



FOOD & BEVERAGE REPORT

Associated Food Dealers
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AUGUST 2002

Working hard for our members.

Inside

We will see Sunday
Lottery sales
• See page 3

AFD hosts Detroit Mayor
• See page 4

NACS Chairman-Elect
pleads guilty
• See page 8

Coney is top dog at
Shap's
• See page 18

Meet Rep. Buzz Thomas
• See page 22

Legislative Update

Budget – The final version

The senate returned to the State Capitol on July 9 to review the budget package hammered out in the House.

In a brief two hours of debate, the Senate passed the legislation intact and sent it on to the governor. The most difficult amendment in the package was the 50 cents per pack increase in the cigarette tax. It took two votes for it to pass. The Governor signed the package into law, July 19th.

The specifics of the budget legislation are as follows:

1. The cigarette tax is increased 50 cents per pack effective August 1, 2002. (See related story, page 4.) Other tobacco products are increased from 16 percent to 20 percent. The amendment to discontinue "shelf-space promotions" was withdrawn.
2. Twenty cents of the cigarette tax is earmarked for the school aid fund.
3. One cent of the cigarette tax is earmarked for indigent health care in Wayne County.
4. The previously scheduled SBT phase-out is

See Budget, page 4

AFD offers program that guarantees electricity savings

AFD, in partnership with Nordic Marketing, LLC of Ann Arbor, can save you a *guaranteed 10% on your monthly Detroit Edison electric bills!* Open enrollment begins now. Sign up as soon as possible so that you can start service and savings in September. There is no cost to enter this AFD members only program! *This offer is for a limited time.* Detroit Edison will continue to provide your company electricity and service.

Contact Nordic's marketing representative, EnerCom, Inc, at (248) 203-0270. They will explain the program and fax you a short information package. Enrollment is a simple procedure, once you have faxed them your last 12 months of electricity bills.

This program is just another way AFD is keeping members informed about special savings programs that will benefit their bottom line.

Farmer Jack replaces top management

In an unexpected move, Farmer Jack Supermarkets replaced its president Dennis Eidson on July 9.

In addition, sources have indicated that top executives at the Detroit-based grocery store chain were dismissed,

amid reports of accounting irregularities.

The Great Atlantic & Pacific Tea Company subsidiary confirmed to the Detroit Free Press that

See Farmer Jack, page 21

See how well you know our nation's appetite.

(All answers are approximate.)

The average American...

1. Chews _____ sticks of gum a year.
A. 100 B. 200 C. 300 D. 400
2. Eats _____ pounds of bread a year.
A. 14 B. 34 C. 54 D. 74
3. Downs _____ pounds of cereal a year.
A. 2 B. 12 C. 22 D. 32
4. Consumes _____ pounds of chocolate a year.
A. 12 B. 20 C. 28 D. 36
5. Drinks _____ gallons of soda a year.
A. 24 B. 44 C. 64 D. 104

Answers: 1.C; 2.B; 3.B; 4.A; 5.C

Visit our Web site at: www.afdom.org

A great day for "golfing around!"



Fun with Frito-Lay! Christine Arciniaga perches on a pyramid of (l to r) John Gruber, Jim Chuck and Nick Dujmovich.

The skies were clear and the courses were full of industry leaders, who were all out to have a good time and raise money for scholars. There are more photos inside from the July 17 AFD Scholarship Golf Outing. See pages 13, 14, 28 and 29.



Ho, Ho, Ho... the Holidays are coming!

It's time to get ready for the busy holiday season. Start with the AFD/Beverage Journal Holiday Show, September 25 and 26 at Burton Manor in Livonia. Make the Connection for all your holiday purchases at once! See page 15 for details, mark your calendar now and plan to sample and save!

Some facts about supermarket shoppers:

Each week the average shopper makes 2.2 trips to the supermarket and spends \$91 in total.

The amount spent for a week ranges from \$55 for one person to \$137 for households of five or more people.

About a third of all purchases are impulse purchases.

The number of food stores that shoppers visited per week climbed from 1.4 stores in 1995 to 2.7 stores in 2000.

Source: *Being the Shopper: Understanding the Buyer's Choices* by Phil Lempert

AFD Food & Beverage Report, August 2002.....1

The First Rule of Business:
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Grand Rapids: 616-285-8200
Howell: 517-545-2600

Lachine: 989-379-3264
Lansing: 517-321-0231
Milan: 734-439-2451
Mt. Pleasant: 989-772-3158
Pontiac: 248-334-3512
Saginaw: 989-755-1020

Petoskey: 231-347-6663
St. Joseph: 616-927-6904
Port Huron: 810-987-2181
Traverse City: 231-946-0452
West Branch: 989-345-2595



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President's Message

Despite efforts, Sunday Lottery Drawings become reality



By Mike Sarafa
AFD President

Even though the Michigan House and Senate are out of session for the summer, that doesn't stop AFD from working for our members. There are a number of issues that we have been intensely working on over the summer. One is Sunday Lottery sales.

Unfortunately, despite our efforts, Sunday Lottery drawings will become a reality. Here is a copy of a letter that I sent to all Michigan legislators, urging them to consider the views of retailers:

Dear Legislator:

We are writing to express our concern about the imposition of Sunday lottery drawings as a method for the State of Michigan to raise additional revenue.

This budget action occurred in the legislature without any consultation with the state lottery's best salespeople - the retail members of the Associated Food Dealers of Michigan.

Consider the following facts:

- The average retailer does approximately \$2,500.00 worth of lottery business per week.
- The 6% retailer commission on this \$2,500.00 is \$150.00 per week.
- At \$8.00 per hour for 40 hours it costs the retailer \$320.00 per week to have someone operate the machine

just during peak hours.

• Other costs to be taken into consideration include mandated workers compensation insurance, matching social security, unemployment insurance, and fringe benefits. Indirect costs including utility bills, interest payments and rent to name a few, drive the costs substantially higher.

• Per the state lottery bureau's own numbers, the average on-line retailer will make an additional \$14.00 per week from Sunday drawings and incur by AFD's estimates, at least \$65.00 in direct and indirect costs.

The above facts should be taken into consideration before this policy decision is implemented. It is not fair nor prudent to attempt to balance the state's budget on the backs of small businesses. AFD members currently subsidize the state lottery six days a week. We do not need to make it seven.

This policy was implemented through the state's arcane budget process and was not subjected to open and democratic debate. While it certainly can be considered a revenue matter it also impacts the lives and livelihood of AFD members.

