fruits and vegetables can now easily be identified as a Michigan product. Michigan grown and Michigan-made products stand out from the rest with the attractive Select Michigan label.

The Select Michigan: Great Lakes, Great Tastes theme complements the Great Lakes, Great Times theme being promoted by Travel Michigan. Select Michigan: Great Lakes, Great Earth is also available for the promotion of non-food items such as Christmas trees and bedding plants.

Michigan growers, processors, grocers, retailers, manufacturers, restaurateurs, wholesalers, farm market operators and marketers of Michigan commodities can all benefit from the Select Michigan program.

Wine, 12,000 years of enjoyment

Wine has a rich history that has evolved along with that of man. Its historical roots reach back almost 12,000 years. As various cultures spread out into new parts of the world, so did the grapevine and the art of winemaking.

Today there are vineyards throughout the world with good wine being produced in farranging locations from the U.S. to South Africa to Australia to South America to Europe.

Wine is broadly classified in the following categories:

- 1. Natural still (non sparkling) wines – including red, white and rose – which can be dry (non-sweet), semisweet and sweet;
- 2. **Sparkling wines**, including French Champagnes as well as effervescent wines from other parts of the world;
- **3. Fortified wines** (such as sherry and port), which have been augmented with a dose of brandy or other spirit; and
- **4.** Aromatic wines, such as vermouth, which have been flavored with ingredients like herbs or spices.

A sincere thank you to the Toast Michigan sponsors:

The Michigan Grape & Wine Industry Council

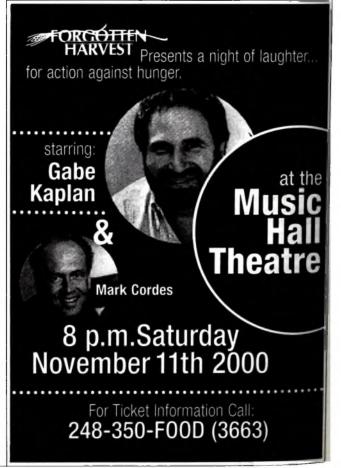
Select Michigan

Forgotten Harvest

Excalibur

Coca-Cola/Dasani

North Point Liquor Liability



Toast Michigan participating wineries

Here is a listing of the wineries, their representatives and the wines they will pour:



Bob Zimmerman, Steve Mertes Distributed by General Wine Company

Tabor Hill is the only Michigan winery with a restaurant. It is a beautiful location above the winery overlooking the vineyards. Located on Mt. Tabor in southwest Michigan near the lake, Tabor Hill was the first winery to plant high quality European varieties. Their wines are consistent award winners.

Classic Demi Sec Classic Demi Red Riesling – Lake Michigan Shore 1999 American Merlot



Ed O'Keefe, Sean O'Keefe. Rhonda Riebow

Distributed by J. Lewis Cooper and Decanter

For over 25 years Chateau Grand Traverse has been producing world class wines on the Old Mission Penmsula. Owned and operated by the O'Keefe family, this state of the art winery and vineyard operation pioneered European grape growing in northern Michigan. Its Riesling and Chardonnay continue to earn international acclaim.

Dry Johannisberg Riesling 1998 Barrel Fermented Chardonnay 1998 Late Harvest Riesling Pinot Noir 1998

St. Julian Wine Co.

Ted Zuiderveen
Distributed by L&L/ Wine World
Michigan's oldest and largest
winery has also been voted 'Winery of
the Year' by Tasters Guild
International. St. Julian is an ever
growing, family owned winery with
tasting rooms throughout the state.

Passionate Peach Champagne Chancellor 1998 Pinot Gris 1999 Seyval Blanc Reserve 1999

Black Star Farms

Rosalind Giffer
Distributed by BevQuest
The winery at Black Star I

The winery at Black Star Farms is a state of the art winery as well as a stately bed and breakfast. It is already well known for making world class' wines. Located just south of Suttons Bay on the Leelanau Peninsula.

'Arcturos' Semi Sweet Riesling

'Arcturos' Chardonnay 1998 Blanc de Blanc Brut 1998 'Arcturos' Cabernet Franc 1998

K. Edward Winery

Kirk Rasmussen Self Distributed

Kirk Rasmussen believes that fine wines are an integral part of the good life – with good friends, good food and fun times. Handcrafted small lot wines that are aged exclusively in small French oak barrels.

Chardonnay 1998 Semi Dry Riesling 1999 Pinot Grigio 1999 Pinot Noir 1999

Leelanau Wine Cellars

Bob Jacobson

Distributed by General Wine Company

One of the oldest wineries on the Leelanau Peninsula is also the furthest north – in Omena. They receive numerous awards for their Tall Ship Chardonnay. Their newest wines are the 'Sleeping Bear' wines – both excellent values.

'Tall Ship' Reserve Chardonnay 1998

'Sleeping Bear' Red 1999 'Sleeping Bear' White 1999 Winter White

Raftshol Vineyard

Warren Raftshol Self Distributed

Warren has been growing grapes for many years. His vineyard just north of Suttons Bay is famous for its bordeaux varietal red wines. Now with his own winery he has completed his dream. His suberb 'Claret' is a blend of Cabernet Franc, Merlot and Cabernet Sauvignon.

Claret 1999 Merlot 1999 Semi Dry Riesling 1999 Chardonnay 1998

Shady Lane

Debra Core

Distributed by BevQuest Shady Lane is a prime vineyard site located on a historic farm south of Suttons Bay. In its beautiful tasting room one can enjoy its specialty methode champenoise sparkling wines. Several table wines are also

Sparkling Riesling 1997 Blanc De Blanc Brut 1994 Semi Dry Riesling 1998 Serenity 1998

Bowers Harbor Vineyards

Spencer Stegenga
Distributed by Vintage Wine
Company

This is a family owned boutique winery overlooking historic Bowers Harbor on the Old Mission Peninsula. The warm and friendly setting is enhanced by tasting their fine wines including a very popular Pinot Grivio.

Unwooded Chardonnay 1998 Pinot Grigio 1999 Semi Dry Riesling 1998 Riesling 'Sweet Reserve' 1999

Warner Vineyards

Patrick Warner
Distributed by General Wine
Company

Warner Vineyards is one of the oldest names in the Michigan wine industry. Their lovely historic location in Paw Paw is worth a visit.

Holiberry Liebestrauben Veritas Chardonnay 1999

Fenn Valley Vineyards

James Van Der Kolk
Distributed by Viviano Wine
Company

Owned by the Welsch family, this diverse winery is located in Fennville near Saugatuck. The winery has very popular tours and special events. Customers line up to buy their wines at special pre release tastings. The

wines have won numerous awards.

Capriccio White Riesling 1999 'Harmony' Classic White Pinot Grigio 1999

Zafarana Vineyards

Ken Zafarana, Mike Vettraino Distributed by AHD/Vintners The Zafarana family vineyards are on the Old Mission Peninsula. The wines are hand crafted to their

specifications at a nearby winery.

'Toast Michigan' is one of the rare opportunities to taste these fine wines.

Semi Dry Riesling 1998 Late Harvest Riesling 1999 Pinot Noir 1998

Chateau Chantal

Mark Johnson

Distributed by AHD/Vintners
An 'Old World' atmosphere comes
with this beautiful winery and bed
and breakfast that straddles the
highest ridge on the Old Mission
Peninsula. It offers some of the most
spectacular winery scenery in the
Great Lakes. The surrounding
vineyards yield grapes for awardwinning wines.

Carpe Diem (Semi Dry Sparkling) Pinot Gris 1999 Semi Dry Riesling 1999 Late Harvest Riesling 1999

L. Mawby Vineyards

Larry Mawby
Distributed by Decanter

L. Mawby is a small winery producing estate grown table wines and methode champenoise sparkling wines from twelve acres of vineyards on the hills near Suttons Bay on the Leelanau Peninsula. The wines are primarily Burgundian in style, dry, full-bodied and barrel fermented.

Blanc de Blanc Brut Dionysus Rose Sparkling Cremant Brut Mille Brut 1994



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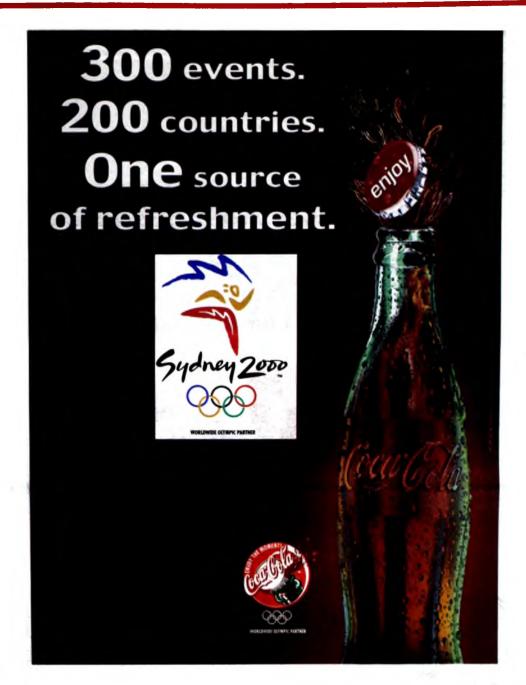




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Soo Sales Center 4760 Curtis Road Kinchloe, MI 49788 (906) 495-2261

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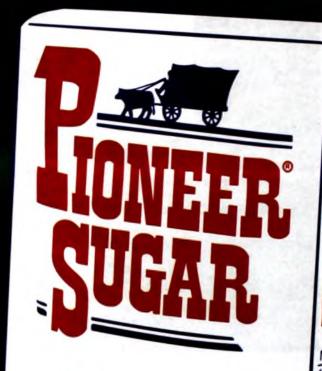
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MICHIGAN SIZE

Wine...of biblical proportions

We normally think of wine in the classic 750 milliliter bottle. This tapered-neck container has become familiar to everyone who has ordered a bottle of wine at a restaurant or drawn a wine cork in the comfort of their home. However, wine is bottled in other sizes. Larger bottles are usually released in limited numbers, but have been used by European wineries for centuries.

