**Deals galore!**

The Spartan booth was busy!

More photos from this crowded event on page 25. Pictured here (l to r) Mike McKeever of Spartan (with back to camera), Nash Pasch of U.S. Quality Food Center, Charlie McCullum of Spartan, Joseph McKay and Thomas Kena of Regal Food Center.

**Priceline.com: Grocery shopping made difficult**

by Michele MacWilliams

AFD Food & Beverage Report Editor

A few months back, when on-line grocery shopping came to Michigan via Priceline.com, I read the news reports with interest. Reporters who had bought groceries on-line and then picked them up at their local store had written favorable articles about the experience I wanted to try. Looking at it from a consumer’s standpoint and being a busy wife and mother, the idea of saving money each week was enticing. As an editor of a grocery trade publication, I also wanted to experience first-hand the industry’s wave of the future.

I picked up my free Priceline membership card at the local grocery store, then went home and fired up my computer. Once at the site, (priceline.com), I clicked on groceries. It only took a few minutes to register and begin.

Just for signing up, I received six half-price tokens, which I could use to purchase items for half the average price. There are all sorts of ways to get the half-price tokens, but more on this later. Then I began shopping. The screen shows a grocery list of items, categorized by type—meat, produce, dairy, etc... The first item I clicked on was boneless, skinless chicken breasts. The best price was $3.89 per pound with two tokens. I skipped it. Better to stock up and a box of Cheerios took 31 cents with one more token. Tuna was $2.50.

Priceline membership cards are on sale for $2 a pound. They were 85 cents. Tuna was 31 cents with one more token and a box of Cheerios took two tokens to purchase for $2.50.

I selected five apples for 25 cents. I used a token and they were 85 cents. Tuna was 31 cents with one more token and a box of Cheerios took two tokens to purchase for $2.50.

Snack on these dairy facts:

- A cow can’t give milk until she’s given birth to a calf.
- Cows provide 90% of the world’s milk supply.
- A cow’s udder can hold 25-50 pounds of milk at a glance.
- Cows provide 90% of the world’s milk supply.
- Cows are BIG eaters. Did you know that cows eat 28 pounds of food a day?
- Cows are BIG eaters. Did you know that cows eat 28 pounds of food a day?
- Cows are BIG eaters. Did you know that cows eat 28 pounds of food a day?
- A cow that chews on only grass can make 50 glasses of milk a day. But one that eats grass, corn and hay can make 100 glasses of milk a day.
- A cow that chews on only grass can make 50 glasses of milk a day. But one that eats grass, corn and hay can make 100 glasses of milk a day.
- A cow that chews on only grass can make 50 glasses of milk a day. But one that eats grass, corn and hay can make 100 glasses of milk a day.
- A wider experience with tastes due to travel, ethnic restaurants, greater availability of specialty items and the introduction to new tastes through celebrity chefs and cookbook authors.
- A desire to experience different taste profiles and a willingness to experiment.
- A desire to experience different taste profiles and a willingness to experiment.
- A desire to experience different taste profiles and a willingness to experiment.

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Chairman's Message

The goals of the AFD PAC are:
1. Donate money to candidates who are pro business, regardless of political affiliation.
2. Educate AFD members about issues that may affect their business and the politicians who have a direct influence on corresponding legislation.
3. Create a unified voice for AFD members.
4. Influence change to help businesses to grow and prosper.

By donating your money and your support to the AFD PAC, you will put your best representative on the ballot. Your vote is a privilege and should not be taken lightly. Many people don't bother to get involved because they don't see the importance of voting or the power of politicians. Actions by elected officials can determine whether you stay in business or go broke, so it is vital that each elected legislator understands our industry's perspective.

AFD PAC contributions are needed to support legislators who have your interests at heart in the upcoming elections. To make a donation, write a personal check (corporate or business checks are not allowed) to AFD PAC and mail it to the Associated Food Dealers of Michigan, 18470 West 10 Mile, Southfield, MI 48075.

Retailers need an advisory board for both the Lottery and Liquor Control Commission

Since the Lottery doesn't sell lottery tickets and the Liquor Control Commission doesn't sell liquor, retailers should have a voice in how these agencies operate.

The California Lottery has a Retailer Advisory Board, which is made up of 10 to 12 members who represent retailers who sell lottery tickets. The Board advises the Lottery on proposed policies and processes, provides input on product and marketing programs, and generally helps the Lottery understand retailer perspectives. I believe that Michigan could benefit from this type of retailer interaction with our Lottery.

We are fortunate to have Advisory Boards that assist WIC and the Department of Agriculture. AFD is an active member of both boards. I believe that a retailer Advisory Board for the Michigan Liquor Control Commission is in order as well. Too often, decisions are made at the government level that affect our industry without our voice. Having a board that makes recommendations to the MLCC could save both time and money for retailers and for our government.

The Grocery Zone

By David Coverly

I like bagging, but they don't like me...

AFD wants to hear from you!

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

If so, we want to feature your company or its products in this magazine! The AFD Food & Beverage Report will print your news as space permits.

The service is free to AFD members. If you would like to see your name on the pages of the AFD Food & Beverage Report, call Tom Amyot at (248) 557-9600.
State Representative applies his experience to policy making

by Kathy Blake

State Representative Keith Stallworth (D-12) draws on his wide array of work experience everyday for the benefit of the people of Michigan. From underwriting commercial insurance programs to marketing for the Michigan Lottery, Stallworth has gained more perspectives than the average politician and learned many lessons in government and human affairs.

Now in his second term, he represents the district he grew up in: District 12, of northwest Detroit, which is bordered by Meyers, Evergreen, Eight Mile and Lyndon. His mother Alma Stallworth held the office from 1971 until he took office in 1996. When she retired, Keith took up the baton and was elected to the representative seat.

Growing up in a politically active family, Keith became involved in campaigning at the age of 12. A Democrat, he worked on Secretary of State Dick Austin’s campaign for governor in 1968. He has been in numerous campaigns since and is a former congressional aide.

When he graduated from Michigan State University, with a Bachelor of Arts degree in Communications, he took executive marketing positions in Chicago at Inland Steel, Parents Magazine, World-Book Enterprises and Time Inc.

He came back to Detroit and became an appointee in former Governor Blanchard’s administration in 1981. He went to the the Michigan Department of Commerce as a legislative liaison and then deputy director of federal and state relations. He helped maintain federal support after the Chrysler bailout and sought continued support to expand Michigan into international trade. Companies like Masco, Guardian Enterprises and Kelloggs derived great benefits from this, Stallworth said.

In 1984, he went to the Michigan Lottery as state marketing executive, where he helped develop the terminal allocation plan.

“We came up with a methodology for deciding which retailers would receive terminals based on geographic location and ticket sales,” says Stallworth. “The toughest thing for retailers is trying to get a terminal.

Now we’re struggling with what we can do to help retailers sell enough Lottery tickets to justify having a terminal.” One idea is for the Lottery to offer premium prizes as part of promoting losing instant ticket drawings at the retail site. “Losing ticket drawings promote customer loyalty,” says Stallworth. Another way that Stallworth feels the Lottery can help retailers is with advertising. He wants the Lottery to create co-op print advertising to use with retailers.

When he left the Lottery, Stallworth became a commercial insurance underwriter. His first client was Ford Motor Company. Besides insurance, he also holds professional licenses in public gaming and the sports and entertainment industries.

Stallworth was a director for a video poker game manufacturer in Shreveport, Louisiana. He said, “We don’t have video poker here in Michigan. Frank Kelly, former attorney general, opposed this alternative as an additional source of income for horse tracks.”

Concerned that horse racing is a dying sport, Representative Stallworth added “We should be looking at ways to keep our horse racing alive such as instituting off-track betting at upscale restaurants and taverns, offering increased purses, and installing slot or video poker machines at the race tracks.”

Now as state representative, he’s on the Appropriations committee and subcommittees of Agriculture, Community Health, Corrections and Transportation. He’s also a Minority Whip and Black Caucus Leader.

On the transportation subcommittee, Stallworth says the focus has been on highway improvements. “We are in the largest maintenance and reconstruction of Michigan highways ever. We’ll spend $1 billion in the upcoming years.” While he feels this is needed, he also points out that public transportation needs money too. “In 1997, we took $25 million from the comprehensive public transportation fund as a down payment for Build Michigan I,” says Stallworth. Now that the gas tax has passed, the $25 million should be returned to public transit which currently doesn’t receive any of the gas tax revenue increase, says Stallworth.