We stand opposed to the imposition of Sunday lottery drawings unless we receive fair compensation.

Sincerely,
Michael G. Sarafa
President

The Grocery Zone

By David Coverly



AFD MEMBERS:
We want to hear from you!

The AFD Food & Beverage Report will print new product releases as space permits. The service is free to AFD members. Each month we also write feature stories about our members' businesses.

If you would like to see your name on the pages of the AFD Food & Beverage Report, call Ray Amyot at (248) 557-9600.

AFD co-hosts forum for Detroit mayor

On July 9, AFD and the Chaldean Americans Reaching & Encouraging (C.A.R.E.) hosted a civic and business forum featuring the Honorable Kwame Kilpatrick, Mayor of the City of Detroit. Held at the Southfield Manor, the event was sponsored by DTE Energy, Comerica Bank and Fifth Third Bank.



AFD board member, Jim Garmo with Mayor Kilpatrick



(l to r) Jerry Yono, Dan Reeves, Sam Yono, Mayor Kwame Kilpatrick, Mark Karmo, Alaa Naimi, and Nabby Yono



Pontiac Mayor Willie Payne (center) with AFD Vice President Dan Reeves and President Mike Sarafa

The Assyrian American National Federation with Mayor Kilpatrick



FMI urges changes in FTC merger policies to help independents

In June the Food Marketing Institute (FMI) urged the Federal Trade Commission (FTC) to reevaluate its divestiture policies — especially those that limit the ability of independents and small family companies to buy divested stores.

In particular, FMI asked the FTC not to require divestitures of an entire package of stores to a single buyer. "This policy makes it almost impossible for smaller companies to purchase divested stores," said FMI President and CEO Tim Hammonds. "Independents or small chains are often interested in buying a portion of such stores, but a single-buyer policy prevents them from doing so." FMI told the agency that its traditional approach has resulted in a widely held perception of bias against smaller operators.

In addition, FMI encouraged the commission to be more open to allowing companies to buy divested stores in the markets where they operate. Such smaller food retailers often know more about local market conditions, increasing the likelihood that the stores they purchase will succeed.

Michigan increases tobacco tax

On August 1, the tax rate on cigarettes increased from 75 cents to \$1.25 per pack, making it the third highest in the nation. (New York has a cigarette tax of \$1.50 and the state of Washington taxes cigarettes at \$1.42 per pack.)

Michigan's tax rate on other tobacco products (OTP) also increased from 16% to 20% of the wholesale price.

The compensation rate for cigarettes increased as well, from 1.25% to 1.5%. There is no change in the 1% compensation rate for OTP.

Beginning August 1, any tobacco product that is purchased within the state must be taxed at the new rates. Consequently, any retailer that had tax-paid tobacco products on hand for sale at the close of business on July 31 must take a physical inventory of all those cigarettes and OTP.

Retailers must file a tobacco products floor tax return postmarked by September 3, 2002, and pay the additional tax of 50 cents per pack and the additional tax of 4% of the wholesale price of OTP for all physical inventory that was on hand as of the close of business on July 31, 2002.

The physical inventory includes cigarettes and OTP offered for sale,

kept on site and kept or stored at other locations in Michigan.

The increased tax has been designed by the House to resolve the state's budget deficit and prevent cuts to state funding for arts programs and local governments.

If you have questions about the increased taxes, contact the Michigan Tobacco Tax Unit at (517) 241-8180.

Budget

continued from front page

delayed for two years.

5. The SBT phase-out is accelerated from the previously scheduled date of 2022 to January 1, 2010.

6. The SBT filing threshold is raised from \$250,000 gross receipts to \$350,000. This will eliminate the tax for approximately 13,000 small businesses.

7. Restrictions on utilizing the Budget Stabilization Fund (the state's "rainy day" fund) were removed.

Since the Governor was involved in the negotiations, it can be assumed the package will receive his approval.

Both the House and the Senate have adjourned until August 13.

Calendar

August 11-15

FMI Operations Course

Western Michigan University
Kalamazoo

(202) 220-0710

September 22-24

Human Resources/Training and Development Conference

Scottsdale, Arizona

(202) 220-0715

September 25-26

AFD/Beverage Journal Holiday Show

Burton Manor, Livonia

Contact: Ginny Bennett

(248) 557-9600

November 26

AFD Annual Turkey Drive

Metro Detroit

Contact: Michele MacWilliams

(248) 557-9600

February 14, 2003

AFD Annual Trade Dinner

Penna's of Sterling

Contact: Michele MacWilliams

(248) 557-9600

Statement of Ownership

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AFD works closely with the following associations:



Welcome new members!

AFD welcomes these members, who joined in April and May, 2002:

7 Eleven Store #121
7-Eleven #143
9 & Hilton Market
A & W Party Store
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Ann Arbor Party Center
Baldwin Market
Bianca's II
BMC-Grocery System Specialists
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Chicken Shack
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Cola's Cooler
Country Farm Market
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Marks Quality Meats
Martin's Supermarket of Niles
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McCormick Distilling Co.
Mike's Food Fair
Mr. B's Foodland
Northside Market
Old Mill Party Store
Orion Market
Paradise Liquor
Party Center
Pattie Drug of Baldwin
PaulMark Insurance
Pointe Dairy
POS-Systems Mgt.
Princing's Pharmacy
Public Market
Quincy Ice Co.
Rainbow Lodge Two Heart
Ridleys Bakery Café
Save Time #3
Shenandoah Country Club
State Corner Bar & Grill
T & L Acquisition
The Corner Store
The Fast Lane
The Little Store
The Party Store SW
Trader Publishing

VIP Liquor Store
Waltham Food & Drugs
Wixom Express Party Store
Wolverine Market
Yorkshire Food Market
Ypsi In 'N' Out



Michigan to conduct tobacco stings

According to the *Detroit News*, Michigan is preparing for federally ordered tobacco-selling "stings" which could determine whether it receives funding cuts for the state's substance abuse program. Retailers should stress the importance of adhering to Michigan's laws regarding tobacco sales to minors. The state is required to perform annual surprise inspections by undercover agents to test compliance with the age limit.