Other than the magnum, which literally means "great" or "large," all bottle sizes are named after biblical kings. The only other exception to takes its name from the longest-lived man in the Old Testament.

The table below may help to sort out any confusion and, incidentally, help you to determine whether that Jeroboam is really less expensive than four individual bottles.

Jeroboam (Hebrew meaning "may the people multiply"): The first king of Israel. (I Kings 11:26)

Rehoboam (Hebrew meaning "enlarger of the people"): The son of Solomon by the Ammonite princess,

Naamah. The first king of Judah. (I Kings 14:21,31)

Methuselah (Hebrew meaning "man of the dart"): The grandfather of Noah, and longest lived person in the Bible. He died at 969 years of age. (Genesis 5:21-27)

Salmanazar or Shalmaneser (Assyrian meaning "the god Sulman is chief"): The name of several Assyrian kings during the biblical period. (I Kings 16; Il Kings 8; 10; 17)

Balthazar or Belshazzar (Babylonian meaning "the god Bel has protected the king"): Descendent of Nebuchadnezzar and coregent with Nabonidus at the time Babylonia was conquered by Darius the Mede in 539 B.C. (Daniel 5:30; 7:1). One of the Magi has traditionally been known by this name also.

Nebuchadnezzar (Babylonian meaning "O Nabu, preserve the offspring"): Babylonian king who ruled from 605 to 562 B.C. (II Kings 24:7: 25:7).

FORGOTTEN HARVEST

Sharing food to relieve hunger

It may surprise some people to know that half of all children in our community go to bed hungry – each and every night. And, it is not just our poorest population. Thirty-eight percent of all families that leave the welfare rolls struggle to provide food for their families. The reality is that food insecurity affects people of all ages and races, including the elderly, children, the working poor, the disabled and those experiencing all sorts of life crises.

Founded in 1990, Forgotten Harvest, a non-profit organization, is soon approaching its 10th Anniversary. Our goal for the future is to better serve our community by increasing our business food donors. However, to reach this goal we need your help. Forgotten Harvest needs new donors that can provide meat, poultry, fish, dairy products, and prepared foods.

Forgotten Harvest specializes in the rescuing of food that would otherwise have been thrown out. Forgotten Harvest picks up this food from registered food donors and delivers it to various receiving agencies. The same day that the food is picked up it is delivered.

Currently Forgotten Harvest transports over 85,000 pounds of food each month to soup kitchens and shelters. According to food industry standard (1 pound = 1 meal), this is equivalent to over a 1,000,000 meals per year. However, we are still falling far short of our goal.

This usable surplus food, which may often have been discarded, is now helping to alleviate hunger in our own backyard. Forgotten Harvest provides an opportunity for individuals and corporations to exercise social conscience. It is simple to become a food donor. The first step is to call Steve Konsdorf, Food Program Coordinator, at the Forgotten Harvest office 248-350-3663. Together we can take the first step in ending hunger.

Bottle sizes Thottles Milliliters Liters 1 750 0.75

Size #	of bottles	Milliliters	Liters	Qunces
Bottle	9 1	750	0.75	26
Magnum	2	1,500	1.5	52
Jeroboam	4	3,000	3.0	104
Rehoboam	6	4,500	4.5	156
Methuselah	8	6,000	6.0	208
Salmanazar	12	9,000	9.0	312
Balthazar	16	12,000	12.0	416
Nebuchadneza	ar 20	15,000	15.0	520

Detroit area wine distributors

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L&L/Wine World – 800 (67,4015 BevQuest (Division of Key Beverage) = \$16,241.

K. Edward – 810.786.1921 Raftshol – 231.271.5650

Vintage Wine Company – 810.294 Viviano Wine Company – 800.686

AHD/Vintners – 800.782,2924

Contacting the Michigan Grape and wine Industry Council: P.O. Box 30017, Lansing, MI 489 9 Phone: (517) 373-1104 • Fax: (517) 335-7071

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Results of Michigan State Fair Wine Competition

Midwest panel of experts selects Michigan's best wines from 200 entries

Wines from Michigan grapegrowing regions earned "Best of Show" distinctions on August 1 at the Michigan State Fair Wine Competition, Michigan Department of Agriculture (MDA) Director Dan Wyant announced today. The Competition was held at Cousins' Heritage Inn in Dexter.

Wyant said that a total of 201 wines from 19 Michigan wineries were entered in the competition. The wine experts on the judging panel awarded 30 Gold Medals, 61 Silver Medals and 79 Bronze Medals. The competition is open to vintners commercially licensed to produce wine in Michigan and is held to stimulate continuing improvement in Michigan wine quality.

In addition to the medal winners, the following "Best of Show" awards were given:

- . "Best of Show Dry White" was presented to Peninsula Cellars for its 1999 Pinot Blanc-Wilson Vineyard
- •"Best of Show Semi-Dry White" was awarded to Black Star Farms for its 1999 Riesling
- •"Best of Show Red" was earned by St. Julian Wine Company for its 1998 Chancellor
- •"Best of Show Sparkling" was awarded to Bel Lago for its 1997
- "Best of Show Specialty" was awarded to St. Julian Wine Company for its Solera Cream Sherry
- •"Best of Show Judges Special Award" to Good Harbor Vineyards for its 1998 Pinot Noir Rose

"We were delighted to see such a large number of fine wines entered in the competition this year," said Linda Jones, Program Manager for the Michigan Grape and Wine Industry Council, which is administered by MDA. "These awards, coupled with the record number of medals earned by Michigan wines in national and international wine competitions earlier this year, are important testimonies to the emergence of Michigan as a world-class wine producing region."

The annual State Fair Wine Competition is sponsored by MDA, which also oversees the upcoming Michigan State Fair. Information about the winning wines will be on display in the Agriculture Building at the Fair, which runs August 22 to September 4, 2000, in Detroit. The competition's judges represented a wide cross-section of skilled wine

enthusiasts from around the Mid-West, including:

- Dick Scheer Chief Judge, Internationally recognized wine expert and owner of Village Corner Wine Shop in Ann Arbor
- Madeline Triffon Master Sommelier and Wine Director for Unique Restaurant Corp
- Joe Borrello Executive Director of the Tasters Guild International
- William Harrison grape grower from West Michigan
- John Jonna Merchant's Fine Wines in Dearborn, Royal Oak and Grosse Pointe
- Richard Cooper Chicago based wine consultant, formerly with the nationally recognized Beverage Testing Institute
- Sally Linton Indiana Wine Council and American Wine Society Certified Judge
- Dr. Roland Riesen Ohio State University - superintendent of Ohio Wine competition

The judges were particularly impressed with the large number of excellent red wines entered

Competition Superintendent and MSU Horticulture Professor Dr. G. Stanley Howell was impressed with the diversity of wine-making styles exhibited in the field of entries. "Michigan's wine makers are developing considerable expertise in producing fine wines from grape varieties that grow well in Michigan's climate," he commented.

For more information about Michigan wines or to receive a free copy of this year's Michigan Wine Country magazine, visit the Grape and Wine Industry Council's Web site at www.michiganwines.com or call (517) 373-9789.