“Now that we’re into Build Michigan III, we need to expand specialized senior citizen transportation for disabled people, provide more bus service between east and west sides of the state and develop more inter-city busing from city to city, in addition to busing within cities,” says Stallworth.

“We have the capability to take some of the cars off the road but need to improve service and possibly change the size of buses. Larger buses may not work as well as smaller buses. Older systems with larger buses may need to retool to smaller buses which hold 40 passengers,” says Stallworth. He believes incentives should be provided for planning and coordinating dispatching and repair services for multiple bus terminals.

In the Community Health subcommittee, Stallworth has been concerned with the Uniform Food Code, which creates standards for ready to eat foods at grocery and convenience stores and gas stations. “More and more grocery and convenience stores have delicatessen on their premises. We passed a series of laws that require county health departments to increase their food inspection. This will be a tremendous financial undertaking by county government,” says Stallworth. He adds that food inspectors for restaurants are paid by Department of Agriculture funds, so the County Health Board asked for additional money from the Agriculture budget to increase the number of inspectors.

Stallworth believes, “With a $600 million surplus in the state general fund, we have the opportunity to make advancements in healthcare.

See Rep. Stallworth Page 13
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Cheese, continued from front page

in specialty cheeses. "It's progress, but we have a way to go when you measure those numbers against countries like Denmark with better than 50 pounds per capita, France at 48.6 or Italy at 42," he says.

Overall U.S. cheese consumption in 1999 was up about 3% over the previous year, and the specialty and imported cheese segment was up nearly 10%. A recent American Cheese Society (ACS) survey revealed significant sales growth over the last two years. "Seventy percent of producers polled experienced sales growth of 10% to 30% between 1996 and 1997 and 75% of producers experienced 35% growth between 1997 and 1998," says Debra Dickerson, Berkeley, Calif-based sales and education representative of Neal's Yard Dairy, a cheese importer.

"You can see growth clearly when you look at Italian cheese," adds Materazo. "And it's rising with the many new varieties of sheep and goat cheeses. Just a few years ago, sheep and goat cheese were primarily talked about from a health standpoint. Then it seemed to transition to become upscale and trendy to eat and/or cook with. Today, these cheeses are starting to move, but wouldn't be considered big movers yet. They're the mainstream cheeses of the future."

American Artisanal Craftsmanship

A growing facet of cheesemaking in America can be found in the relatively new tradition of artisanal craftsmanship. Whereas cheesemakers in Europe have strong traditions, the U.S. industry is just coming into its own. "Less than a half percent of the cheese production in this country is artisanal. In Europe, it's 35%" says Jonathan White, owner of Egg Farm Dairy in Peekskill, N.Y. "In the absence of the generational cheesemaking traditions we lack, we have something far more wonderful - freedom." Describing himself as a "cheese realist," White says he enjoys the art of cheese production.

"What counts to cheesemakers like myself is the quality, the flavor, the experience - the joy of eating it," he says. "The strength of American cuisine is ethnic diversity and agricultural fecundity. We can create unique products, drawing from our ethnic diversity." White's cheese reflects the Hudson Valley multicultural heritage of the Dutch and Waloon peasants. His handmade cheeses don't go by French names, but use Native American names or place names such as Hudson, a wild-ripened, single-cream, cow-milk cheese named to honor an American river.

White tries to recapture the full flavors of traditional cheesemaking methods performed in a 20th century plant. "We're setting the dairy industry back 100 years - before the industrial revolution when quality overran quality." He says artisanal cheese is a high-touch, high-flavor, low-volume product.

America isn't the only place appreciating its indigenous specialty cheeses. Egg Farm Dairy exports about 20% of its cheese to European distributors. "They understand what we are trying to accomplish with our cheese," White explains. "Most American distributors don't understand what we make at all." He recalls a cheese festival in 1997 in northern Italy. "I was the only American exhibiting there. A German chef tasted my cheese and said that if cheese like mine could be made in America, there's hope for the future." White believes Europeans realize that Americans are their future. "When they see American tastes leaning toward quality and full flavors, they take it as a good sign for themselves."

Small producers are being recognized more in Europe and the
United States, agrees Andrea London, sales representative and cheese specialist with Viking Foods, a cheese and gourmet specialist in the San Francisco Bay area. "There's a need to make consumers more aware of small producers. Each store and restaurant needs to do its part to perpetuate the uniqueness and creativity of small producers around the world," she says. A former board member with the American Cheese Society London, she says U.S. cheesemakers are becoming more innovative, creating new products and producing higher-quality cheese.

White also points out the modernization of today's Parisians. "There have been many changes in France over the last five years. The French consumer is becoming more interested in nutrition and dieting. And they don't cook as much as prior generations - in fact, the average Parisian has less knowledge in basic kitchen skills than the average American. The result is that they're on the slippery slope downward away from quality, toward mass production."

Imported cheeses

As far back as the 1930s, Dr. J.G. Davis, a dairy scientist in England, predicted that the biggest problem of the food industry in the year 2000 might not be the quantity, but the monotony. He urged each country to maintain the integrity of indigenous cheeses - and many are. Viking's London sees some importers sourcing native European cheeses. "I've been seeing interesting new cheeses from Italy, Spain and Switzerland - things that haven't been seen before. New companies are blossoming because of the demands for the types of products they're creating there."

A highly recognizable European cheese with a romantic 800-year history that's a frontrunner in today's trends is Parmigiano-Reggiano. "We've worked hard over the last 10 years for brand awareness," says Nancy Radke, Syracuse, N.Y.-based U.S. director of communications for the Consorzio del Formaggio Parmigiano-Reggiano. "People have learned the name."

Radke has worked to make consumers aware of the nutritive qualities of the cheese. "It has incredibly high protein levels due to its aging and because it's made with raw milk. It's especially high in B complex vitamins. And it's easy to digest."

Sales have doubled in the United States through the efforts of Radke's office, but the vast majority of Parmigiano-Reggiano is still consumed in Italy. "What holds us back from growth is U.S. importation laws. Parmigiano-Reggiano falls under an import quota along with four other cheeses made from cow milk."

The problem is a cap on tonnage, but that's slowly changing as the system moves from quotas to a tariff-based import system, she says.

Parmesan, mozzarella and provolone dominated the Italian cheese market in the past, says Joe Langer, national sales manager of BelGioioso Cheese Co., a Denmark Wisc., specialty cheesemaker. "With people becoming more interested in specialty cheeses, we see them willing to look at other cheeses like Asiago, Gorgonzola and mascarpone."

Langer attributes the growth to consumers being exposed to more cheeses. BelGioioso makes 11 types of Italian cheese, including provolone, Parmesan, Asiago, mascarpone and mozzarella, and has added a new Gorgonzola. "We've had creamy Gorgonzola for a few years, but we came out with a crumbly one last fall and it's going well," Langer says.

BelGioioso has adapted cheese profiles to accommodate American palates. "In Italy, cheese is made a certain way. But the American public, while searching for new flavors, still seems to prefer milder tastes."

Norseland's Materazo believes Norwegian cheese is well-suited to U.S. tastes. It has a mild, creamy taste.
Moving toward a checkless society

By Anne LaPine

Accepting checks from consumers and processing them is costly and time-consuming. You say, ‘Tell me something I don’t know.’ OK. Consumers will continue to write checks for the foreseeable future. There again, you knew that too. How about this? Electronic payment initiatives exist that will allow the consumer to continue writing checks and at the same time allow merchants to take advantage of the efficiencies of electronic funds transfers. Two such initiatives are Re-presented Check entries and Point of Purchase transactions through the Automated Clearing House (ACH), the nation’s largest electronic payment network. The same ACH that brought us Direct Deposit of Payroll and Point of Sale (POS) debit card transactions.

Represented Check (RCK) transactions allow businesses to electronically represent a check up to two times using an ACH debit in place of the original check after it has been returned once for NSF.

To electronically represent a check, a company takes the consumer’s returned check and uses the MICR line information (consumer’s account number, check serial number and the routing/transit number of their financial institution) to generate an ACH debit transaction. The company then electronically transmits the item(s) to their financial institution, where the transaction is introduced into the ACH system and sent on to the consumer’s financial institution for posting to their account. If there are sufficient funds, the transaction will be honored. Otherwise, it will be returned. The company then may wait a few days and electronically represent the returned check a second time. Not only is it less expensive to electronically represent a returned item, but a significant percentage of these electronic transactions clear on that second or third pass. Companies who took part in the Nationwide RCK pilot testing reported that the second re-presentation had increased their collection rates by up to 50%. Some of the pilot participants specifically timed their submission of the second re-presentation so that it would hit the consumer’s accounts on payday, which could increase the collection rate.