There is an 80 percent compliance mandate that states must maintain or else federal aid for substance abuse and prevention programs could be reduced for four years. Because Michigan failed to meet the compliance rate in 2000, the state agreed to spend \$2.74 million this year on youth tobacco prevention, including stings run by local police departments with underage decoys attempting to purchase tobacco at retail locations. The fine for selling to a minor is a \$50 misdemeanor. However, if police cite a retailer for selling tobacco to a minor, the retailer could also be cited for violation against their liquor license, according to Liquor Code Administrative Rules.

White House pushes for ethanol mandate

The Bush administration has urged U.S. Senate and House lawmakers negotiating an energy bill to include language that would triple the amount of ethanol-blended gasoline and biodiesel used each year in American cars, trucks and sport-utility vehicles, says a Reuters report.



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Alpine Farm introduces drive-in retail concept

A new retail venture offering "store-to-door convenience" opened in late June in Bensalem, Pa.—a drive-through convenience store that "picks, packs and places" merchandise orders for consumers, who remain in their vehicles.

The first Alpine Farm Store will provide two canopy-covered drive-through lanes on each side of a Swiss chalet-style, 1,200-Sq. Ft. retail space. The facility is open from 6:00 a.m. to 11:00 p.m. The store also offers coffee, tobacco, newspapers and Krispy Kreme doughnuts. Other items include eggs, butter, packaged meats, Tastykake snack foods, Stroehmann bread, Herr's snack foods and Swiss Premium milk and juice products.

McDonald's aims for healthier kid's menu

McDonald's Corp., under fire for its fattening children's meals, is adding fruit and yogurt snacks as part of a Kid Treat menu that began July 12.

With depressed Happy Meals sales and competitors beefing up their own kid programs, McDonald's has joined forces with General Mills and Dannon Co. to co-brand three popular children-oriented packaged foods for

sale in McDonald's restaurants.

The Dannon Danimals low-fat yogurt drinks and General Mills' Go-gurt yogurt and Fruit Roll-ups fruit snacks will be sold for 69 cents, 59 cents and 39 cents, respectively.

Supporting the launch, McDonald's is offering a plush-toy premium tied to the upcoming Walt Disney film *The Country Bears* through Aug. 1, with an additional free prize attached to meal bags.

Pepsi Bottlers drop 7UP

The Pepsi Bottling Group said it would cease producing and distributing 7 UP in favor of PepsiCo's Sierra Mist at the end of the year, a move likely to temporarily hinder the country's No. 8 soft drink brand.

Pepsi Bottling Group, based in Somers, N.Y., distributes about 15 percent of 7 UP volume, which accounts for two percent of total volume for its parent, Dr Pepper/Seven Up, a division of Cadbury Schweppes.

The brand now will be almost solely distributed by independent bottlers, or those unaffiliated with Pepsi or Coca-Cola Co., up from about 60% now.

A spokesman for Dr Pepper/Seven Up said the company plans to keep 7 UP in its current markets and that advertising, through WPP Group's Y&R Advertising, New York, would not be affected.

Though the shift will cost sales in the near term as distribution is being worked out, *Beverage Digest* editor John Sicher said 7 UP ultimately would benefit from increased focus from the independent bottlers. He also said the Pepsi system's emphasis on Sierra Mist, launched in October 2000, would boost the brand in the next year or two.

Snickers contest looks for next Harry Caray

Kids can win the chance to broadcast Little League World Series game.

Snickers is offering one kid the chance to follow in the footsteps of legendary sportscasters like Harry Caray and Mel Allen with its nationwide search for "The Junior Voice of Little League Baseball."

The contest calls for kids, ages 8 to 12 to send in a videotape or audio tape of themselves announcing five minutes of a local Little League game.

The grand prize includes an all expense paid three-day/two-night trip for the winner and the winner's parent or legal guardian to the 2002 Little League World Series, in Williamsport, Pa. The winner will have limited access to the broadcast booth of the Little League World Series' broadcast partner for one Little League World Series game.

"The broadcast of a baseball game is one of the great traditions of baseball," said Scott Hudler, manager-marketing communications, Masterfoods USA. "By giving kids the chance to get in the booth at one of the greatest baseball settings in the world, is a once in a lifetime experience."

The Snickers Bar, introduced in 1930, has been a sponsor of Little League Baseball since 2001.

Company makes 70 percent biodegradable diaper

Nature Boy & Girl brand diapers are a hit in the U.K. and the company's founder says she hopes to expand into other European countries soon. The small company reportedly is eyeing the U.S. market. Founder Marlene Sandberg managed to boost the product's biodegradable content by using corn starch in the outer layer instead of plastic, a report says.

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Visocan pleads guilty in \$1 million check-kiting scheme

Former NACS Chairman-Elect faces up to 30 years in prison, AP reports.

Steve Visocan, who resigned as Chairman-Elect of the National Association of Convenience Stores (NACS) in June, has pleaded guilty to running a nearly \$1 million check-kiting scheme between banks in Helena and Great Falls, Mont., the Associated Press reported.

According to the report, Visocan, 54, faces up to 30 years in prison, a \$1 million fine and five years of

supervised release when he is sentenced Oct. 17 after admitting in a federal court that he kited checks for nearly a year, until June 13, 2000, on business bank accounts for Visocan Petroleum and Big Sky Fuel Supply, Inc. His Big Sky account was with First Interstate in Great Falls, and the Visocan Petroleum account was with Mountain West Bank in Helena, the report stated.

According to AP, Visocan started the scheme with about \$10,000, depositing checks from one account

to the other with insufficient funds in both accounts to cover the amounts. Before one bank was able to detect the lack of funds, he'd write a check from the other bank to cover the amount from an account that also had insufficient funds.

First Interstate officials were alerted after they received a returned check for \$584,000 from Mountain West Bank on June 12, 2000. Mountain West had also returned a check for \$577,000 on June 13, said Bernie Hubley, assistant U.S.

attorney.

Mountain West Bank officials confronted Visocan, who admitted the wrongdoing, defense attorney Michael Sherwood of Missoula, Mont. told AP.

Hubley said First Interstate lost \$988,148, but bank president and CEO Lyle R. Knight said some of the funds were recovered. He would not say how much. Visocan has already repaid \$400,000, and was continuing to repay \$10,000 per month, Sherwood told Judge Sam E. Haddon. He also said Visocan was attempting to liquidate his assets, but he would not explain which of Visocan's businesses might be affected.

Visocan abruptly resigned his post as Chairman-Elect of NACS, citing difficult business issues on which he needed to focus attention. In an interview with *CSP Daily News* on June 18, Visocan indicated his businesses were struggling in the face of competition selling gasoline below cost and a loss of casino traffic following the passage of a local ordinance banning smoking in Helena's public buildings. "I need to take care of business right now," he told *CSP Daily News* at the time.