Gold Medals

Bel Lago

1997 Brut

1998 Pinot Noir

Black Star Farms

1999 Riesling

1998 Merlot/Leorie Vineyard Chateau Chantal

Carpe Diem

1998 Riesling/Zafarana Vineyard 1999 Chardonnay

Chateau de Leelanau

1999 Pinot Gris

Chateau Grand Traverse

1997 Pinot Noir - Old Mission

Fenn Valley Vineyards

1999 Cabernet Franc 1998 Late Harvest Vignoles

Best of Show Winners

Dry White: Peninsula Cellars - 1999 Pinot Blanc-Wilson Vineyard

emi-Dry White: Black Star Farms — 1999 Riesling ed: St. Julian Wine Company — 1998 Chancellor parkling: Bel Lago — 1997 Brut

ealty Award: St. Julian Wine Company — Solera Cream Sherry ses Special Award: Good Harbor Vineyards — 1998 Pinot Noir Rose

1997 Chancellor 1998 Chardonnay

Good Harbor Vineyards

Cherry Wine 1998 Pinot Noir Rose

Leelanau Wine Cellars

1998 Sleeping Bear White Lemon Creek Winery

1998 Cabernet Sauvignon

Peninsula Cellars

1999 Select Riesling

1999 Pinot Blanc-Wilson Vineyard

St. Julian Wine Company

Peach Spumante Simply Red

Sholom Concord

1998 Chancellor Simply White

Spumante

Solera Cream Sherry

Cherry Spumante

1998 Cabernet Franc

Tabor Hill

Grand Mark

Cherry Wine Silver Medals

Silver Medals

Bell Lago

1998 Riesling Estate Bottled

Cherry Wine **Black Star Farms**

1998 Blanc de Blanc

Chateau Chantal

Sailors Blush

1999 Gewurtztraminer

Naughty Red

Sparkling Cherry

Chateau de Leelanau

1999 Riesling Select Harvest

Chateau Grand Traverse

1998 Riesling-Dry

1998 Pinot Gris

1999 Riesling-Late Harvest

Michigan

1998 Chardonnay-Reserve

Ciccone Vineyard & Winery

1998 Cabernet Franc

1998 Pinot Noir

Fenn Valley Vineyards

Lakeshore Sunset 1999 Gewurtzraminer

Harmony Ruby Red

Capriccio

Silver Cuvee **Prolixity**

Good Harbor Vineyards

1999 Marechal Foch Rose

Moonstruck Brut Extra Dry

K. Edward Winery

1998 Chardonnay

L. Mawby

Consort

1999 Vignoles

Blanc de Blanc Talisman

Leelanau Wine Cellars

Cherry Wine

Strawberry Wine

1999 Sleeping Bear Red Lemon Creek Winery

Ruby Rose

1999 Riesling

Peninsula Cellars

1999 Gewurtztraminer-Marigold

Vineyard 1998 Vintage Red

Kroupa Orchards Cherry Wine

Raftshol

1999 Merlot

1999 Claret

St. Julian Wine Company

1999 Pinot Gris

Raspberry Spumante

Cherry Wine

Cream D'Or Sherry

Catherman's Port

1997 Vignoles

1999 Sweet Reserve-Vidal

1999 Sweet Reserve-Seyval

1998 Chardonnay

1998 El Nino

Village White 1998 Merlot

Brut Champagne

Cherry Infusion

1997 Chambourcin 1998 Chambourcin

Great Red

Village Red

Tabor Hill

1999 Traminette

White Heritage Classic Demi-Red

1999 Chardonel

1999 Riesling

Cereal killer spotted in local supermarket

According to the NPD research group's latest number crunchers, breakfast munchers are rushing past the cereal box to grab a pop tart, bagel, or breakfast bar. They want low-maintenance meals.

For many American commuters. and school children, the reality is that the car is fast becoming the breakfast nook of yesterday. Believe it or not, several car companies "are expected to offer microwaves as an option in the next five years," according to Todd Waters, a promotional marketing consultant.

Yesterday's king of convenience

can't cut the mustard today. Who has time to stop and listen to the "snap. crackle and pop" anymore? During the past three years, cereal sales fell more than \$800 million to about \$7 billion last year. New cereal introductions were down about 30% last vear.

Five thousand consumers nationwide were asked by NPD Group to keep diaries of their breakfast habits. The told NPD that they were cutting back on cereal for two years, and are eating less toast and fewer eggs. This isn't part of a health revolution. They are simply too busy.

According to the National Restaurant Association, only about 26% of consumers eat breakfast at home. "We call it deskfast," says Tom Vierhile, general manager at Marketing Intelligence Service.

Not a single new toaster pastry hit the market in 1994 according to New Product News. Last year, 23 did.

Only one new national bagel brand made it to grocery shelves in 1994. Last year there were 78. Not to mention the numerous chains of bagel specialty stores.

To combat dropping sales, cereal makers are trying to sweeten their bottom line with a new emphasis on convenience. It seems to be working, Nutri-Grain bars, introduced in 1991. grew 17% last year, and even Pop-Tarts, which were introduced 35 years ago grew more than 10% last year.

Food deliverer cuts service areas

Online grocer, Peapod Inc., announced that it will stop operating in Columbus, Ohio, and three markets in Texas-Houston, Dallas and Austin. The company began consolidating after rapid expansion nearly forced it into bankruptcy.

The Skokie, Ill. company said it will also purchase ailing competitor, Streamline.com for a cost of \$12million. These changes will speed its entry into the Baltimore-Washington market and allow it to upgrade and expand in its headquarters market of Chicago.

AFD **MEMBERS:**

We want to hear from you!

Did your store recently celebrate an important anniversary? Are you providing a service that is unique? If you represent a

manufacturer or distributor, does your company have a new product, new package for an old product, a new variety of your existing product or any other product-related news? If so, we want to feature your company or its products in this magazine!

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 Amyot at (248) 557-9600.

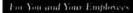
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Lottery Lowdown

Seven percent commission on \$2 instant tickets extended



By Commissioner Don Gilmer
Last year at this time the Michigan
Lottery announced that Lottery

retailers would be receiving a 7-percent sales commission for all \$2 instant games introduced during fiscal year 1999. This fiscal year is quickly drawing to a close, and I am pleased to announce that Lottery retailers will continue to receive a 7-percent sales commission for all new \$2 instant games introduced during fiscal year 2001(October 1, 2000 to September 30, 2001)!

That means you will receive a 14cent sales commission on every \$2 instant ticket you sell during this one-year period! You will also continue to receive the 6-percent commission on sales of all other Michigan Lottery instant and on-line games

I encourage you to take advantage of this commission extension by prominently featuring \$2 tickets in your stores, conducting "ask-for-the-sale" promotions and telling your customers when you sell winners. You will have plenty of opportunities this month to promote these tickets, as the Lottery is introducing three new \$2

tickets in October.

On October 2, "Count De Money" – the Lottery's new \$2 Halloween-themed ticket – hits counters. "Count De Money" offers a top prize of \$31,000 – a "sweet treat" your customers will surely enjoy! Holiday-themed tickets have always been a popular item with customers, so keep an ample supply of "Count De Money" tickets on hand, and you're sure to scare up bigger commissions!

The sale of "Count De Money" tickets won't be your only chance to grab the 7-percent sales commission in October! On October 16, "10 Times Lucky," another \$2 instant ticket offering a \$20,000 top prize, will hit ticket counters across the state. "Double Down," which debuts on October 23, is destined to be another popular seller offering a \$21,000 top prize!

Instant Games Get Expiration Dates. Currently, the Lottery's instant tickets don't carry expiration dates, which causes some confusion for both retailers and their customers. Beginning with the "Count De Money" instant game (Game #446). all new instant game tickets will expire one year from the date that game goes on sale. Each new instant game ticket will have a specific expiration date printed on the back. This change should make inventory management for Lottery retailers much easier and help your customers become more aware of when games expire.

Second-Chance Sweepstakes. We recently wrapped up our "Big Hit" Second-Chance Sweepstakes, a promotion tied to our popular Daily 3 and 4 games. The promotion was very successful, with 780 winners from all areas of the state. Each winner collected a \$500 cash prize, and then his or her name was entered into a grand-prize drawing for a \$25,000 cash prize. The grand-prize drawing was conducted on September 8 during the taping of the last "Road to Riches" television show, which aired on Saturday. September 9. I am thrilled to report that nearly two million entries were received for this popular promotion!

New Instants! In addition to the introduction of "Count De Money." "10 Times Lucky" and "Double Down" – the \$2 instant tickets mentioned above – October also marks the debut of two more exciting new instant games. The \$1 "Top Dog" goes on sale October 9, and offers prizes up to \$4,000. On October 30, the \$1 "Double Doubler" will give players the opportunity to score some extra pocket change with a \$4,000 top prize.



KPN Technologies serves ATM needs

KPN Technologies, Inc. began in 1992 as a warehouse distributor of industrial computer parts. With the deregulation of the ATM industry in 1995, KPN evolved to a warehouse distribution and service center for the ATM industry. The company's principals have over 30 years technical engineering experience, giving KPN a technical edge in today's ATM market.

KPN has a large national fleet of ATM machines, represented by all major manufacturers. It recently introduced the Banc Plus ATM Check Cashing Machine.

In addition to providing ATM equipment at competitive prices, and servicing all major retail brands of ATM equipment, KPN offers transaction processing and currency services, around-the-clock full technical service support and equipment installation by factory authorized and certified technicians. Equipment lease and financing is available to end user customers through KPN Financial which also handles investment opportunities for national placement projects; ATM On Screen Advertising, ISO Exhibitor services and full presentation support.

KPN Financial, a division of KPN Technologies, Inc. of Livonia is setting the direction for the industry standard. As a company that worked through the early turbulent years since deregulation of the ATM industry, KPN consistently strives to offer fair pricing, reasonable profits, outstanding service and unwavering support to its distribution network. As the financial industry competes for market share, KPN captures the market with its commitment to quality, service and integrity.