Point of Purchase (POP) transactions allow checks to be turned into ACH debits after a merchant captures the account number, check serial number and routing/transit information by running the check through an electronic reader at the point of purchase. Next, the merchant voids the check and returns it to the consumer, along with a receipt to be signed, authorizing the electronic transaction. The merchant hands one copy of the signed receipt to the consumer and keeps the other. Using the check information and the transaction amount to create an ACH debit, the merchant sends the transaction(s) to their financial institution where it is sent through the ACH system and on to the consumer’s account at their financial institution. A complete description of the transaction appears on the consumer’s monthly statement.

POP is attractive because consumers present merchants with 18 billion checks in point of sale transactions each year. This is a significant portion of the 65 billion checks that U.S. consumers and corporations write annually.

Merchants using POP have decreased as well when you consider the cost of preparing deposit slips, encoding and transporting checks and reconciling deposits.

It is estimated that by switching to POP, a merchant can save 35% of the total costs of accepting, handling, and depositing paper checks. Another important benefit of POP is having bad “checks” returned more quickly. It may take seven to ten business days for paper checks to be returned while it takes only three to four business days for ACH debits to be returned. Speedier returns give the merchant an earlier warning that there is a problem and limit the time in which the customer can present more bad checks to that merchant.

Converting checks into ACH debits is a great way to cut processing costs since it is less expensive to transmit an ACH debit than to present a check for collection. Check deposit costs are decreased as well when you consider the cost of preparing deposit slips, encoding and transporting checks and reconciling deposits.

Anne LaPine, Marketing Manager, The Payments Authority, a not-for-profit trade association whose mission is to increase the use and awareness of electronic payments and e-commerce on behalf of 600+ financial institutions and corporate members.

248-879-2222 or www.thepaymentsauthority.org
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THE OFFICIAL BEER OF

MAJOR LEAGUE BASEBALL
Guest Editorial

Michigan introduces Office of Financial Insurance Services

By Frank M. Fitzgerald, Commissioner
Office of Financial and Insurance Services, State of Michigan

You may already be changing the way you purchase insurance. The use of the Internet has introduced conveniences such as communicating with a company about your coverage and agents remain important parts of insurance transactions, especially for businesses.

All of us are on the verge of more changes in insurance services. With the federal Financial Modernization Act, Congress altered the law allowing the consolidation of banking, insurance, and securities services. This law has the potential to massively change industry landscapes as companies will now be able to offer products across insurance, banking and securities lines. It will mean a new form of "one-stop-shopping" ... one where you may be able to work with your insurance agent on banking issues and your investment company on insurance.

As a result of these changes, Michigan has changed regulations to improve our professional ability as regulators. By creating the newly formed Office of Financial and Insurance Services (OFIS), Governor John Engler has changed government and put Michigan at the forefront of the changing financial services landscape.

OFIS brings together the people and responsibilities of the Michigan Insurance Bureau, the Financial Institutions Bureau and the securities division of the Corporation, Securities, and Land Development Bureau. This new office will better serve Michigan consumers who depend on our oversight and the industries for which we are responsible. I am honored to serve as Governor Engler's first Commissioner of Financial and Insurance Services.

With these changes, Michigan will provide innovative regulation and be at the forefront of financial services reform. Michigan's efficient and effective industry regulation will create a new national model of how states can best regulate these industries.

I look forward to working with you and making Michigan the best at navigating the dramatically altered financial and insurance services industry.

Soup Kitchen
say thanks

Dear AFD,
Thank you for being a "friend" of our Capuchin Soup Kitchen! We are so blessed by people who care about those who are down and out. I am writing to say thanks for your donation that we will give to those who come here asking for help. You are an inspiration through your compassion for the poor.

It's been a hectic day here. It seems like more and more people are coming here for something to eat. It is quite a sight to see the line stretch out the door on to the sidewalk. The issue of poverty and hunger is something that we see every day here. By the grace of God, we are providing close to 2,000 warm meals every day. If it wasn't for caring people like you, our doors would have closed long ago. Thank you for standing at our side!

Once again may I remind you that God is never outdone in generosity. Your gift to our Capuchin Soup Kitchen is actually a gift to Him. May He reward you a hundredfold as He promised. We will in turn pray, through the venerable Fr. Solanus Casey, for you and your intentions.

Gratefully,
Br. Vince Reyes, OFM Cap.
Pastoral Director
Capuchin Soup Kitchen

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When you display and recommend Fat Pockets, the new instant game with a top prize of $200,000, be aware that you are at risk of increased store traffic. With over $1.4 million in total retailer commissions, the Michigan Lottery also advises that you be prepared to pile on pound after pound... of profits. Don’t say we didn’t warn you.

On Sale May 1, 2000
Big city idea is “ideal” in Bay City

by Ginny Bennett

In the 1930s when Julia and Roy Crete traveled from their home in Bay City to visit relatives in Grosse Pointe, they noticed a new beer store on Mack Avenue across from their uncle’s house. Imagine, a store dedicated solely to selling beer. It was such a good idea. The Cretes had never seen anything like that in Bay City. They brought the new idea back home and opened a beer store of their own in May of 1934, just four months after prohibition was repealed. They called it the Ideal Beer Store.

Roy J. “Jay” Crete was just a year-and-a-half old when his parents opened the store. Now, at 67, he is still happy to come to work every day, just as his parents were. Julia, Jay’s mother, worked at the store until the week before she died at the age of 79. Today a third generation runs the store and a fourth generation works there, now called Ideal Party Store. The name was changed to facilitate the granting of the liquor license in August, 1962.

All seven of Jay and his wife Anne’s children and their cousins have worked in the family business.

It is Jay’s belief that the Ideal Party Store in Bay City is the oldest family owned and continuously operated beer, wine and liquor store in the state of Michigan.

Jay’s youngest son, Jerry, has responsibility for his family’s business today, which now boasts two locations, each together with two adjacent seasonal ice cream parlors. The Bay City store is run by Ideal Party Store President Jay Crete, and his nephew and store manager, James Campbell. Ideal Party Store in Saginaw is run by Vice President, Jerry Crete and assistant manager, Mary Famham.

The Crete family purchased the Saginaw store in 1996. They changed the name from Shamrock to Ideal Party Store and adopted “Shamrock” as the name of the ice cream parlors.

The business was born of post-Prohibition opportunity and mid-Depression need to survive. Roy was employed at the Saginaw Baking Co. but that job had come to an end and he began running an independent bakery route out of the family car. Julia and Roy started their first little store with their savings and a $300 loan from their uncle. They paid the loan back right away.

A clipping from the Sunday, October 10, 1976 Bay City Times quotes Mrs. Julia Crete, “I remember sitting there with a card table and cigar box for a cash register. I ran the store from about 10 to 6 while Roy drove the bread route, then he would work from 6 p.m. to 2 a.m. Whenever I didn’t have anything else to do, I sat there with the telephone and called everyone I could think of to invite them to come into the store. Regular advertising was out of the question. And the signs we had were up on the windows, with Bon Ami bars. We even counted on friends to save their newspaper for us and purchased only enough to fill in.”

In those days rent on the store was $15 a month. When the rent went up to $25 the family bought an old house down the block and tore it down to build their first building, completed in 1938. Some time later they purchased the gas station on the corner and in 1976 doubled the size of the store to 2,400 square feet. They now own the whole corner with the store, the gas station and a storage building. By then the store had expanded from the original beer, pop and groceries, to include cold meat and produce. They also had acquired a liquor license. A 1997 remodeling joined the three buildings behind one facade.

The beer business has changed a lot since the first days when Roy and Julia ordered beer from three local breweries, and received three deliveries a day. “People thought we must be doing a great business because the trucks came so often,” recalled Julia in the Bay City Times article. “Actually it was because we had to pay cash on delivery and money was so scarce that we had to replace the beer as we sold it. The breweries sent trucks over several times a day.” In those days they carried tall glass bottles in heavy wooden crates, perhaps five crates at a time.