Visocan has been a long-time leader in the petroleum marketing and convenience store industry, holding numerous posts in the Montana Petroleum Marketers Association, the Petroleum Marketers Association of America and NACS.

In addition to his fuel and petroleum companies, he owns the Pop Inn chain of gas and convenience stores in Great Falls, Helena and Townsend. The Great Falls and Helena stores also have restaurants, bars and casinos.

Some say Froot Loop, others say Fruit Dot

Two major cereal makers in Canada may have ended a trademark dispute after the Federal Court of Canada overruled officials who say Kellogg's Froot Loops were too similar to Weetabix's Fruit Dots. According to the court, both brands only described the flavor and shape of the products, and are not confusing to consumers.

Consumers' enthusiasm for online ads fizzles

The latest online marketing data show consumer response to e-mail ads and promos has dropped, according to e-marketing research firms. The average click-through rate on e-mail ads is 1.8%, signaling a major challenge to advertisers who depend on electronic messages as an affordable way to reach consumers.

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What's happening at the Michigan Lottery



By Acting Commissioner Jim Kipp

Daily 3 Red Ball Double Draw. Beginning September 2, the Lottery will be giving Daily 3 game players a second opportunity to win on the same Daily 3 ticket! The Daily 3 Red Ball Double Draw promotion will run from September 2 through September 21, 2002.

After each regular Daily 3 evening drawing (Monday through Saturday) during the promotion, the Lottery will conduct another drawing using a separate machine that contains five white balls and one Red Ball. When the Red Ball is drawn, the Lottery will then draw

a second set of Daily 3 numbers, giving players a second chance to win on the same ticket. Prize amounts for the Red Ball Double Draws are the same as for the regular drawings.

When a white ball is drawn, it will be taken out of the machine and set aside—resulting in one less white ball to draw from the next night and increasing the chance of drawing the Red Ball. Double Draws will not occur on nights when a white ball is drawn.

It is guaranteed that at least three Red Ball Double Draws will occur during the promotion, and players can watch the drawings live every evening

at 7:28 p.m. on their local Lottery network television station.

With all of the additional winners that will be generated, your sales will be sure to rise as players wait for the Red Ball to fall!

"Lucky Days at McDonald's!" Promotion. The Michigan Lottery has teamed up with McDonald's restaurants to offer customers a coupon for a free \$1 Michigan Lottery instant ticket or \$1 off any higher-priced instant ticket with the purchase of a Bacon Ranch Crispy Chicken Sandwich Extra Value Meal. The "Lucky Days at McDonald's" promotion will be available at approximately 550 Michigan McDonald's restaurants throughout the state, starting August 2 and ending August 22.

I encourage you to be on the lookout for these coupons, as Lottery retailers will receive the standard six percent sales commission on the free \$1 ticket (or the sale of the higher-priced ticket), plus a two percent cashing commission.

McDonald's will support this promotion with television, radio and in-restaurant point-of-sale materials. Please be aware that McDonald's will control the issuance of all coupons. Surplus coupons will not be made available by the Lottery.

Buy One \$5 Instant Ticket, Get A \$2 Instant Ticket Free. In the past, coupons for ~~free instant tickets~~ have been a huge success with both retailers and customers, so the Lottery will again be offering a "Buy One \$5 Instant Ticket, Get a \$2 Instant Ticket Free" coupon in home delivery newspapers across the state beginning on September 15.

The standard six percent sales commission on both the \$5 and \$2 instant tickets is in effect, as well as the two percent cashing commission on the \$2 game, for this promotion.

New Instants. I am pleased to announce that the Lottery will be introducing seven new instant games in August! On August 1, bingo buffs will rejoice when the \$2 "Bingo Nut" goes on sale, offering a \$30,000 top prize. Also on August 22, as summer really heats up, the \$1 "Hot Diggity Dollars" will be available, giving players a chance to win a \$4,000 top prize. Players' wallets will be bulging with cash after playing "Big Fat Wallet," a \$5 ticket with a \$250,000 top prize, available August 8th. A new version of "Cashword" will launch when the inventory of the current "Cashword" game is sold out (at press time, date is set at August 13th). The new \$2 "Cashword" game will offer a \$35,000 top prize. August 15th welcomes "Doubling Red 7's," a \$2 instant game with a \$27,000 top prize.

Finally, customers will want a piece of the "Pinball Action," a \$2 ticket with a \$35,000 top prize, available August 29th.



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Country-of-origin labeling: an initial look

One of the most controversial provisions in the recently enacted farm bill is a requirement that specific "covered commodities" bear country-of-origin labeling at the point of final sale to consumers. This requirement will not go into effect until Sept. 30, 2004. On that date, retailers must inform customers of the country of origin of such commodities through a label, stamp, placard or "other clear and visible sign on the covered commodity or on the package, display, holding unit, or bin containing the commodity." If,

however, the "covered commodity" is already individually labeled for retail sale regarding the country of origin, the retailer shall not be required to provide any additional information. The Secretary of Agriculture must issue guidelines for voluntary country-of-origin labeling by Sept. 30 of this year and final regulations for mandatory labeling by Sept. 30, 2004.

What is a "covered commodity"?

A "covered commodity" is defined as (1) muscle cuts of beef,

lamb, and pork; (2) ground beef, ground lamb, and ground pork; (3) farm-raised fish; (4) wild fish; (5) peanuts, and (6) perishable agricultural commodities, including fresh fruits and fresh vegetables of every kind and character, whether frozen or packed in ice, and cherries in brine. Food that would otherwise meet the "covered commodity" definition is exempt if it is either used as an ingredient in processed food, served in a food service establishment, or prepared in such an establishment and offered for sale or sold in "normal retail quantities."

What is a U.S. product?

A covered commodity may be designated as having a U.S. origin only if certain stringent requirements are met. Beef, lamb and pork must come from an animal that is "exclusively born, raised and slaughtered in the United States" to meet the standard for U.S. country of origin. In the case of beef, a small exception is made for an animal exclusively born and raised in Alaska or Hawaii and transported for a period up to 60 days through Canada. Despite the trip through Canada, beef from such an animal would qualify as "of U.S. origin." "Farm-raised fish" must be hatched, raised, harvested and processed in the U.S. and "wild fish must be harvested and processed "in the U.S., a territory of the U.S., or a state, including the waters thereof," in order to be designated as having a U.S. country of origin.