Envipco expands

Envipeo is one of the foremost leaders in the reverse vending industry. Reverse vending equipment is designed to automate the process in which retailers redeem empty beverage containers due to deposit laws.

Bruce DeWoolfson, Envipco's founder, began testing his new concept back in 1979. Since that time Envipco has grown substantially and today the company manages over 4,500 machines in the U.S. market as well as pursuing opportunities internationally. Each year, Envipco processes millions of used beverage containers.

During the past year Envipco has expanded its line of CF1500 equipment. The company offers "stand alone" machines that accept specific types of beverage containers (aluminum, plastic, glass) as well as multi-unit machines that accept more than one type of commodity. This

Made in Michigan

enables Envipco to meet any configuration need that a retailer may have.

The company places a great emphasis on the maintenance of data bases. The company believes data bases are critical to the viability of the redemption process that exists between the customer, retailer and distributors. This has allowed Envipco to offer compatibility with the recently introduced third party collection system.

Envipco expanded this year to cover the northern parts of Michigan

to offer their full services on a statewide basis. For more information, please call Envipco at 1-800-598-8404.

Tyler Refrigeration has headquarters in Michigan

Tyler Refrigeration Corporation is worldwide yet maintains its headquarters and principal manufacturing facility in Niles, Michigan. With more than 1,600 employees and annual sales in excess of \$200 million, the company is the second largest national supplier of commercial refrigeration equipment. Tyler has manufacturing facilities in Kansas, Texas, Mississippi and Virginia. Sales installation and service branches are located in Minnesota, California and Arizona. Tyler's direct sales force and more than 40 authorized Tyler dealers handle sales in the continental United States. Tyler's international operations include wholly owned subsidiaries in Carolina, Puerto Rico

See Tyler Refrigeration Page 32



Shopping in style

Kroger's Marnette Perry knows from first-hand experience what grocery shoppers demand—service, convenience and selection

Where else but in America could a one-time supermarket cashier wind up being the president of a massive grocery chain? Marnette Perry started with The Kroger Co. while attending college in 1972 but swiftly became a rising star.

When she was named president of The Kroger Co. of Michigan in 1997, Perry quickly put her mark on the grocery giant's rapidly expanding Michigan operations. Ethnic foods for ethnic neighborhoods. Zero tolerance policy covering out-of-date food. Customer loyalty cards. Self-serve Uscan checkout options. New checkout procedures that are 30 percent faster.

Marnette Perry is the first and only woman ever to be president of any of Kroger's marketing divisions in the United States. She knows what she wants — the same thing she demands when she shops for herself and her family: Service. Convenience. Selection. She's been taught well — through years of experience being the one maneuvering through aisle after aisle of store after store in search of the goods her family needs.

Perry: The vision is that we will be the absolute best because we're focused on customers. Store managers are now doing their own focus groups. They're taking 10 or 12 of their customers and saying, 'I'm going to ask you to spend just 30 minutes with my department heads and me to talk about what you like or would like to see in my store.'

Food management has traditionally been a man's world – which is especially ironic since women make most of the food decisions in Michigan households. Maybe that's why Marnette Perry has a policy requiring all managers – once a month – to do their own shopping in Kroger stores. After all, how can you truly be customer-sensitive if you're not really a customer?

Perry: I do think that I bring a lot to the party. . . I think it's because I'm a shopper. You have to love what we do in my business and if you don't — if you're not a shopper, you don't see it like a customer sees it. Generally, about one-third of our management workforce are women. I believe that dedication to diversity is a huge



contributing factor in helping us be the best we can be.

Kroger is not only building a customer service reputation, it's rebuilding an empire that seemed to be shrinking rapidly during the '80s. The number of Michigan stores has nearly doubled – to 105 – through an aggressive building plan and some strategic acquisitions. In December, Kroger reached agreement to purchase 20 Kessel Food Markets in the Flint/ Saginaw area.

Perry: We've tripled our square footage in the last decade. It's not a return to Michigan, it's an absolute aggressive growth pattern here which is a growth commitment on the part of Kroger to Michigan. You look all over the country and we're in 31 states and essentially coast to coast. And there's just not a more exciting place in the nation than what's happening right here.

Kroger has also decided to return to the city of Detroit, after almost 10 years of absence. The 54,000 square foot store

will open sometime this spring or summer complete with a Detroit Police Mini-station inside the

The business of food is far different today than it was even a few years ago – but it's still the No. I reason for Kroger's success. In America, food is no longer just a necessity. For many, it's a hobby or a passion. For others it's a health crusade or a search for prepared food delicacies.

Perry: There's just an absolutely keen and passionate

interest in food today. There's not ever a party or a political gathering or a group of people that I get introduced to that somebody doesn't have their food store story.

It's a good thing that Kroger's president not only likes to sell food, but likes to sample her products, too. She's fascinated with the cultures food represents, especially in Southeast Michigan. That led to a decision to offer custom food selections in stores that reflect the ethnic populations served in the neighborhood. Unique offerings now include specialties for Asians, African-Americans, Hispanics and Arab populations.

Perry: I'm finding that the Mediterranean influence, the Arabic influence on food cuisine is so interesting that I love the flavor profiles that I never had before. We didn't have such ethnic foods like that in Memphis (Her previous Kroger assignment). It's caused us to add a staff to help us with nothing but ethnicity in our stores to make sure that we're maximizing the opportunities for the things that our customers want.

Marnette Perry loves food. But what does Michigan's First Lady of Food like to eat?

Perry: I love great bread and have begun to work on how can I make sure that we stand for great bread. How can you be in the food business and not be focused on great breads?

Kroger has changed dramatically, because time-crazed consumers have changed. Grocery shopping is not just about food anymore – not even close. In the last decade, Kroger has reinvented itself, with an expanded array of non-grocery offerings. But they've always been different.

Most people don't know that the Cincinnati-based Kroger organization is also the world's largest retail florist (Perry was director of corporate floral operations from 1980 to 1986). Or that it was the first to operate in-store bakeries. Or that it owns dozens of food packaging and processing plants to create its own Kroger-brand products. The firm has over 2,200 stores in 31 states.

See Kroger, page 32

Meet Marnette Perry

Title: President, The Kroger Co. of Michigan, Livonia Duties: Total responsibility for the marketing, advertising and operation of Kroger's 105 Michigan stores and more than 12,000 employees.

Personal: Married to Paul Perry, an attorney with Plunkett & Cooney in Detroit. One daughter, Allyson, a Northwestern University graduate, now serves in the West African nation of Burkina Faso with the social services group Vision in Action. Career path:

1972 – Begins career with Kroger as cashier during her junior year at Ohio University where she majored in education. After college, continues to take on more responsibilities with Kroger as a store department head and then store management.

1980 - Moves to Kruger corporate headquarters to take responsible of the new Floral Shoppe concept.

1983 – Becomes produce merchandiser in the 86-store Cincinnati/Dayton marketing area.

1989 – Returns to corporate headquarters as director of produce merchandising and procurement.

1991 – Becomes vice president of merchandising for Kroger's Delta Marketing Area, headquartered in Memphis.

August 1997 - Becomes president of The Kroger Co. of Michigan.

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9

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Kroger, from page 30

Kroger's decision last year to offer 5-inch miniature televisions in their Michigan grocery stores netted \$15,000 sales. That says a lot about how shopping habits have changed since Kroger first showed up in Michigan in 1917.

Perry: We think it's pretty neat that the stores change so much that in addition to T-bones, you've got televisions. I'm so excited about what stores are becoming today. I mean, there is no limit on what you can do in the store.

Truer words were never spoken. People have increasingly looked to

accomplish much more during a single shopping venture and Kroger's capitalizing on that. Maybe that's why during this year's tax season, Kroger in Michigan boldly went where no other grocery store chain has gone. It invited IRS counselors to set up shop in Kroger stores to offer free electronic filing and collections advice to shoppers.

The move underscores not only Perry's marketing savvy but also her team's willingness to think out of the box in an effort to put a new face to Kroger's service reputation.

Ultimately, though, success is about people – and Kroger's president knows that well. She employs 12,000 in Michigan, which

is an extraordinary challenge, given the nearly nonexistent state unemployment rate. As most peopleintensive businesses know, retaining qualified, well-trained workers is tough, when there are plenty of great jobs to be had.

Perry: We have to find the ways to be a compelling place to work. And how do we do that? We've changed the orientation sessions. We've changed training. We've looked at the things that exit interviews tell us about why people leave us. We have to perform as employers. There isn't one answer; and that is the answer.

That kind of problem is a perfect fit for Perry. Growing up, she wanted to help people with career development in some capacity. Today, she's found that person-to-person service creates lasting customer loyalty.

Perry: I decided I wanted to read the customer compliments from last year. Not complaints, but compliments. Ninety-nine percent of all compliments had a person named. It's that the store manager did this. Mary the cashier did that. The meat manager did this. The cashier found my wallet. The bagger picked up the yogurt I dropped. It's not about the store, it's about the people.

As for her own future? It's somehow connected to the "no limits" enthusiasm Marnette Perry radiates.