During World War II, breweries were rationing beer. Customers would line up around the gas station on the corner waiting for a delivery. Roy always kept a case or two in the back, for the servicemen home on leave.

The dilemma of how to deal with empties has evolved from the difficulties of how stores handled the first bottles. Ideal Beer Store was the first Bay City store to sell cold beer. All the beer had to be transferred to the rectangular trough in the basement before one wall. This photo was taken just after the remodel was completed.

In 1977, a complete modernization changed the facade, joining three separate buildings behind one wall.
Before remodeling, three buildings occupied the corner. This photo was taken in 1976 referring to the high costs of becoming licensed. One perplexing business reality is the penalty imposed by taxation. Their recent remodeling revitalized the street corner but caused the company's taxes to triple. He also mentioned the frustration of increasing rules and regulations. Still, there is much to enjoy about the challenge of a retail operation like the Ideal Party Store.

Every child of Roy and Julia graduated from college and Anne and Jay also followed that family tradition by college educating all seven of their children. Jay says that his "life" is the store and he has no plans to retire from what he loves. He chooses to come to work today because it is what he prefers to do. Jay and Anne are able to spend a couple of months in the south each winter.

Before big grocery stores began staying open on holidays, Ideal Party Store was open daily. Now they close Christmas, New Years and Easter, but still always stay open on Thanksgiving Day. Jay says Thanksgiving is a special day for him because a lot of customers return to visit their old neighborhood in Bay City and they always come and visit the Crete family store. He wouldn't want to miss this special day. It is amazing to him, how many old customers and friends stop by.

Ideal Beer Store was perfect for Roy and Julia when they came upon the idea and it has remained "ideal" for the next two generations. With 66 years of success behind Ideal Party Store, Jerry is thinking of the future with new ideas. He has developed a web site so the store will have an internet presence. He offers customers an opportunity to order online. He thinks his stores have one of the best selections available north of the Metro Detroit area, and the largest in Mid-Michigan. Jerry thinks the future is promising. He has increased the wine inventory from 200 to 2,000 labels and the liquor from 300 brands to approximately 1,000 since taking over the Saginaw store. Old ideas made this an "ideal" store. New ideas will continue to keep customers coming to Ideal Party Store.

Rep. Stallworth
Continued from page 4

We have hospitals that are closing statewide primarily due to underfunding of the Medicaid program. We are only able to compensate 40 percent of actual costs incurred. I would like to see $150 million added to Medicaid. If we do this, the federal government will match with $150 million.”

Stallworth feels there is a great need for educating the general public on how to use healthcare. “Significant education is needed on how to use and trust their managed care plan and select a physician within their plan,” says Stallworth. Many people will go to an emergency room when they become ill rather than choose a primary care physician.

Representative Stallworth plans to run for his third term this fall. “How can I resist, when I have the possibility of becoming Chair of the Appropriations committee?” he asks.

The representative is married with one daughter and another child due this fall. He enjoys playing tennis and fishing with his family.

To reach Representative Stallworth, call (517) 373-2276, email Kstallw@house.state.mi.us or write State Representative, The Honorable Keith B. Stallworth, P.O. Box 30014, Lansing, Michigan, 48909-7514.

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APD Food & Beverage Report, May 2000. . . . . 13
Legislative Update

House committee passes Internet Lottery sales ban

Housing legislation dealing with Internet gaming contained a provision that would have allowed at-home purchase of state lottery tickets over the Internet. Last week, however, the convenience store industry successfully lobbied to have the bill amended to strip out the lottery language. Sen. Jon Kyl (R-AZ) authored similar legislation that passed the Senate, however, his bill did not allow Internet lottery sales.

When the House bill (H.R. 3125) was introduced, the carve-out for at-home lottery purchases was included. To preserve the integrity of his bill, Kyl was anxious to have the lottery provision removed from the House language. Rep. Ed Pease (R-IN) offered the amendment to strip the lottery language from the bill, thereby prohibiting at-home Internet purchases of lottery tickets.

What started out to be a close vote, wound up being a comfortable 24-11 victory. While the fate of the overall bill is still uncertain, if it does pass, it will not allow at-home purchases of lottery tickets.

Clinton signs repeal of Social Securities earnings limit

President Clinton signed legislation last month, repealing the Social Security earnings limit. Retailers will recall that the repeal of the earnings limit allows store operators to hire seniors without the added income affecting the senior’s Social Security status.

Senator Lugar introduces hunger relief tax incentive act

Senator Richard Lugar (R-IN) has introduced the “Hunger Relief Tax Incentive Act” (S. 2084) that creates an enhanced incentive for businesses to donate food to charities, since food banks are increasingly finding it difficult to meet demand.

Under current tax law, when a corporation donates food to a food bank, it is eligible to receive a “special rule” tax deduction. The “special rule” deduction allows a company to deduct the cost (or basis) of the donated product and up to one-half the mark-up of the product’s fair market value, not to exceed twice the cost basis.

Unfortunately, when the “special rule” deduction is applied to most donations, companies have found that they do not even recoup their actual production costs. Moreover, current tax law limits the “special rule” deductions to corporations, thus disallowing small businesses and restaurant owners from receiving the same tax benefits afforded to corporations.

Lugar’s legislation would encourage additional food donations through three changes to the tax law.

• Expand the deduction to all business taxpayers. This legislation would extend the tax credit to unincorporated companies.

• Enhance the deduction for food donations. This bill would increase the tax deduction for donated food to the fair market value of the product, not to exceed twice the product’s basis. Although most companies will continue to recoup less than the entire cost of production, the enhanced deduction and the resulting good will makes donating food a more economically sound proposition.

• Codify the Lucky Stores Decision. The legislation would codify the Tax Court ruling in Lucky Stores, Inc. v. IRS in which the Court found that taxpayers, and not the IRS, are best able to determine the fair market value of donated food based on recent sales.

This legislation currently has five cosponsors: Sens. Wayne Allard (R-CO), Kit Bond (R-MO), Peter Fitzgerald (R-IL), Charles Grassley (R-IA), and Patrick Lehy (D-VT). Sen. Lugar is currently looking for additional co-sponsors. If you would like to see this legislation passed into law, please contact your U.S. senators through the congressional operator at (202) 224-3121. Once you reach your Senators’ offices, ask them to co-sponsor S. 2084.
News Notes

New face of the National Food Distributors Association

Specialty Food Distributors and Manufacturers Association (SFDMA) is the new name of the 73 year old National Food Distributors Association (NFDA). The board of directors of the association updated its name and logo acting on recommendations of its Manufacturers’ Council to better reflect its purpose and constituency. President Ross Pearlman, of Gourmet Award Foods in Southern California announced the change effective March 1. The purpose of the change is to better identify what the 600 member association does in the industry to support the distribution channel for specialty foods and to reflect the stronger role of manufacturers/suppliers/importers in the association and the industry. Pearlman also announced that the make-up of the SFDMA Board of Directors is being changed to better represent its constituency. This will include five distributor representatives, five manufacturer representatives and one representative each from the SFDMA affiliate organizations, the Biscuit & Cracker Distributors Association, the Kosher Food Distributors Association and the newly formed Hispanic Food Distributors Association.

The Specialty Food Distributors and Manufacturers Association is the only not-for-profit trade association in the world dedicated to the distribution channel for specialty foods to the retail trade. For further information, please contact the SFDMA in Chicago at (312) 664-6610.

Naturally Blue™ provides discounts on alternative medicine services

Blue Cross Blue Shield of Michigan (BCBSM) is proud to announce another value-added program. Available June 1, Naturally Blue will provide its Traditional, PPO and POS members with a 20 percent discount on acupuncture, massage therapy and nutrition counseling when services are received from network practitioners.

Members just show their Blue ID card to participating practitioners to receive the discount. They can use this discount as often as they like. They can save at least 20 percent on vitamins and herbs, as well as other health-related products, when they order from MotherNature.com. MotherNature has over 14,000 brand-name products, including its own private label. Members can search by product type, brand or specific need.

BCBSM partnered with a leader in alternative health care—Landmark Healthcare, Inc.—to administer the program. Landmark is establishing a statewide network of practitioners certified by national organizations and accrediting bodies. Members can call Landmark toll free at 1-888-718-7011 and ask a representative to send a directory as soon as it’s available.