Record keeping

USDA may require that a person who "prepares, stores, handles or distributes a covered commodity for retail sale maintain a verifiable record keeping audit trail" to verify compliance. The law prohibits USDA from using a mandatory identification system to verify country of origin, but permits it to use current model certification programs to certify country of origin. It enumerates several such existing programs, including the carcass grading system and voluntary beef country-of-origin labeling system carried out under the Agricultural Marketing Act (AMA). The record keeping requirements are sure to be a crucial issue in the rulemaking leading to the final regulations.

Enforcement

Retailers determined by USDA to have violated the country-of origin labeling requirement will be notified and given 30 days to come into compliance. If, after 30 days, USDA determines that the retailer has "willfully violated" the requirements, USDA may fine the retailer up to \$10,000 per violation after the retailer has been given notice and an opportunity for a hearing. Except for these specific provisions, the general enforcement provision of the AMA, (which gives USDA authority to levy civil penalties, issue cease and desist orders, and seek injunctions and restraining orders through the Attorney General), will apply to violations of the labeling requirement. The law directs USDA to enter into partnerships with states to assist in administering the country-of-origin requirements "to the maximum extent possible."

See Country of Origin, page 25



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Tom Sokol of DTE Energy (l) with Matthew Hakim.



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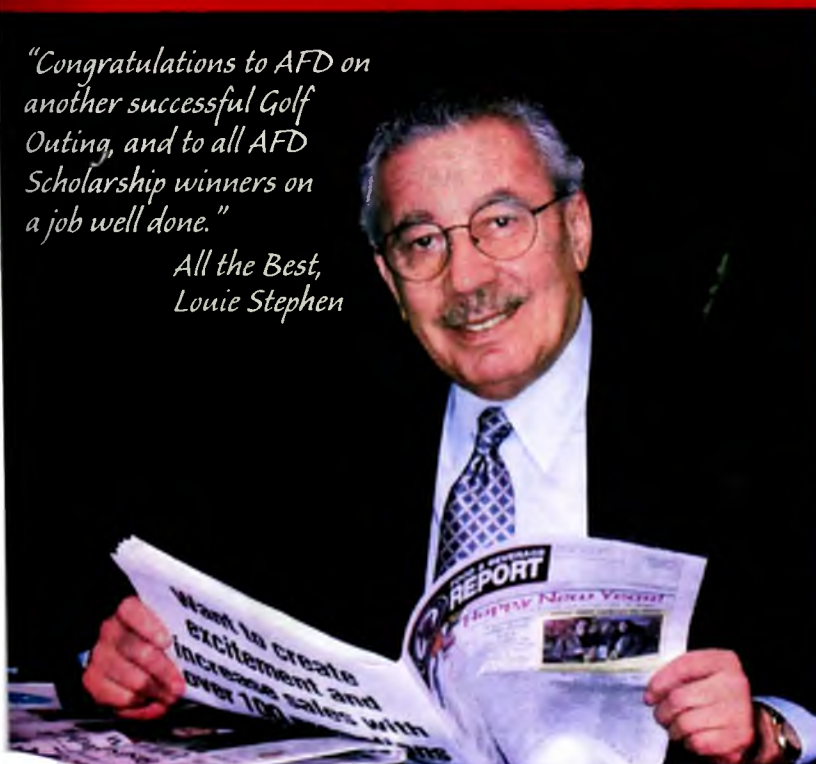


(More scholars and sponsors on page 14.)

Stephen's Nu-Ad prints for Detroit's Finest:

"Congratulations to AFD on another successful Golf Outing, and to all AFD Scholarship winners on a job well done."

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Henry Elkhoury of Canandaigua with Julia Hawkins.



Bob Wanucha of Diageo with the proud parents of Matthew Michlitsch.



Jim Quasarano (right) of Eastown Distributors with scholar Matthew Pisching and father Dennis Pisching.



Tom Waller of CROSSMARK, the AFD Golf Outing Chairman, with Rebecca Brooks.



Bill Turner of Philip Morris U.S.A. presents to Emily Heiler.



Don Parks (r) of Interstate Brands with La'Mont Muhammad.



John Zebari of Kar Nut Products with Lauren Ramsey.



Rob Partain of Central Distributors of Beer presents to Cassidy Volek.



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Don Phillippi of Peoples State Bank with Mary Shelly.



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Flint-style coney is top dog at Shap's Family Restaurant

By Ginny Bennett

It is an ongoing controversy in Southeastern Michigan. Which coney dogs are best—the Detroit style wet chili type or the Flint style coney with the dry meat that holds together?

In this lighthearted rivalry, Anastasia and Nick Pirkovic stand on a family legacy. The Pirkovic's serve "Flint's original coney sauce recipe" at Shap's, their restaurant at Hill and Torrey Road in Flint's Mundy Township.

It is a matter of personal taste and Flint-area folks are very choosy. Flint coneys, worth their sauce, are made with Koegel's Viennas. The old family recipe for the sauce came from Anastasia's grandfather. His restaurant was called Flint Coney Island. Seventy years ago it was Flint's first coney island restaurant. The sauce recipe remains the same. Only the price has changed. The original restaurant sold a five-cent coney dog and beer.

In 1955, Flint's heyday, Anastasia recalls that Flint Coney Island had 50 waitresses at a time around the clock, serving the 37,000 factory workers in adjacent factory buildings. The family also once operated a



Nick and Anastasia Pirkovic in front of Shap's Family Restaurant

restaurant called the Ritz Drive-Thru Restaurant. Currently Anastasia's father, Kosta Todorovsky, owns the Atlas Coney Island on Corunna Road.

Shap's Family Restaurant has been in the same suburban location since 1984. Back then they cooked ribs in a special oven in the front window. The restaurant specialized in ribs and chicken. A salad bar, a dessert bar and a hot food bar occupied a good portion of the room. The Pirkovics bought the building and the business from a relative in 1994.

Changes were made right away. Anastasia phased out the buffet style service. It freed up space, cut back on employee time spent cleaning and refreshing the bars and eliminated waste. Today, one small salad bar remains.

The rooms are decorated with plush, green booth seats and tables throughout. Floral wallpaper adds a

home-like appeal. Anastasia likes decorating for every holiday, too. "Customers feel so at home that some regulars typically come for breakfast and dinner," says Nick Pirkovic. Service is friendly and casual and Nick feels comfortable sharing a customer's booth for a cup of coffee and a friendly chat.