Perry: I think that women have empowered themselves to be greater risk takers and completely recognizing that where they want to go is in their hands. I'm always focused on what I want to do where I am. I don't sit around waiting, saying I want to be "this" in my future. The way you get (to where you want to be) 10 years from now is by being great today. Love what you're doing today and the rest will come.

By Terrence Oprea
President and COO
Mort Crim Communications Inc.
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a publication of the Detroit Regional
Chamber

Tyler Refrigeration, from page 29

and Mexico. Seven overseas licensees—Australia, Brazil, England, Japan, Peru, Spain and the Republic of South Africa—are authorized to manufacture Tyler products.

Tyler's core business is the design and manufacture of commercial refrigeration equipment for the supermarket and prepared food industries.

For many years, Tyler's formula for competitive success has been a combination of rigorous technical excellence in product design, conformance to high-quality manufacturing specifications, compliance with demanding customer delivery requirements, and tenacious, results-oriented customer service.

Another important tactic is to invest heavily in new product development. By continuing to develop and produce a steady flow of innovative products. Tyler has been able to maintain and increase its sales into the commercial refrigeration market.

Tyler's ambitious strategy and consistent growth have permitted the Corporation to participate fully in the expansion of the food marketing industry Meal Solution programs. Tyler Refrigeration has the equipment the trained workforce, and the extensive experience in designing, manufacturing, and servicing high-quality refrigeration equipment needed to advance in a continually changing food marketing industry.



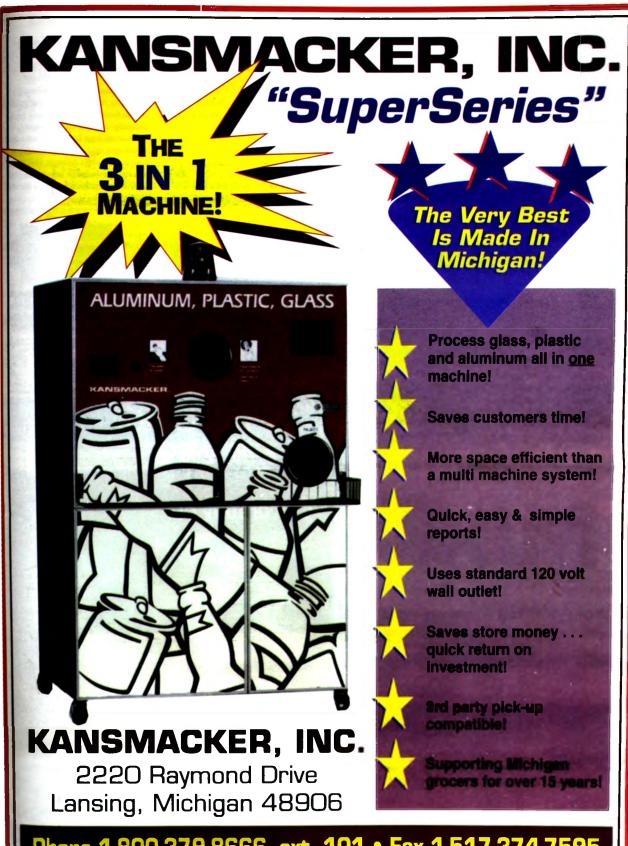
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How to find lenders and investors

The most active purchasers of equity kickers (options to buy stock) via subordinated debt and preferred stock (convertibles) are small business investment companies and venture capital firms. To a lesser extent, subordinated debt with warrants to buy stock or a conversion feature is sold through the public market. Insurance companies and pension funds are active only in larger, more established companies with annual revenues of several million dollars or more.

Here is how to obtain information on specific investors and lenders.

- 1. Small Business Administration. A free listing of small business investment companies (SBICs), entitled Directory of Operating Small Business Investment Companies, is available from the SBA, 409 3rd Street, SW, 6th Floor, Washington, D.C. 20416: call (202)-205-6526.
- 2. National Association of SBICs. A listing of SBICs and venture firms (by state) can be obtained by sending \$35 to NASBIC Directory, P.O. Box 1368, Ashburn, VA 20146 (no phone orders). NASBIC is an association of

about 300 national small business investment companies and venture firms.

3. Venture Capital Association. A listing of about 200 venture firms can be obtained by sending \$125 (Print Copy) or \$275 (CD ROM) to: National Venture Capital Association, 1655 North Fort Myer Drive, Suite 850, Arlington, VA 22209; (703)-524-2549.

"Toast Michigan" at AFD's wine tasting

Please join us on Friday, October 27 for AFD's new winetasting event, Toast Michigan: Savor the Flavor of Michigan Wines.

The night of wine, specialty hors d'oeuvres and music by Trinidad Tripoli Steel Band will be hosted at the Excalibur Banquet Hall in Southfield from 5:30 to 9:30 p.m.

Tickets are just \$25 per person and are available at the door or by calling AFD at (248) 557-9600 or 1-800-66-66-AFD.

Jays mourns loss of founder

Leonard Japp Sr., founder of Jays Foods, died August 24 at the age of 96. Japp was widely credited with being one of the nation's snack food pioneers—the entrepreneur behind the modern, corn oil-fried potato chip.

Japp grew up in Minnesota and hopped a freight train cattle car to Chicago. After a few years working as a laborer, he and a friend started the business in 1927 with a \$27.50 investment. His snack-delivery business started with speakeasies owned by Al Capone.

The family-owned business currently employs 1,000 people.

Leonard Japp Jr., his son who died a year ago, said in a 1996 interview with the Chicago Tribune, "He had a reputation as a tough guy, but if you had his respect he'd give you the shirt off his back."





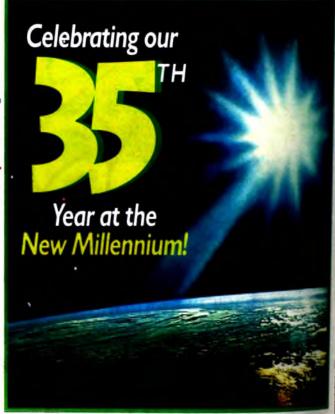
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Big retailers seek a speedier checkout line

Mass-market retailers are testing technologies that will bring checkout lines into the 21st century. According to the Wall Street Journal, corporate decision-makers have realized that 'register rage' —customer irritation over long lines and slow clerks—can be a real threat to business.

"At a time when Internet rivals offer shopping with no lines at all, retailers face more pressure than ever to speed customers along and eliminate big bottlenecks that take up precious selling space," the Journal reports.

Wal-Mart Stores Inc. is among the retailers testing expensive new checkout technologies, and Kmart Corp. is spending \$100 million on improvements, including faster scanners and experimental portable cash registers that can be moved around a store.

Many consumers are already aware of the new technologies, thanks to a television commercial that depicts a young man stuffing groceries in his coat and walking out the door of a store. What we don't know is that the man swiped a credit card at a terminal on his way in. It appears as if the man is shoplifting, and he is stopped by a security guard outside the store. Surprisingly, the guard hands him a receipt

The key to these new checkout technologies is so-called "smart packaging" that affixes a signal-transmitting tag to merchandise. A computer at a store's exit picks up the signal, registers the prices and tallies up a bill. Procter & Gamble Co, and other consumer products companies are working together to devise a standard for "smart tags."

U.S. probes biotech corn in taco shells

The government is

a westigating whether a type of

item gineered corn that hasn't

an approved for human

assumption was used in taco

alls sold in grocery stores by

and Foods Co., under the Taco

bull brand.

The corn which is genetically generod to kill insects is agreed for use in animal feed wily. Traces of the corn were found in taco shells bought in anharban Washington.

The government has issued a recall

Miller spreads holiday cheer to benefit United Cerebral Palsy

If you're looking for some holiday cheer, look no further than Miller Lite.

That's the message delivered this season in a dual-brand (Miller Lite and Miller Genuine Draft), two month, on-and off- premise promotion designed to spread some holiday fun while benefiting United Cerebral Palsy (UCP). Miller is the primary corporate sponsor of UCP.

"We are building upon a 20-year relationship with UCP to raise money

for 140 community-based affiliates to help more than 30,000 people with cerebral palsy," said Joe Jones, director of brand promotions. "This program has been very popular with retailers and legal-age consumers for nearly two decades, raising more than \$32 million. And it just gets stronger every year."

Featuring the theme "Spread The Holiday Cheer," the program kicks off in November with point-of-sale materials including display cards with tear-off consumer offers for a limited-edition beer stein off-premise, and imprint banners, string pennants and table tents on-premise. Wall decorations will carry the names of UCP donors in both on-and off-premise locations.

Holiday merchandise includes print glasses, blinking buttons and T-shirts.

All displays and materials are available from Miller distributors only where legal.



Study finds consumers making fewer grocery store visits

Alternative channels, busy lives impacting trend

U.S. consumers are making fewer trips to the grocery store, as the availability of similiar goods in other retail outlets impacts their shopping patterns, according to a study released at the annual Food Marketing Institute Show by ACNielsen U.S., an operating unit of ACNielsen Corporation (NYSE: ART).