To order products from MotherNature.com, members can visit its website http://landmark.mothernature.com or call toll free 1-877-814-3054. To get the Blue discount, members must enter or mention health plan code HO 17.
Meet Verizon Wireless, formerly AirTouch

AirTouch Cellular has united with Bell Atlantic Mobile and PrimeCo to create Verizon Wireless, an entirely new kind of communications company.

As AFD’s endorsed wireless phone service, Verizon Wireless, wants to reassure you that while its name has changed the company’s commitment to network quality, innovative products and services, and superior customer service remains the same.

Verizon has the ingredients for success in the U.S. wireless market: a national footprint, significant operating scale, a common digital technology creating the nation’s premier wireless network; and the marketing clout of a single brand and nationwide service.

Here’s a snapshot of some of the advantages the company offers:
• The largest U.S. wireless company, serving 96 of the top 100 U.S. markets.
• Coast-to-coast CDMA network: One network, one nationwide digital technology.
• Ability to serve 90% of the U.S. population.
• Accelerated roll out of next-generation advanced wireless data services.

Now that the company is known as Verizon Wireless, it plans to stay at the forefront of wireless technology by remaining competitive and providing the best possible service.

As you may know, AirTouch has been providing quality wireless service for nearly 16 years in several of the nation’s most demanding markets. We’re excited to be a part of this new joint venture. “Join in” and be part of this great, new wireless movement with Verizon Wireless.

Garden Party to be held June 4

The St. Vincent and Sarah Fisher Center is hosting The Garden Party in metro Detroit on Sunday, June 4, 2000 from 1 p.m. to 6 p.m. Held in the gardens of the St. Vincent and Sarah Fisher Center at 27400 W. 12 Mile in Farmington Hills, it is presented by Ford Motor Company. The yearly event will feature entertainment, fine wines from around the world and an incredible array of food. The party will benefit the Center’s programs for children and families in crisis. For more information, please call (248) 626-7527.

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New Study Predicts Michigan’s Agricultural Future

Michigan Economic Development Corporation leaders recognize that the future success of the agriculture industry and Michigan’s economy go hand in hand. So they decided to partner with the Michigan Department of Agriculture (MDA) and key state lawmakers in commissioning a study that examines agricultural trends and determines segment forecasts.

Sparks Companies, Inc., a leading agricultural consulting firm, conducted the study which found that the forecast is bright for the future growth of some Michigan agricultural sectors, while other sectors will need assistance to further develop.

The study also makes a number of suggestions to revitalize Michigan’s food and agricultural industries. Those ideas include strengthening target and niche markets, establishing differential or farmland use-value assessment, and establishing a strategic initiative center for agriculture, among others.

“Michigan’s food and agriculture industry is a vital part of our economy,” said Doug Rothwell, president and CEO of the Michigan Economic Development Corporation.

“This study not only allows us to join forces with the MDA, but also offers excellent suggestions on how to best foster this industry.”

Global Trends

The study points to powerful global and national trends currently influencing agricultural production in the U.S. and Michigan. While these trends will likely limit Michigan’s ability to influence economic change in commodity agriculture, the study also outlines sectors with strong future growth potential and recommends the state pursue and expand agribusiness where niche markets exist.

Some of the trends may trickle down and possibly limit Michigan’s ability to influence economic change in the agriculture industry. However, Rothwell is confident that Michigan’s agricultural industry can weather this storm. “These global trends may be difficult to reverse,” he said.

“However, recognizing these trends is half the battle. Michigan’s strong economy makes it easier for our state to act.”

Up and Coming Sectors

The trend identification is just the beginning of this in-depth study’s findings. The study singles out key niche markets like the greenhouse and nursery industries as flourishing sectors. Nursery products have been the state’s fastest-growing agricultural sector over the past three decades. Michigan’s climate and geography make it likely that this sector will continue its strong, positive growth.

“Enacting the recommendations of this study will help save farmers and farmland. Providing tax relief, expanding agriculture processing and enhancing the agriculture biotechnology industry will help Michigan farmers and secure a future for Michigan farm products,” said Senator George McManus (R- Traverse City).

In addition, Michigan’s fruit crops also play a key role in Michigan’s agriculture future. This industry is expected to see growth over the next five years. But the state’s traditional reliance on canning and processing fruits and vegetables will require significant changes to continue to grow the industry. Changing consumer tastes and demands for fresh produce may keep the industry stagnant, according to the study. On the animal agriculture side, the outlook for the cattle and hog sectors in Michigan is moderately positive, according to the report.

“We will be closely reviewing recommendations in the Sparks See Future, page 23
How do you get from power lines to shorelines to lifelines?

Easy – through the power of giving. Power lines can generate much more than electricity. Thanks to the work of the Detroit Edison Foundation, they can generate funds to support cultural institutions. Or contribute to the economic well being of our schools and communities. They can even produce hot meals and seedlings and medicine and, best of all, hope for thousands of residents.

This year, the Detroit Edison Foundation continues its tradition of service by donating $1.8 million to a wide range of Southeastern Michigan non-profit organizations. Along with that, Detroit Edison employees invest thousands of hours of their own time to support those charities they believe in. Because at Detroit Edison, we all believe that community is our greatest resource.

Detroit Edison Foundation
Priceline, Continued from front page

cents each with one more token.
I noticed that the selection of items was limited, and if I didn't have these tokens, the suggested prices were much higher.

It was my first visit and I spent a good deal of time just trying things out, so I didn't mind that almost one hour was devoted to my total purchase of just $8.68. I printed out my prepaid receipt and took it to the local grocery store, where I picked up the items—except for the hamburger buns, which were out of stock. When I asked a manager what to do, I was told to either call an 800 number to get a credit on my account, (for 85 cents) or come back to the store within a month to get the buns. I did the latter.

My second Priceline visit was a little more exasperating.

I wanted to buy ground chuck and some steaks for the grill along with bananas and other grocery items. This time though, I had no half-price tokens. I clicked on the ground chuck and found out that fresh meat is always half price, but that I would need one half price token for a 1-1/2 pound package of ground chuck—which will then cost $1.95.

A screen then came on to give me some options for acquiring tokens. I could purchase six tokens for $12.95 (hardly a deal!), or I could give Priceline Web House the e-mail addresses of four friends. There were other choices as well, such as starting a subscription to National Enquirer or buying shoes on-line.

I didn't want to buy shoes and since I get all the National Enquirer I can stand at the check-out line, I opted to sell my friend's e-mail addresses for four tokens.

Now, armed with tokens, I purchased the ground chuck. Then the bananas, five for 11 cents each and one token.

Next, I clicked on the steaks. To my dismay, I needed four tokens for a 1-1/2 pound package of boneless New York Strips. Since I had already used one token for the hamburger and one for the bananas, I now need two more tokens to get the steaks.

Back to my token options, I looked at an offer to get five tokens from Dr. Seuss. For this I had to agree to a subscription of books at $4.99 per month plus shipping. Then there was a shopping club that offered six tokens. They would bill my credit card for a $79.95 membership fee for the privilege of buying items from their catalog. Every option to acquire tokens had strings attached. I decided to buy the steaks for full price at the store.

The rest of my 54 minute cyber shopping trip was more gratifying. I was able to buy Fiber One cereal for $2.40 and Yuban coffee (11 to 13 ounce can) for $2.04. On these items, shoppers are given an opportunity to name their own price. I chose the lowest suggested price each time and was able to purchase the item for that price. My total bill was $7.11.

I didn't want to buy shoes and since I get all the National Enquirer I can stand at the check-out line, I opted to sell my friend's e-mail addresses for four tokens.

The frustrating part for me—and I'm sure for many other shoppers—is that perishables—meat and produce—are always half-price and always require tokens for purchase. Since acquiring tokens takes a good deal of effort and the agreement to do things that you may not otherwise do, it is difficult to purchase these things through Priceline.

Nevertheless, savvy shoppers will figure this out quickly. Many will order the National Enquirer or other unwanted subscriptions. But I believe most people will simply realize that their local grocer's sales on meat and produce are better deals than they can get on-line.

Still I think this form of shopping will have an appeal for a certain segment of customers. Priceline.com is not designed for convenience. It targets the person who is looking for the best price. Those with a credit card, the time to shop and access to a computer, may find this fun and rewarding. I can see Senior Citizens, who are becoming increasingly computer savvy, enjoying "bidding" for their groceries. So will computer "techies" on a budget.