During our interview Genesee County Sheriff Pickell greeted the Pirkovics and complimented them on lunch. He says he comes nearly every day.

Business continues to grow and the future is bright. Nick and Anastasia have three sons growing into the business. The boys, 13, 12 and 11, attend school and help their parents in the summer.

Looking to the future, Nick is confident the area's growth will continue. Highway signs direct customers from US 23, and Nick says, "It seems like Hill Road adds a lane every year." The area's burgeoning subdivisions provide a loyal clientele. The 5,000 square-foot restaurant will soon undergo another renovation and an additional 6,000 square-foot banquet facility will more than double their space. The restaurant received a liquor license and the Pirkovics plan to hold large functions in the evening along with breakfast and luncheon meetings.

In addition to their famous coney dogs, Shap's menu features "faster food" but every meal is made-to-order. Breakfast is served anytime and Shap's is also known for their omelets. Twenty-five unique combinations are available. Shap's Family Restaurant specializes in

home-style cooking with a full menu. They take pride in their brand name products, serving only the finest.

Koegels makes a longer hot dog, to order. Mr. Bread provides a special longer bun to fit. Gordon's Food Service and Meisel/Sysco are their distributors. Evans is a local Flint supplier. Nick and his vendors plan the menu together. Shap's customers recognize quality and Anastasia serves Heinz, Smuckers, Coca-Cola, Angus Certified Beef, Broasted Chicken, Superior Coffee and Melody Farms Ice Cream.

An impressive montage of trophies and recognition plaques cover an entire wall. More hang in the office. Shap's sponsors numerous teams and have received awards from Flint Community Schools, Michigan Congress, Genesee County Department of Social Services, and schools and community groups all across Genesee County from Gaines to Davison.

Nick is one of 16 children; a native of the former Yugoslavia—now called Macedonia. When he arrived in the United States 15 years ago he was an auto technician but he always harbored a joy for cooking. He liked to feed 100 people at a time and especially to feed hungry people. He has cooked for many community charities and often uses his talent to raise funds for people with special needs.

Nick and Anastasia have become friends to the community while making their living doing what they like best. They have shown generosity in many ways and, certainly, they have helped to keep the spirited rivalry going between the Detroit-style coney fans and the Flint-style coney fans.

Would they make a Detroit-style coney dog? "Why would we?" exclaims Anastasia laughing. It's safe to say her customers are clearly proponents of the Flint specialty.



Inside, where the decor is comfortable and awards line the walls.

Wine and Food Festival brings Michigan wines to Meadowbrook



A warm weather weekend of fine wine, exceptional food and live music was enjoyed by a large crowd of wine enthusiasts June 28 – 30, at Meadow Brook Music Festival in Rochester Hills. Visitors tasted samples of more than 100 Michigan wines, and paired their favorites with the taste-tempting menu selections from area restaurants – while enjoying the beautiful rolling hills and intimate setting of this popular concert and festival site.

"Many of the wines served are only available at the wineries," said Linda Jones, executive director of the Michigan Wine and Grape Industry Council. Festival guests were able to try award-winning wines and purchase their favorites to take home.

Fleming names top C-store executive

Fleming Cos. Inc. said that Rob Allen has joined the company as executive vice president and president of convenience distribution. In this new position, Allen leads Fleming's national piece-pick distribution network serving c-store customers nationwide.

Allen was previously president and CEO of Core-Mark International Inc. Fleming's acquisition of Core-Mark was finalized June 18, 2002. With the addition of Fleming's other piece-pick distribution centers, the acquisition completes a national distribution footprint supplying consumer package goods to convenience-oriented retailers across the country.

Fleming serves nearly 50,000 retail locations, including supermarkets, c-stores, supercenters, discount stores, concessions, limited assortment retailers, drugstores, specialty retailers, casinos, gift shops, military commissaries and exchanges and others. – CSP



Board member Ronnie Jamil with U.S. Senators Carl Levin and Debbie Stabenow at the Chaldean Armed Services Tribute on June 14 at Southfield Manor.

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Farmer Jack Continued from front page

Eidson left Farmer Jack and was replaced by Michael Carter, former president of A&P's 120-store Super Fresh chain based in Philadelphia. "The Associated Food Dealers of Michigan has always had a good relationship with Farmer Jack. We look forward to working with Mr. Carter in the future," says Michael Sarafa, AFD President.

The midwest A&P division includes 110 Farmer Jack stores in Michigan and Ohio and 33 Kohl's food stores in Wisconsin. A&P has more than 700 grocery stores in the United States and Canada.

From May through July 11, A&P's stock had fallen more than 30 percent. The decline began when A&P requested its first of two extensions to

file its annual report with the U.S. Securities and Exchange Commission.

According to the *Free Press*, A&P requested the deadline extensions in May and June because it said it had uncovered accounting irregularities involving vendor allowances and accumulating inventories. The grocery chain said it needed time to restate its earnings for the past three years.

Hearing news that A&P needed time to sort out accounting problems sent its investors panicking.

However, when the report was finally released July 5, A&P said it had erred low instead of high, resulting in improved results for 1999, 2000 and 2001. (See related story below.)

A&P restatement of results turns loss to profit

As part of the Great Atlantic & Pacific Tea Company (A&P) restatement of results for 1999 and 2000 and adjustments to 2001 results following an accounting review, the company will record a 2001 net profit of \$12.5 million instead of a loss of \$71.9 million.

This review by A&P revealed recording of some vendor allowances, in violation of company policy, prior to the accounting period in which they were actually earned, which will result in an aggregate after-tax charge to net income of \$9.5 million for the years 2001, 2000 and 1999.

There also were adjustments made related to the overstatement of perishable inventory.

Miller Brewing sold for \$5.6 billion

South African Breweries PLC will buy Miller Brewing Co. in a \$5.6 billion deal that will make it the world's second-largest brewer, the London-based company announced.

The new company will be called SABMiller PLC and will compete in the U.S. market with Anheuser-Busch Cos., the world's largest brewer.

Miller spokesman Michael Brophy said the acquisition would not lead to any job cuts at Miller's seven U.S. breweries.

SAB has agreed to buy a 64 percent stake in Miller for \$3.6 billion in stock and assume \$2 billion in Miller debt. Miller's parent company, Philip Morris Cos. of New York, would initially keep a 36 percent stake in Miller.