According to Todd Hale, senior vice president, consumer analytics, ACNielsen U.S., the winners in the channel-blurring battle will be those that carve out a unique identity. "Grocery stores have the most to lose since all U.S. households utilize the channel. It is no longer sufficient to just have the right products that consumers are looking for. Today, the same products can be found at a number of stores. The most successful chains are those that give their best customers more reasons to shop with them - whether it's linking their loyalty programs to those of other industries, such as airlines, or offering more personally tailored promotions.'

As detailed below, there are three key measures in the Channel Blurring study: penetration (the percentage of U_sS. households who shopped in the channel at least once in 1999), frequency (the number of shopping trips per year in the channel), and average basket ring (the amount spent per trip).

	Penetration		Frequency		\$/Trip	
Channel	1998	1999	1998	1999	1998	1999
Dollar Stores	47%	52%	9	10	\$10.04	\$10.22
Wareshouse Clubs	49%	50%	9	9	\$81.52	\$81.57
Convenience/Gas	52%	50%	13	13	\$8.23	\$9.23
Drug	86%	87%	15	15	\$16.64	\$17.72
Mass (W/O	94%	95%	28	26	\$35.17	\$36.34
Supercenters)						
Grocery With	100%	100%	91	90	\$31.44	\$31.82
Supercenters						

While 100 percent of U.S. households shopped in the grocery channel (including grocery stores with supercenters) last year, the number of trips declined from 91 to 90, continuing a three-year decline. In 1997, consumers took 94 trips to the grocery store. Average basket ring went up just 1.2 percent in 1999.

Considering all three measures, the drug and convenience/gas channels

appear to be gaining ground. The drug channel, while flat in terms of frequency, gained one percentage point in penetration and increased its average basket ring 6.5 percent. While convenience/gas lost penetration and also showed no growth in trips per year, its average basket ring shot up 12.5 percent. "Both drug and convenience/gas are capturing more of consumers' overall spending," said Hale. "Both channels have done a good job of managing their limited shelf space to either add products that save consumers trips to other stores or to eliminate the slower moving items."

Neither mass merchandisers (without supercenters) nor warehouse clubs gained much ground in 1999. Both added one percentage point of penetration. Warehouse club visits were flat while visits to the mass channel declined from 28 to 26. Both channels showed only modest increases in average basket ring.

Dollar stores showed the most progress in 1999. Penetration increased over 10 percent and now exceeds that of both warehouse clubs and convenience/gas stores. While average basket ring increased only slightly, the number of trips per year increased from nine to 10.

Among other key findings:

- Women make more trips than men in every channel except convenience/ gas
- The two low-cost channels, dollar stores and warehouse clubs, skew toward very different households.
 Poorer households tend to shop at dollar stores, while the more affluent households shop in warehouse clubs.
- The affluent shop less often overall and purchase less per trip, an indication that more of their food dollars are spent in restaurants.

The Channel Blurring study was derived from the ACNielsen Homescan™ consumer panel of 55,000 households. The study did not track online shopping. However, a separate ACNielsen study, the ACNielsen Homescan Net*Views Survey, found that approximately four percent of the total U.S. population age 12 and older have purchased a grocery or drug product online in the past year - an amount that is not yet having a significant impact on brick-and mortar-shopping.

ACNielsen, with 1999 revenue of \$1.5 billion, is the world's leading market research firm, offering measurement and analysis of marketplace dynamics, consumer attitudes and behavior, and new and traditional media in more than 100 countries. Clients include leading consumer product manufacturers, retailers and service firms, media and entertainment companies and the Internet community.

Recruiting Tip Faced with labor shortages and the exodus of baby boomer opting for retirement, more and more employers are recruiting seniors to fill vacancies. According to the Dept. of

According to the Dept. of Labor, a total of 16.1 million people over the age of 55 were employed in 1997 — an increase of 2.2 million from 1994

Mature workers bring reliability and experience to the workplace and many don't need costly benefits because they've already earned a retirement package.

If you're interested in recruiting a mature workfore

 Use inserts in condomining retirement community, and religious group newsletters.

"Check out Green Thumb, Inc., a non-profit provider of mature worker training and employment at http:// www.greenthumb.org.

*Ask for AARP's checklist designed to help employers attract older job applicants: Age Equity in Employment: A Checklist for Employers 1-800-424-3410.



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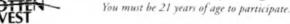




Tickets can be purchased at the door, from AFD, Excalibur Restaurant and other participating retail stores.

Call (800) 66-66-AFD

A portion of the proceeds benefit Forgotten Harvest.





eSkye.com to work with IBM to "wire" the beverage alcohol industry

eSkye.com, a business-to-business virtual marketplace for the beverage industry, announced that it is working with IBM to "wire" the industry, providing affordable computers and fast Internet connections to both onpremise and off-premise retailers.

"eSkye.com's objective is not only to create the leading online marketplace and information exchange for our industry, but also to ensure that it is widely available within the industry," said J. Smoke Wallin, founder and CEO of eSkye.com. "We are thrilled to work with a market leader like IBM, to make the technology necessary to tap our groundbreaking solution as easy and affordable as possible."

eSkye.com will offer its users an IBM Aptiva computer with Celeron processor, a 15-inch monitor, an Epson Color printer, one year of onsite maintenance and free Internet access and e-mail, provided through Lycos. The entire system will be available to all eSkye.com customers for one low price or they can opt to

make monthly payments of less than \$30 per month for a limited period of time.

Early in its development, eSkye.com began working to affiliate with leading PC and Internet partners to develop a program capable of moving the beverage alcohol industry online.

Through their work with IBM, eSkye.com will allow the 70% of bars, restaurants, and liquor retail outlets in the U.S.currently without Internet capabilities to join the

eSkye.com marketplace. The eSkye.com network facilitates a nearly 80% reduction in the time it takes for a retailer to place their regular order from multiple distributors.

"eSkye.com was created to apply modern solutions to an industry that is still operating largely as it has since prohibition," said Bob Wleklinski, eSkye.com's director of strategic alliances. "eSkye.com is applying online innovation across the entire industry, and unlocking value and efficiency every day for hundreds of successful businesses."

"We are excited to be a part of eSkye.com's effort to provide restaurants, bars and retailers online access to this marketplace," said Jim Corgel, general manager of IBM's Global Net Generation Business. "By providing easier access to computing equipment to eSkye.com's customers, we continue to extend the benefits of e-business and the new economy to all industries."

"Not In This Store" supermarket chain to block tabloid and magazine covers

Mirroring a move made by a Kroger store in Cincinnatti a few weeks ago, Morristown, PA Genuardi's Family Markets has begun blocking what it considers "offensive" magazine covers and headlines. The chain is placing vinyl pocket placards over the front page of supermarket tabloid newspapers, in addition to magazines such as Cosmopolitan, reports Supermarket News.

Some Globe and Enquirer headlines can be annoying and offensive to some customers and the front page of those issues -will also get placards. There are times when tabloids carry some pretty nasty headlines, although not every week," commented John Stahl, Genuardi's director of general merchandise and health and beauty care.

The magazine blinders will be installed in all checkout lanes in Genuard's 33 stores, the retailer said, and will be used on an as-needed basis to shield children from the sometimes sexually explicit headlines on many magazine covers. In addition to concealing covers, the chain started designating one "Family Friendly" checkout lane per store that will be free of toys, candy, magazines with "inappropriate" covers, and PC gaming magazines and books. The concept is intended to aid families with children easily distracted by these types of merchandise.

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The e-tail experience

What grocery shoppers think about online shopping

Consumer behavior has changed dramatically from what retailers used to know. They are time-starved and are trying to pack as many activities as possible into a single day. Careers and families, along with a growing need for leisure time and pursuits, have left consumers short of the time and patience necessary to do routine daily tasks such as shopping. Not only have the needs of consumers shifted but there also have been enormous advances in the technology available; computers and the Internet are commonplace now. All of these factors have come together to revolutionize the face of retailing and particularly food shopping

Businesses that listen and respond to the changing needs of consumers are the most likely to prosper. Due to diverse lifestyles, consumers have various expectations of their grocery stores. Some consumers are looking for a sensory social experience while others are simply interested in convenience and simplicity. However, one thing appears to hold true-almost all consumers want things better and faster. One technology solution that

Businesses that listen and respond to the changing needs of consumers are the most likely to prosper.

can assist retailers in meeting these needs is online shopping.

Respondents surveyed for the FMI report: (The e-tail Experience What Grocery Shoppers Think About Online Shopping) reported that their primary computer is in their home and that 86 percent of them are going online or accessing the Internet daily. In July of 1999 Roper Starch Worldwide reports that 37 percent of Americans had gone online in the past thirty days. Thus, combining grocery shopping with the Internet seems to be a logical progression in food

Seventy percent of individuals said they use the Internet frequently for shopping, with 25- to 34-year-olds most likely to report this use. According to the respondents in our survey, brands appear to play a significant role in online marketing Sixty-seven percent of respondents My they locate online shopping sites by going to the Web site of a familiar store with a physical presence. Other methods of locating web sites include keyword searches on browsers (67)

* word-of-mouth (54 percent)

• ads on television (47 percent) ads in magazines (47 percent) radio ads (19 percent) billboards (11 percent).