For me, finding time to visit the grocery store is difficult enough. Spending an additional 30 to 50 minutes on the web is not appealing. I'll stick to my current haphazard shopping pattern of running to the store in-between soccer games, cub scouts and magazine deadlines.
Summer 2000 transmission capacity tied up by utilities

Detroit Edison and Consumers Energy, who between them control about 90 percent of the retail electric market within the state, have reserved all remaining firm transmission capacity for power imports into Michigan. The utilities took this action to ensure the ability to serve all of their summer 2000 load. Through the Open Access programs, customers representing about 1,100 megawatts of electric load have secured the right to purchase electric power supply from companies other than the utilities. Unfortunately, the actions taken by the utilities, which tie up the transmission capacity into the state, will impede customers’ ability to be served by competitive power supplies before the fall of this year.

Nordic Electric L.L.C. is working diligently to overcome these obstacles, and is working with the utilities to alleviate the transmission problem. The company has put in requests with Consumers and Edison to release some firm transmission capacity to Nordic, so that it may serve customers who have fairly won the right to purchase competitive power supplies. Nordic is also scouring the wholesale power markets to see if it can identify any parties with some transmission capacity into the state that could be used to serve Nordic’s customers. These barriers are of course delaying efforts to start power deliveries to Nordic customers. Nordic will continue to keep customers posted on any further developments.

Strategies and Recommendations

Pointing out the sectors that are thriving and areas that may need assistance is important, but offering suggestions on how to make the best use of study results is even more critical. This study makes several recommendations to help the MDA and the Michigan Economic Development Corporation effectively support Michigan’s food and agricultural industry. The recommendations include:

• Differential property tax assessment, also called farmland use-value assessment, criteria should be enacted to preserve farmland and reduce the property tax burden.

• A strategic initiative center for Michigan’s food and agricultural industry should be created.

• Michigan Economic Development Corporation should work to attract the agricultural biotechnology industry to the state.

• The current state law regarding treatment of production agriculture cooperatives should be updated.

• The MDA should strengthen its Office of Agriculture Development and its relationship with the Michigan Economic Development Corporation and Michigan State University to promote the agricultural processing industry in the state.

• The MDA and the Michigan Economic Development Corporation should work in partnership to explore opportunities to attract and expand agribusiness and food processing.

• The State of Michigan should continue efforts to fully connect and integrate its transportation system.

• Classes in English as a second language should be offered to increase the efficiency of processing operations.

• Michigan State University should enhance its placement and executive education services in order to attract skilled workers to the state.

Both the Michigan Economic Development Corporation and the MDA are committed to working together in implementing these recommendations. "While the report outlines steep challenges to long-term profitability, we believe the entrepreneurial spirit of Michigan farmers together with state support of Project GREEN and the Animal Initiative will lead to a more profitable future for agriculture in Michigan," said MDA Director Dan Wyant.

(The full study is available to read at the Michigan Economic Development Corporation at www.michigan.org)
Proper security measures are key to retailer success

By Commissioner Don Gilmer

When most people think of the Michigan Lottery, they envision images of happy winners and exciting prizes, but there is another element that must be taken seriously if retailers want to maintain a successful Lottery business — ticket security. By following a few simple procedures, Lottery retailers can effectively protect their ticket stock against theft and fraud.

One of the best safeguards against ticket theft — including employee theft — is to perform daily inventories of tickets at the end of each shift and at closing time. If possible, lock all tickets in a safe during non-business hours, and store tickets in a secure area that is not accessible to your customers. In addition, Lottery security personnel stress that retailers validate all winning tickets in the presence of the winner at the time they are claimed. Once tickets have been validated and your account balanced, retailers should destroy the tickets to avoid potential re-circulation.

If you have reason to believe that any of your tickets have been stolen, contact the police and the Michigan Lottery immediately. If you see the message "file claim" or "file ticket receipt" when you attempt to validate a ticket, do not pay the player. Instead, you should refer the player to a Lottery office to file a claim.

With a few extra steps and a little caution, you can deter would-be ticket thieves and maintain strict control over your ticket inventory. By protecting your ticket supply for instant games and your ticket stock for on-line games, you are also protecting potential Lottery commissions.

booKoo Cash! The Lottery conducted the final Daily 3 & 4 "booKoo Cash" second-chance sweepstakes drawing on May 3, 2000. Hundreds of lucky Lottery players all across the state won great prizes!

During the four-week span of the sweepstakes, 112 cash prizes ranging from $1,500 to $10,000 were awarded. There were four grand-prize winners of $10,000 cash prizes; eight second-prize winners of $5,000 cash prizes and 100 third-prize winners of $1,500 cash prizes. In addition to the cash prizes, the Lottery also awarded 400 fourth-prize winners with attractive embroidered Daily 3 & 4 baseball caps.

Players entered by sending in two non-winning mid-day wagers and two non-winning evening wagers for either Daily 3 & Daily 4 drawings conducted between March 27 and April 22, 2000.

I want to thank each and every Lottery retailer for helping promote the "booKoo Cash" second-chance sweepstakes in their stores. Your assistance with generating interest in the sweepstakes helped make it a great success!

Unclaimed Prize. In late June, the following Keno prize is set to expire:

- Game: Keno
- Prize: $250,000 (match 10 of 22)

Retailer & City: Rite Aid Discount Pharmacy #4516, in Detroit

All unclaimed prizes revert to the state School Aid Fund after one year from the draw date has elapsed. For more information about any unclaimed Michigan Lottery prize, you can call the Lottery’s Public Relations office at (517) 335-5640.

New Instant Games. The Lottery is excited to debut six instant games this summer.

See Lottery, page 28
Shots from the Carnival of Savings,
AFD’s Annual Trade Show

Held April 17 and 18 at Burton Manor in Livonia, crowds were big and the deals were bigger!
Look for more photos next month.

Dennis Jones had a little practice ringing the bell. Jones is a recruiter for Sherwood Foods.

Barb at Jennie O.

Rob and Jason served Paul Foster, president of Foster's Super Market of Lake City.

AFD Board Member Earl Ishbia of Sherwood Foods displays kebabs from Pinetree Valley. "Case-ready is the buzz word for retailers," says Ishbia.

Kowalski hot dogs were a big hit. Ed Forest (photo on left) says he was raised on these hot dogs, "fantastic!"

Rocky Peanut Company’s (l to r) John Dippoliti, A.J. Shah, Robert Heide and Joe Russo.

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By a vote of 5-4, the U.S. Supreme Court ruled on March 21 that the U.S. Food and Drug Administration (FDA) does not have the legal authority to regulate tobacco. The Court upheld the August 1998 Fourth Circuit Court of Appeals' decision that the FDA lacks the authority to regulate the sale of tobacco products.

To help retailers understand the ruling's impact on their operations, here are a few questions and answers:

Q: What does this ruling mean for the "under 27" carding requirement?
A: The federal requirement to card all customers who attempt to purchase tobacco and who are under 27 is eliminated. (Note: some states have passed carding requirements that are not affected by the Supreme Court ruling.)

Q: What happens to pending FDA enforcement actions against retailers?
A: These actions will be dropped.

Q: What is the impact on sting operations?
A: The stings that were conducted and funded under FDA's proposed regulation were halted immediately. However, enforcement operations under state laws or existing federal laws, such as the Synar Amendment, will continue. In addition, citation and fine structures under state laws and existing federal laws will also continue.

Q: What's next? Will Congress take up this issue?
A: While there is some doubt that Congress will take up this issue this year, it will be used as a campaign issue which will generate greater pressure for Congress to take it up next year.

Now, more than ever, our industry's commitment to eliminating minors’ purchases of tobacco products must be reinforced. Already, the anti-tobacco groups are telling the media that compliance checks on retailers will cease and that enforcement of state minimum age laws will not take place. It's certain that these groups will attempt to measure compliance through the remainder of 2000 in an attempt to find an increase in sales to minors. This data would be used to pressure state and federal lawmakers to move quickly to enact more regulations on retailers—even though the retailer community initiated responsible tobacco retailing programs long before FDA proposed its regulations and is making meaningful progress in deterring minors' purchases of tobacco.

Clearly, there is an attempt underway to demonstrate that the retail industry cannot act responsibly on its own. Now is the time to redouble our commitment to eliminating all minors’ purchases of tobacco and prove the anti-tobacco community wrong.

To obtain additional "We Card" training and signage kits, contact "We Card" at 1-800-934-3968 or order via its Web site at www.wecard.org.

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- Eliminate bad checks altogether!
- Includes Post-Sale Conversion.