The Miller deal marks a major step in SAB's strategy of expanding largely through acquisitions to become a top player in the consolidating global beer business.

OSHA to develop ergonomics guidelines for retail grocery stores

Occupational Safety and Health (OSHA) will begin work on developing voluntary ergonomics guidelines in collaboration with the retail food industry, according to Administrator John Henshaw. This reflects Secretary of Labor Elaine Chao's commitment to develop industry and task-specific guidelines to reduce and prevent ergonomic injuries that occur in the workplace.

The National Grocers Association (NGA), shares Secretary Chao's goal to help workers by reducing ergonomic injuries and to pursue ergonomic guidelines rather than the course of mandatory standards that

were rejected and rescinded by Congress last year. NGA President and CEO Tom Zaucha applauded the cooperative effort announced by Henshaw, and pledged to work with OSHA to develop guidelines that assist retailers in developing ergonomic solutions.

"The retail grocery industry is dedicated to providing a safe and healthy workplace. Employees are a company's most important assets," said Zaucha.

Draft guidelines for the retail grocery industry are expected to be ready for public comment later this year.



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Rep. Buzz Thomas uses his youthful energy to change Michigan

by Kathy Blake

State Rep. Samuel (Buzz) Thomas III, (D-Detroit) has potential for a promising and lengthy career. That's partly because he began it at such a remarkably young age. He was elected to the House of Representatives at 28 years of age, making him the second youngest member.

When Kwame Kilpatrick took office as Mayor of the City of Detroit, Rep. Thomas was selected to replace Kilpatrick as House Democratic Leader. "I am the only African American and the youngest (state representative) to run a full-time legislative caucus in the U.S.," said Thomas.

He is in his third term as state representative for the 10th district, located on the north side of Detroit. The representative received 97 percent of the votes in the 2000 election. Since this is his third and final term, Thomas is running for state senator of the 4th district this fall. He is a front runner for that position.

Rep. Thomas spoke at a civic and business forum hosted by the AFD and Chaldean Americans "Reaching and Encouraging," (CARE), July 9th at Southfield Manor, where he pledged his support to small business in Detroit.

The representative has a family history of civic duty. His great-great grand uncle, William Web Ferguson was the first African American elected to the Michigan legislature back in 1892. Thomas's grandfather, Willis Ward, is a Wayne county probate judge and his uncle, Edward Thomas is a Wayne County Circuit Court judge. Another uncle, Elvin Davenport, is the first African American elected to the Detroit Recorder's Court.

His family background certainly contributes to Thomas's political involvement. "I believe that public service is a very valuable profession," Thomas continued, "I'm one of those people that still thinks that I can change the world."

One way he has helped is by introducing legislation that would enable local municipalities to convert abandoned buildings and vacant properties into usable property.

The bill would create the Michigan Municipal Land Bank Act, under which a municipality could



Ohio had 35,000 abandoned homes. With the creation of Cleveland's municipal land bank authority, that number was drastically reduced to 4,000.

Detroit has over 40,000 abandoned houses. Thomas believes the legislation will be approved by the Senate and passed to the Governor in September.

Rep. Thomas said the legislature resolved the state budget crisis in July

establish a land bank with the power to acquire, hold and dispose of real and personal property and interest in real and personal property.

"Numerous city leaders from throughout the state expressed to me their frustration with abandoned property littering their landscape," Thomas said.

The bill, which passed the house, is part of a package of bills designed to create two land authorities that would speed up demolition of abandoned homes. It would grant local authorities the power to clear titles and sell off tracts of tax-delinquent land held by the state and put these properties back on the tax roll.

The time limit for destruction of abandoned houses was 18 months but with the bill enacted, the limit would be 180 days. "We need a centralized agency for the development of abandoned properties," Thomas said. There needs to be follow-through from tear down to reconstruction and clearing of titles. In 1989, Cleveland,

by increasing the cigarette tax 50 cents per pack and pausing the single business tax phase-out.

"This was accomplished without cutting health and education," Thomas added.

Before taking the assignment of House Minority Leader, Thomas served on the Commerce and the Energy and Technology committees. He is still very much concerned with electric restructuring, and takes proactive steps to ensure Michigan's needs are met. He doesn't want to see our state in an energy crisis similar to California's.

The state is currently building new electric generating plants, like the one in Paw Paw that uses coal and natural gas.

"I've been a big proponent of using a balanced energy mix that does include coal, which is clean and we have a 400 year supply of, as well as natural gas and nuclear energy," said Thomas.

Prior to becoming a

Samuel (Buzz) Thomas III
State Representative

- Democrat
- District 10-Detroit
- House Minority Leader

representative, Thomas was senior legislative assistant to U.S. Representative Barbara Rose-Collins. He worked as a home builder in metro Detroit and as the construction manager for Parkside Building Company and Avis Tech Park Partners. He is the owner of an oil change service company.

The representative continues his activism at the local level by donating his state salary increases to community civic and cultural organizations. He is on the board of directors for the Matthew McNeely Neighborhood Foundation which provides scholarships to young people who might not be winning academic awards. "It is for the most improved students overall," explained Thomas.

He is a founding member of the Independent Policy Group, an Afro-centric discussion round table devoted to social and economic equality. "We certainly live in the greatest society in the world. However, there are still people who live on the fringes and they need to know they have a seat at the table," said Thomas.

Thomas graduated from the University of Pennsylvania. He is an avid music fan, particularly electronic music and enjoys playing golf.

To reach Representative Thomas call him at (517) 373-1782, email: sthomas@house.state.mi.us, or write: The Honorable Samuel Buzz Thomas III, State Representative, State Capitol, P.O. Box 30014, Lansing, MI 48909-7514.



Rep. Thomas speaking at a forum hosted by AFD and C.A.R.E. at the Southfield Manor.

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Standard Federal promotes Wendy Acho

Standard Federal Bank, N.A. (member ABN AMRO Group) has recently promoted Wendy R. Acho to vice president and business development officer of the newly formed Targeted Business Development division.

As a result of this recent promotion, Wendy will continue to provide wealth-management strategies with a focus on women and minority business owners. As a 15-year veteran banker of Chaldean heritage, she possesses the cultural sensitivity to understand the financial needs of an ethnic community, enabling her to manage and coordinate the commercial lending, international trade services, retail, and investment planning activities in conjunction with a cadre of specialists.