Internet users who make purchases online have many reasons for preferring to shop this

way, including locating difficult to find items, finding the lowest possible price and shopping after normal store hours. Most purchases online are planned rather than made on impulse: 62 percent of online shoppers frequently buy something they had planned to buy. Books, CDs and computer equipment are the first, second and third most frequently purchased items online, respectively. Four out of every 10 online shoppers between the ages of 18 to 24 have nurchased health and beauty care items over the Internet

The number one attribute of online shopping that Internet users like is the convenience of the process. Nine percent said they most enjoy the entertainment experience. The number one complaint among respondents is that some Web sites are difficult to navigate, with just over one-half (51 percent) of Internet users saying this is the aspect of online shopping that they dislike. Four out of

The number one complaint among respondents is that some Web sites are difficult to navigate.

every 10 purchasers feel that there is too much personal information required when buying items online.

A topic always present in the minds of Internet users is privacy and the security of their personal information. Sixty-two percent of respondents claim that they have some concerns about the security of their information. Shoppers with larger households-five or more members-and those with children in their household convey concern over privacy issues in fairly high percentages (69 percent and 68 percent, respectively). The top privacy concern listed by all respondents is that an outside party-



obtain their personal or payment information. A relatively small percentage of individuals are worried that the retailer will sell their personal information to a third party (14 percent). Consumers who are 18 to 24 vears old exhibit much

a hacker-will

less anxiety over this occurring, while the most affluent consumers were the most concerned group

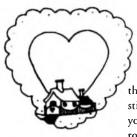
A provision merchants can take to ease the fears of consumers is to maintain and publicize a comprehensive privacy policy on their Web site. Twenty-nine percent of shoppers have seen privacy, security or information disclosure statements on all of the Web sites from which they have made purchases, and an

additional 50 percent report seeing these policies on most of the Web sites they have come across.

Online shoppers have different feelings with respect to buying groceries online. Only 10 percent of shoppers have bought groceries online. The majority of individuals who have purchased grocery items online have done so from an onlineonly grocer. Only 7 percent of respondents who have purchased groceries online did so from their primary grocery store-the store they visit most often in a week. The reason for this small percentage appears to be lack of availability of the service More than half of the people who make purchases online maintain that their primary grocery store does not offer online grocery shopping, and another one-third do not know whether this service is offered by their primary grocery store

Of consumers who are not interested in buying groceries online, the number one reason is that they want to see and touch what they are

See e-tail, page 40



The Almond Hut

"cinnamon-roasted nuts and more"

If you didn't place your order at the AFD Holiday Show, There is still time! Call us today to be sure you have plenty of our "cinnamonroasted nuts and more' for the holidays.

New item for the Holidays...strawberry-flavored almonds! 1-888-852-7550

A Michigan company serving Michigan retailers.



United States Beverage would like to thank AFD Members

for their ongoing business.





The non-resistance policy for store robbery

Non-resistance may be your best policy

On July 31, 7-Eleven dismissed a store employee in Martinsburg, West Virginia, for violating company policy regarding non-resistance during robbery events. Coverage by national media has focused debate over the company's posture with respect to its advice regarding nonviolent response during a robbery. In particular, the media has focused on whether termination is an overreaction in a situation where safety policies have been violated.

The National Association of Convenience Stores (NACS) has received numerous calls from the media on the policy of non-resistance. It is likely that convenience stores will hear customers, community leaders and others talking about this news story and the policy of nonresistance. And, because the ABC News program 20/20 has indicated an interest in this story, it may continue to get national play and get "localized." Therefore, NACS is sharing a "O & A" on non-resistance policies so retailers can anticipate and be prepared for questions

NACS continues to follow the research that it has relied upon over the years in crafting the non-resistance policy. The research and advice is sourced from statistical studies; the federal government; law enforcement organizations and agencies; and interviews with convicted armed robbers. In all, it supports the fact that employees who actively resist are 49 times more likely to be killed during a robbery event than those who do not resist. Here's what NACS' Robbery

Deterrence and Personal Safety program says about not resisting a robber:

"Cooperate. It doesn't matter whether you see a weapon or not. Give the robber what he wants. Whether it's money or merchandise. And do what you're told. Don't argue, stall or resist. It's a fact: employees who resist a robbery have a greater chance of being hurt than those who cooperate."

—from the NACS Robbery
Deterrence and Personal Safety
Program

Importantly, there are two occasions when resistance could be an appropriate response during a robbery. Here's how these exceptions are explained in NACS' Robbery Deterrence and Personal Safety training program:

"As you can see, when it comes to avoiding violence during a robbery, the do's and don't's are very clear, especially when it comes to cooperating with the robber and not resisting in any way. But there are two exceptions to that rule:

If a robber tries to force you to leave the store with him, don't go. Police advise that you should stay inside the store if you can avoid leaving.

And the same is true if you feel physically threatened, or that your life is in danger. At that point, you must do what you think is best. Whether you fight back or use the security resources of the store—such as the panic button—the decision to resist is yours."

-from the NACS Robbery Deterrence and Personal Safety Program

Convenience Store Safety and Non-Resistance Policies

These are questions that reporters or customers may ask you.

The comments in brackets [] are suggestions for framing your responses rather than responses themselves.

Q. Are convenience stores safe? A. Yes. Most convenience stores never experience a robbery or violence of any kind. Our industry's data consistently shows that more than 80 percent of all convenience stores are robbery-free in any given year. Because of store operators' commitment to crime prevention, the incidence of robberies of convenience stores in recent years has decreased dramatically. FBI data shows that robberies in convenience store declined steadily in the last ten years-indicating that our safety practices are working.

Q. What enhances safety in convenience stores?

A. Research has shown that safe stores give their employees comprehensive training in crime prevention, keep available cash levels at a minimum, such as \$50 or less, and keep their premises will lit and clear of obstructions to visibility. That means low shelves and clear windows.

Q. What else is being done to deter crime in convenience stores?

A. Our national association—the National Association of Convenience Stores—is constantly researching new strategies to deter crime. Our industry works also closely with law enforcement here at the local level. Law enforcement professionals are an important resource in helping us deter crime.

Q. What is your company's policy on non-resistance during robbery events?

A: [State your policy and explain how you communicate your policy to employees through training and communications.]

Q. What actions does your company take when safety policies are violated?

A: [Again, state your policy and then explain specific steps your company takes to ensure that this safety policy is practiced consistently. It might be helpful to also mention any ongoing communications with store employees that reinforce the importance of adherence to this policy, such as memos to stores and articles in company newsletters.]

over 35 years. Money maker—easy to run. Call Tony for details, (248) 543-2018. FOR SALE—12,000 sq. ft. supermarket located in pleasant thumb lown. Remodel done in 1996. SDD-SDM license. Possible easy terms—MUST SELL (517) 879-7055 after 5:00 p.m.

CLARE—Profitable second Convenience store including real estate, busin opportunity, equipment and fixtures. The inventory, ich is valued at approximately \$40,000, can be purchased separately. The store features grocen fresh meat, tobacco, liquor, lotto, hunting and flahing licenses, ATM, LP fill, general supplies, party & specialty items and homemade pizza. The store provided a good income for many years with remaining growth potential. Living quarters on site for owner or rental income. Seller will consider often of cash, conventional financing or possible seller financing terms. \$239,000; qualified buyers or Wayne Terpening, Re/Max brookside, 415 N McEwan St., P.O. Box 415, Clare, MI 48619-0415 Toll free (888) 473-5442.

Call Patrick at (810) 725-2076.

FOR SALE: HAZEL PARK—Well established small supermarket, about 6,000 sq. ft. Same owners to

SHOWCASES FOR SALE— 3 foot to 6 foot and 3 foot to 4 foot. Call Neil at (248) 252-4674

www.lottery-watchdog—take control of your instant lottery sales.

EQUIPMENT FOR SALE—Call Patrick at (810) 725-2076.

KITCHEN HOOD FIRE SYSTEMS AND EXTINGUISHERS—Low discount pricing to all APD members. New Installs, remodel, inspections, recharging and testing. Also servicing auto peint booths and gas stations. All brands: Anaul. Pyrochem. Range Guard, Servicing Southeastem Michigan 247. Call alan Ross at GALLAGHER FIRE EQUIPMEENT—800-452-1540.

FOR SALE: MEAT & GROCERY STORE—4,500 sq. ft. building with 2 parking lots. Good condition. Excellent equipment. Good volume/money maker. Well known and established. Saginaw area. CALL FLOYD AT (517) 799-3045.

FOR SALE—5,000 sq. ft. store with Liquor, Beer, Wine and Lottery. Serious buyers only please. Call (313) 331-0777.

SDD/SDM LIQUOR LICENSES NEW AVAILABLE—One in City of Livonia, One in City of Riverview. Must Sell! Call (248) 548-2900, x3033

MEAT & DELI BUSINESS IN SANDUSKY, MI-Well established business opportunity includes equipment, inventory and real estate. Cute, 2bedroom home w/ full basement adjacent to business. \$129,000 for business and \$188,000 for business & house. Call Shirley, (810) 387-2502. Century 21 First Choice.