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**Convenience Store Corner**

The Supreme Court's ruling on FDA's proposed tobacco regulations:

*What does it mean for retailers?*

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26.....AFD Food & Beverage Report, May 2000
Donate your surplus food to Forgotten Harvest
Help alleviate hunger in your own backyard

Forgotten Harvest, metro Detroit’s mobile food rescue program, wants your surplus food to feed hungry people. Forgotten Harvest is a nonprofit organization that provides hunger relief through a prepared and perishable surplus food program. Over the last 10 years, Forgotten Harvest has been collecting food that would otherwise be thrown away. Donated food is collected from grocers, bakeries, dairies, caterers, meat and produce distributors and other health department approved establishments. Forgotten Harvest vans transport donated food directly to soup kitchens and shelters in the tri-county area.

Currently, Forgotten Harvest works with more than 60 food donors. Donors include Variety Vending, Cranks Catering, Kowalski Sausage Company, Honey Baked Ham and Golden Valley Dairy. Forgotten Harvest’s refrigerated vans transport over 80,000 pounds of food each month. According to food industry standards (1 pound = 1 meal), this is equivalent to over 1,000,000 meals each year. Registered agencies include Capuchin Soup Kitchen, Detroit Rescue Mission, Baldwin Avenue Community Center, Lighthouse of Oakland County and the Salvation Army.

Forgotten Harvest does not charge for this service. However, financial donations are vital to keeping this program available to the hungry in our community. Forgotten Harvest relies on individual, business, and corporate contributions, grants, trusts, and fund-raising events. For the most recent fiscal year, nearly 90% of the organization’s expenditures were for the food program services. All donations to Forgotten Harvest are tax deductible to the extent permitted by law. Food donations are protected by the Bill Emerson Good Samaritan Food Donation Act.

How it works...
All food donated to Forgotten Harvest must be provided by a regulated food business. The exceptions to this standard may be produce gleaning projects, food obtained from a community food drive through which individuals may donate canned, packaged and other nonperishable foods, and fresh produce from home and garden food drives.

To become a food donor, a Forgotten Harvest Food Donor Application must be submitted. Food donations may be made, routinely or sporadically, with one business day notice. A professional food handler will pickup and transport the donation, in a refrigerated van, directly and anonymously to one or more Forgotten Harvest registered feeding agencies. All food handlers on staff have at a minimum, completed the Safe Food Handling course offered by the Oakland County Health Division. Additionally, one member of the staff is nationally and state certified having successfully completed the Oakland County Health Division Management Certification course. All food donations are recorded on a Food Donation Receipt which lists the food by type and quantity or weight and is signed by the donor. Forgotten Harvest does not assign a dollar value to the donation and cannot provide tax advice, however, food donations are tax deductible as allowed by law. Upon delivery of the donated food, feeding agencies are required to sign an Agency Receipt listing the food by type and quantity or weight.
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. For more information on Forgotten Harvest, becoming a food or financial donor or to receive a copy of Forgotten Harvest’s Prepared & Perishable Food Rescue Program Guide or the Good Samaritan Act please call the Forgotten Harvest office at (248) 350-FOOD (3663). Business hours are Monday-Friday, 9 a.m. - 5 p.m.

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For information about Blue Cross coverage available to AFD members, please call Judy Shaba at 1-800-66-66-AFD.
www.bcbsm.com

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AFD Food & Beverage Report, May 2000... 37
Welcome, new members!
The Associated Food Dealers of Michigan welcomes these new retail members who have joined in January through March, 2000.

9 Mile & Hilton Market
Bayside Marina
Birmingham Community Market
Bombay Party Shoppe
Byron’s Shell
Cy’s Food Center #1
Dalys Party Store
Diamond Dot, Inc.
Ecorse Market
Empire Market
Eton Street Market
Express Deli
Ferndale Foods
Frankenmuth Original Cigar, Inc.
Frank’s Jefferson Prime Meats & Deli
Henry’s General Store
Isaac’s Grocery
Joseph’s Party Store
Josie’s Take Out
Kit Kat Market
Lev’s Bakery
Liquor Plus Mini Mart
MSI 612 Gas Station
My Food Market
Nick’s Pizza & Keg
Pasadena Fresh Meat & Fish Mkt.
Queen’s Corner
Reva’s Market
Royal Super Market
Seven Mile One Stop
Tom’s Market
Union Station
Williams Party Store
Wyoming Mini Mart

Lottery, continued from page 24

month — two of which are $2 tickets with a 7 percent sales commission! Player’s pockets will be overflowing with cash after playing “Fat Pockets,” a new $5 ticket hitting stores on May 1, with a top prize of $200,000! After May 8, players will be seeing green with the $2 “Money, Money Everywhere” which offers a $30,000 top prize. The $1 “3 of a Kind” debuts on May 15, and offers a $3,333 top prize. The $2 “Beach Blanket Bingo,” available on May 22, offers a great top prize of $25,000. Also available on May 22, the $1 “Lucky Horse Shoes” hits ticket counters offering a $1,000 top prize.

May 30 marks the introduction of a brand-new $10 instant ticket — “Instant Million.” This game offers a cool million dollars on the spot, so keep plenty of tickets in stock for your customers!
Local girl scout troop wins $500 state prize

A Lapeer Brownie Troop will have an extra $500 for future projects, thanks to the generosity of two Michigan environmental organizations and the hard work by the troop members.

The troop, headed by Leader Beth Tkach, participated in Michigan Recycles Day last November, by presenting information on recycling and purchasing products with recycled content. Michigan Recycles Day events were coordinated by the Michigan Recycling Coalition.

The $500 award is being given by the Michigan Recycling Partnership (MRP), an organization formed to assist businesses, primarily retailers, in the development and promotion of comprehensive recycling programs. AFD sits on the MRP board.

Wal-Mart still growing

Wal-Mart Stores, Inc. has announced plans to continue its aggressive growth in 2000. Wal-Mart has no plans to relinquish the title of "The World's Largest Retailer." The company said domestically, it will open over 160 new supercenters, 40 new discount stores, 20 plus Sam’s Clubs and an additional five to 10 units in its test of the Neighborhood Market concept.

The company also unveiled over nine million square feet of distribution centers and two fresh food distribution centers to be completed in the next fiscal year.

Farmer Jack wins award for baby program


Farmer Jack competed against various grocery chains across the country to win the award.

Farmer Jack’s Baby Bonus Savings Club is an electronic loyalty program designed to appeal to young families with infants and small children. The Club uses an electronic marketing card that automatically gives the consumer the discount price and tracks purchases of all items purchased by the consumer in the baby club. When the customer spends $200 on baby items, the cashier is alerted and rewards the customer with $20 cash back from the register immediately. There are over 1,000 eligible baby items for customers to choose from.

Ten companies win 5 a Day National Excellence awards

The Produce for Better Health Foundation announces that SUPERVALU, of Eden Prairie, Minn., is the recipient of the Diamond Crystal Award of the 5 A Day National Excellence Award Series for 1999.

The Foundation also gave 5 A Day National Excellence Awards to nine other corporations for their efforts in corporate involvement, employee achievement and employee educational awareness in the 5 A Day program. The 5 A Day awards will once again take place this year.

Corporations interested in participating can contact Claudia Wenzing at the Foundation at (302) 235-2329.

Entries must be submitted by Dec. 31 in order to be eligible for the 2000 series awards. Winners will be announced at the Foundation’s Spring Board of Directors Meeting in Monterey.

For more about the 5 A Day—for Better Health program, contact the Foundation at (302) 235-ADAY or visit the website at http://www.5aday.com.
Electronic Benefit Transfer (EBT) for Food Stamps

Here is an explanation and roll-out schedule

As of publication date, the Food and Nutrition Service (FNS) and the State of Michigan will begin implementing the Food Stamp Electronic Benefits Transfer (EBT) in Jackson County, on June 1, 2000. EBT rollout will go west after Jackson. Due to the new EBT program, the state will cease issuing cash-out waivers. However, FNS is allowing a phase out in Michigan as EBT comes to each county.

The concept of cash in lieu of stamps will end with EBT. Customers must then purchase food with their benefit dollars.

A general explanation

Currently some food stamp benefits are issued in the form of Cash Out checks for households with gross income from work of $350 or more for three months in a row. The state of Michigan will continue the Cash Out project until benefits are issued by EBT. Once EBT comes to your county, your customers will no longer receive food stamp benefits in the form of a Cash Out check.