PARTY STORE FOR SALE—Beer, wine, Lottery, deli and grocery. Located on Dequindre Road in Warren. Call Sam at (810) 756-4010.

SPECIALTY FOOD AND MEAT MKT.—2 blocks from Great Lakes Marina in popular Northam Michigan community including real estate, business equipment/smokehouse, detached storage building, apartment and parking lol. Beer & Wine Cal Peg Hatch, Century 21, Lakeside, 888-264-5611 for information package 5-107.

FOR SALE—Party Store in Warren. Excellent location! Good business with GREAT income. Call Sam or Mike at (810) 751-6440.

FOR SALE—Four-door reach-in cooler, compressor, 1-year old—\$1,000. Gas counterfor Pizza Oven—\$1,000. Two-dock Blodgett gas pizza oven—\$2,200. Copy machine—\$400. Call Sam al (248) 288-4774

FOR SALE—Liquor, deli, pizza, Brighlon area, High volume comer! Business & property available

Contact George at (313) 460-9194.

ESTABLISHED NEWER PARTY STORE—Port
Huron, M. 16,000 plus sq. it, liquor, beer, wina, Lega
Lotto sales. First class—6 year old equipment and
building. Excellent location and clientele. Cominct
Bob Greene, II, Moak Real Estate, Inc., (810) 9959515 for more info.

FLINT—Grocery/Meal store. \$800,000+ in yearly sales. All licenses. Rent—\$2,500/month. Building available. Great opportunity for owner operator. Call (810) 787-3928.

MONROE—Small supermarket. SDD/SDM, high volume lottery sales. Area icon, 50 years serie owner! Ready to retire and ready to sell. Business and real estate available. Call Bill Michaud and Prudential Michaud Reaftors, (734) 242-4700.

Etail, from page 39

buying. Inconvenient delivery times and methods is the second reason.

The most popular grocery category purchased online is food products (88 percent). More than half (53 percent) of shoppers have purchased health and beauty care items online, and 43 percent have bought vitamins, herbal remedies and diet aids. Other items purchased by more than one-third of shoppers are household cleaning products (38 percent) and pet supplies (35 percent).

The most popular food products purchased online are dry goods (65 percent). One-third of people surveyed bought either frozen foods or meat online. Three out of every 10 shoppers have bought dairy items,

while less than one-quarter have ever purchased produce items by means of the Internet. Fortyfive percent of shoppers who buy groceries via the Internet say they would never purchase produce online; meat is a close second at 42 percent.

Online grocery purchasers rate their experiences of buying groceries online highly. More than 80 percent of all shoppers said their orders were correct, fresh, undamaged and timely. The majority of shoppers rate their overall experience as excellent or very good, with shoppers in the South giving the lowest ratings. Fifty-five percent of all the shoppers are extremely or very likely to purchase groceries online again.

AFD on the Scene

Fun in the sun

A record crowd of over 3,000 senior citizens were treated to an afternoon of food and fun at the 10th annual AFD Senior Citizen Picnic on Belle Isle, August 16.



Detroit City Councilman Gil Hill (right) is always a popular speaker



City Councilman Gil Hill greeted supporters and well-wishers



Some attendees exercized to music while others relaxed at the AFD Senior Picnic on Belle Isle



AFD Board Member Phyllis DeSmet of Spartan Stores turned dogs with AFD's Ruel Williams.



(l to r) John Loussia of Valu Wholesale, AFD's Tom Amyot, Gary Davis of Tom Davis & Sons Dairy, Phyllis DeSmet of Spartan Stores, John Dippoliti of Tom Davis & Sons Dairy, Derrick Neely and Jody Blake of Valu Wholesale all helped cook and serve the hot dogs



AFD volunteers John Dippoliti and Gary Davis of Tom Davis & Sons Dairy. Can Man. greeted young and John Loussia of Valu Wholesale and Phyllis DeSmet of Spartan Stores



The Chaldean Merchants in Detroit, Councilman Gil Hill and the Associated Food Dealers of Michigan extend a heartfelt thanks to the donors and volunteers for helping to make the 10th Annual Senior's Picnic even a bigger success than ever:

7-Up Detroit

AAA

Ameritech Pioneers

Better Made Potato Chips

Blue Cross Blue Shield/Blue Care Network

Coca-Cola Bottling Company of Michigan

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CROSSMARK Food Trade

Detroit Edison

Dr. Shirley T. Sherrod

Emergency Medical Services

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Pointe Dairy Services/Wild Orchard Spring Water

Police Department Junior Police Cadets

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Roscoe Thomas, Disc Jockey

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Spectrum Human Services

Square Dance Coordinator-Mr. Jesse Allen

Swanson Funeral Home

The Honorable Mayor Dennis W. Archer

Thome Apple Valley

Tom Davis & Sons Dairy

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Value Save

Value Wholesale

Vintner Snacks

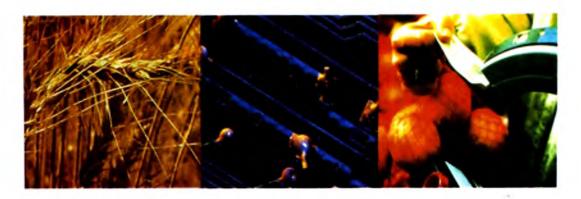
Wisconsin Physician Services/HCFA

Wonder Bread/Hostess Cakes

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S & M Biscuit Dist. (Stella D Oro) (810) 757-4457	Tina's Catering (810) 949-2280	Jay's Foods (800) 752-5309	Cost Savings & Reduction
Taystee Bakeries(248) 476-0201	DAIRY PRODUCTS:	Kar Nut Products Company (248) 541-7870	Specialists (561) 398-939
BANKS:	Golden Valley Dairy (248) 399-3120	Nikhlas Distributors (Cabana) . (313) 571-2447 Pioneer Snacks	Culinary Products (517) 754-245
KPN Technologies (ATMs) (800) 513-4581	Melody Farms Dairy Company (313) 525-4000	Rocky Peanut	DCI Food Equipment(313) 369-166
Michigan National Bank 1-800-225-5662	Pointe Dairy Services, Inc (248) 589-7700	Variety Foods, Inc(810) 268-4900	Envipco
North American Interstate (248) 543-1666	Stroh's Ice Cream	Vitner Snacks(810) 365-5555	Hobart Corporation
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Ak'Wa Water (248) 627-3747	Linwood Egg Company (248) 524-9550	JDA, Inc	& Supplies (248) 960-729
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American Beverage Marketers (913) 451-8311	FISH & SEAFOOD:	PJM Graphics	Olender Equipment (734) 458-885
American Bottling (313) 937-3500	Seafood International/	Promotions Unlimited 2000 (248) 557-4713	Oreck Floor Care Centers (810) 415-560
Anheuser-Busch Co (800) 414-2283	Salasnek, Inc (313) 368-2500	Stanley's Advertising & Dist (313) 961-7177	Sarkozi-Hollymatic Equipment (313) 381-577
Arcadia Brewing Co	FRESH PRODUCE:	Stephen's Nu-Ad, Inc (810) 777-6823	Serv-Tech Cash Registers (800) 866-336
Bacardi Imports, Inc	Aunt Mid Produce Co(313) 843-0840	RESTAURANTS:	Swanson Commercial Food Equipment Services (800) 762-827.
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	INSECT CONTROL:	AAA Michigan (313) 336-0536	AK'WA Water Co(248) 627-4737
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Great Lakes Beverage (313) 865-3900	Meadowbrook Insurance (248) 358-1100	Ann Klempner Red Carpet Keim . (734) 741-1262	Food Services Resources (248) 738-6759
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UDV-North America1-800-462-6504	Hartig Meats(313) 832-2080 Hygrade Food Products(248) 355-1100	Meter Mate (800) 843-6283	Super Food Services (517) 777-1891
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Bob Arnold & Associates (248) 646-0578	Potok Packing Co (313) 893-4228	Quality Inventory Services (810) 771-9526	ASSOCIATES:
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S & D Marketing	Detroit News (313) 222-2000	240) 304-1900	
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february 18-20 new orleans, louisiana

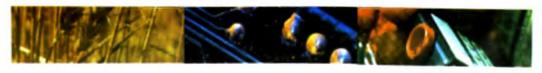
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merchandising and operations technology for retailing and wholesaling



Want to create excitement and increase sales with over 100 promotions per year?



Spartan Stores, Inc., combines our purchasing programs with trend-setting insight to create over 100 profit-generating retail promotions each year. Offered through a menu of options, Spartan retailers select those promotions which best meet their unique marketing needs. Backed by TV spots, circulars, P.O.S. materials, sweepstakes and more, this promotional activity builds store traffic, generates consumer excitement, accelerates sales and profits and positions our customers competitively in their markets. Won't you consider how our extensive promotional support could impact your operation?

Take Advantage of Our Strengths.