For the new EBT transactions, all of a customer’s food stamp benefits will be placed in a food account that is accessed by using the Michigan Bridge Card. The food account is used only for food. This benefit can only be spent at participating grocers for food.

Some EBT facts

- Benefits are available on the same date each month.
- The Bridge Card with its associated personal identification number (PIN) helps to reduce the risk of lost or stolen benefits.
- Benefits are available for use throughout the month and can be used in following months.

EBT Roll-out schedule dates:

**June 1, 2000**
Jackson

**October 1, 2000**
Barry, Branch, Calhoun, Eaton, Hillsdale, Ingham, Lenawee

**November 1, 2000**
Allegan, Berrien, Cass, Kalamazoo, St. Joseph, Van Buren

**February 1, 2001**
Clare, Clinton, Gladwin, Gratiot, Ionia, Isabella, Kent, Lake, Mason, Mecosta, Midland, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa, Shiawassee

**March 1, 2001**
Arenac, Bay, Genesee, Huron, Lapeer, Saginaw, St. Clair, Sanilac, Tuscola

**April 1, 2001**
Livingston, Macomb, Monroe, Oakland, Washtenaw

**May 1, 2001**
Wayne

**June 1, 2001**
Alcona, Alpena, Antrim, Benzie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Iosco, Kalkaska, Leelanau, Missaukee, Montmorency, Ogemaw, Osceola, Otsego, Presque Isle, Roscommon, Wexford

**July 1, 2001**
Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinac, Manistee, Marquette, Menominee, Ontonagon, Schoolcraft

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Cheese, continued from page 7

profile. "It's acceptable to American taste profiles - it's softer on the palate."

Dickerson sees British artisanal cheeses as making a comeback.

"Twenty years ago, the farmstead industry was shrinking drastically because they couldn't make money to support themselves. Now with the specialty cheese market coming into its own, the farmstead cheese business is turning back around.

People are coming back into the business because there's new interest, new products and money to be made."

She cites the case of Ruth Kirkham's Lancashire at Beesley Farm, Lancashire, England.

"This was a cheesemaking family with just 20 cows. The cheese was sold with butter on the outside as opposed to wax, to keep moisture in and wrapped in cloth. Kirkham's son was forced to leave the business because of difficulties in making a living with the product, but was able to return to it with the popularity of specialty cheeses. They're making amazing cheese, and it looks like we'll be lucky enough to have at least one more generation of Kirkham's Lancashire." Neal's Yard has been exporting this cheese for 10 years.

Aged Cheeses

Aged cheeses are gaining ground, according to the American Cheese Society survey. "This speaks to the economy, the popularity of cheese and the development of cheese traditions in America," Dickerson says. "Cheesemakers can hold on to their inventory and age it to develop more flavors."

BelGioioso also produces extra-aged cheese to appreciate buyers.

And Viking's cave-aged Emmental and Gruyere are among the company's best sellers, says London. U.S. consumers often start with a mild version of a cheese and then experiment with an aged cheese, Materazzo says.

With the rising popularity of aged cheeses, Vermont cheesemakers are adding aged sheep-milk products to their lines, Dickerson says. The number of U.S. sheepmilk cheese producers also is increasing, from one in 1990 to five in 1998, according to the ACS survey.

A new segment of Vermont's business is a line of fresh and aged goat-milk cheeses, Laura Chenel's Chevre. "Taking this on gave us an opportunity to expand Laura's California Chevre business and at the same time introduce Norwegian Chevre in the United States under the Laura Chenel Select Norwegian Chevre label," says Materazzo.

Market Expansion

The cheese market is being developed in many ways. The California Advisory Board has created a program in conjunction with the Culinary Institute at Greystone to teach dairy owners how to make specialty cheese. "That's the kind of foresight into the market that keeps people interested in new cheeses and what's going on while allowing the smallest farmers - those with herds of 500 or less - to add value to their raw products while still keeping their herds small," says Dickerson.

The growth of cheese courses or cheese plates in restaurants also is developing cheese interest among the American public. "The synergy is good - I see more restaurants offering either European-style cheese courses on a cart or a cheese plate," Dickerson says. She also has noticed that the market for various kinds of cheese is being met in grocery stores as well as specialty shops. "Almost every supermarket offers two opportunities to buy cheese - at the deli case and on the wall in slices. And there's usually a case with precuts and someone behind the counter who cuts to order. It's more favorable than 10 years ago," she says.

One of the fastest-growing trends in cheese involves its presence on the Internet. London has investigated some good European cheese sites on the Web. "There are European cheese sites offering cheese that U.S. importers can't bring into this country because of import legalities, but they are available to consumers over the web." She notes that the technicality is based on the product being shipped, not imported. "Our government hasn't caught up with this issue yet."

Dickerson says, "It's difficult when you can get an overseas Fed Ex shipment of raw-milk cheese individually but as a retailer you can't bring in a shipment of cheese for your customer. It's a source of agitation that will inevitably be looked at."

Dickerson hopes that in such situations, no gap in the transportation system will allow cheeses to cause illness. "That kind of scenario with foodborne illness would hurt the industry."

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Convenience foods reshape eating patterns

The home-cooked meal is clearly on the decline as convenient fast-food sales are on the rise, according to a new study released by Port Washington, N.Y.-based NPD Group Inc.

According to NPD's 14th Annual Report on Eating Patterns in America, a study based on information collected from nearly 40,000 Americans, the number of meals purchased in restaurants, fast-food outlets and convenience stores have hit an all-time high. Meanwhile, the number of meals prepared at home has reached an all-time low.

The study revealed Americans consumed 139 restaurant meals per person in the year ending February 1999, a 14 percent increase over 1990, when 122 restaurant meals were consumed per capita. NPD data shows that fast-food restaurants captured more than 80 percent of the growth in restaurant meals during the past five years.

Cospowered by Food Distributors International, Food Marketing Institute and the National Grocers Association

Build on Last Year's Success

Let's keep the momentum going and build on last year's achievements.

In 1999, over 300 grocery retailers, wholesalers and foodservice distributors met in Washington, D.C., with nearly 350 lawmakers or their staff to educate them on the issues that matter most to their bottom line.

Thanks to this effort, commonsense ergonomics legislation to stop OSHA's regulation passed the House. Sen. Edward Kennedy's Patients' Bill of Rights was defeated in the Senate; and for the first time in 40 years, estate tax repeal was included in a major tax bill passed by both Houses of Congress. The results are real. PAA gives the industry an opportunity to make a difference.
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*Source: U.S. Chamber of Commerce

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Soaring Eagle Conference Center
Mount Pleasant, MI

Three tracks of sessions:
Payments, Electronic Commerce and Card Technology

Is your store changing owners?

The WIC program policy regarding change of ownership during the application processing period states that for northern vendors, the new owner of a WIC authorized store will not be considered for authorization under the change of ownership policy if the change of ownership occurs between May 31, 2000 and June 30, 2000.

Check Nutramigen Powder cans

Mead Johnson is asking parents and retailers to check their cans of Nutramigen Powder infant formula to make sure that the letters NUTRAM are stamped on the bottom of the can.

If the third line of the stamped copy on the bottom of the can does not say NUTRAM, the infant formula should not be used. Anyone who discovers a can without NUTRAM stamped on the bottom should immediately notify Mead Johnson Nutritionals at 1-800-222-9123 for further instructions.

Sale of infant formula past the “use by” date

Regulations administered by the Food and Drug Administration (FDA) require that a "use by" (also known as the expiration) date be declared on each container of infant formula. A formula that has passed its expiration date is subject to seizure by the FDA. Therefore, a retailer should not offer for sale any infant formula that has passed its expiration date. Such formula should be removed from the retail shelf.

Infant formula manufacturers have encouraged retailers to return infant formula not sold before the expiration date and retailers should do all that they can to keep outdated formula off the retail shelf.

Please review store policy and procedures to ensure that the sale of outdated infant formula is prevented.

The AFD has teamed up with Star Insurance Company to make worker's compensation insurance available to AFD members.

Rated "A- (excellent)" by A.M. Best, Star is a specialist in providing work comp coverage to groups and associations nationwide.

For more information about the AFD / Star insurance program, please contact Judy, Dan or Liz at AFD, 800-66-66-AFD, or call Darwin Daniel at Meadowbrook Insurance Group, 800-482-2726, ext. 8142.
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