"Essentially, we coordinate a range of products, services and expertise in banking, commercial lending, international trade, investments, insurance, and trust services for the commercial and retail client," Acho said. "Internally, I work collaboratively with an array of



resources, such as commercial lenders, international trade officers, private bankers, trust officers, bank managers, and Realtors to build vital networks and deliver personalized service."

"Our business segment, Targeted Business Development, focuses on servicing the specific needs of a definable cultural, economic, gender or social group," said Walter C. Elliott, Jr., First Vice President and Divisional Manager, Targeted Business Development. "Our primary focus is to target groups that are gender and ethnic based in Eastern

and Western Michigan. Michigan is ethnically diverse and each culture has distinct business needs." Targeted Business Development works to make Standard Federal the "bank of choice" for members of women and ethnic associations and organizations," Elliott continued. Wendy's success stems from her ability to actively serve and collaboratively work with various women and minority boards and committees. "Essentially, she acts as an advocate for women and minorities, both internally and externally. Her deep understanding of the issues that plague women and minorities has been her passion for many years."

Standard Federal Bank will continue to sponsor, co-sponsor and underwrite a series of business and professional seminars. The bank has created seminar programs that concentrate on various aspects of business, such as starting a business, selecting a CPA, and using the Internet to promote business.


As stated by Wendy Acho, "Women-owned businesses are the fastest growing segment in the

country. They are becoming better educated about their financing options while developing exceptional managerial, sales, and marketing skills. Women have voiced their concerns about the corporate structure that has inhibited them from advancing effectively in the marketplace."

The long-term vision of the team is to begin securing solid partnerships with Small Business Administration (SBA), National Association of Women Business Owners (NAWBO), the Women's Business Initiative, and local minority Chambers of Commerce in joint seminars and speaking engagements.

Wendy possesses strong negotiating—and relationship-building skills that have ensured her success thus far," Elliott continued. "Banking has evolved into a fast-paced and ever-changing environment, but she is progressive and forward-thinking. She has the ability to influence and build awareness among the inner circles of business and government

See Standard Federal, page 25



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Coca Cola Detroit celebrates 100 years

Coca-Cola Bottling Company of Michigan commemorated 100 years of doing business in Detroit with a Centennial Celebration on Monday, July 15, at Hart Plaza.

Detroit Mayor Kwame Kilpatrick joined several community and political leaders, as well as representatives from Coca-Cola to kick-off the summer-long celebration.

Vanilla Coke, Coca-Cola's new flavor, and cake were served at the event.

Other Centennial festivities scheduled for the summer included a concert by Motown's legendary R&B group, The Temptations; a Wednesday Night Jazz Series at Chene Park; a youth golf clinic held at Belle Isle,

featuring PGA legend Lee Elder; and the "World of Coca-Cola Tour" exhibition.

"Coca-Cola can point with pride and accomplishment to its 100 years of doing business in Detroit," said Percy L. Wells, Division Manager, Community/Public Affairs, at Coca-



Hart Plaza visitors enjoyed the new Vanilla Coke and cake at the celebration to honor Coca-Cola's centennial in Detroit on July 15.

Cola Bottling Company of Michigan. "We value the community and our longstanding commitment and involvement with it."

Several local organizations have been supported throughout the years by Coca-Cola including the NAACP, Detroit Public Schools City-wide Student Council, Mack Alive, Focus Hope and the Metro Girl Scouts, the Police Athletic League (PAL), Detroit Urban League, James Tatum Foundation, Red Cross, The Youth Connection, Boys and Girls Clubs, and United Way. Also, they have awarded numerous Detroit-based scholarships through The Coca-Cola Scholar Foundation and the UNCF Coca-Cola School Program.

Classifieds

WALK-IN COOLER FOR SALE—10 door. Also, Ann Arbor Bailer, Model 610. Will accept best offer. Both items at 1426 Broadway, Detroit. Call Joe Aubrey at 313-965-7275.

FOR SALE—"C" store with bakery, ice cream & general merchandise, good gross also BP Gas with brand new Clawson 10,000 gal. perma tank and enviro-flex piping, located downtown Roscommon, MI. Call 989-275-6246 for information. Buy business and property or just business and lease property.

S.D.D. and S.D.M.—Liquor Licenses for sale. Call 586-634-3658.

FOR SALE—12,000 sq. ft. supermarket located in pleasant thumb town. Remodel done in 1996. SDD-SDM license. Possible easy terms—MUST SELL (517) 879-7055 after 5:00 p.m.

ITEMS FOR SALE—(1) Hi-Lo; (2) Jacks; (1) 20-Ft. Electric Conveyors, moveable; (1) 35-Ft. Conveyor; (1) 5-Ft. Showcase; (5) Sets Leather booths; (1) 400-Lb. Ice Freezer; More. Call for appointment: 1-313-274-0028.

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

PARTY STORE—Choice location. Liquor, Beer, Wine, Deli, Lotto. Lapeer area. Interested buyers inquire to P.O. Box 622, Lapeer, MI 48226.

PORT HURON LOCATION—2 blocks from Blue Water Bridge. Beer, Wine and Lotto. 8,000 sq. ft. grocery equipped with deli, bakery and meat department, with smoke house. Includes real estate and equipment. Always shown profit. Owner retiring—no reasonable offer refused. More information: call (810) 329-4198.

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

FOR SALE: LIQUOR STORE—Good location in Detroit on main thoroughfare. Also has deli and groceries. Beer, wine, lottery. Size: 4,000 sq. ft., business and property. For more information, call (313) 561-5390 evenings. Leave name, telephone number on answering machine.

KITCHEN HOOD FIRE SYSTEMS AND EXTINGUISHERS—Low discount pricing to all AFD members. New installs, remodels, inspections, recharging and testing. Also servicing auto paint booths and gas stations. All brands: **Annuil, Pyrochem, Range Guard**, Servicing Southeastern Michigan 24/7. Call Alan Ross at GALLAGHER FIRE EQUIPMENT—800-452-1540.

PARTY STORE FOR SALE—Beer, wine, Lottery, deli and grocery. Located on Dequindre Road in Warren. Call Sam at (586) 756-4010.

FOR SALE—Party Store in Warren. Excellent location! Good business with GREAT income. Call Sam or Mike at (586) 751-6440.

ESTABLISHED PARTY STORE—Port Huron, MI. High traffic area. SDD, SDM and Lotto. Owner retiring. Leave message: (810) 985-5702.

FOR SALE—Liquor, deli, pizza. Brighton area. High volume corner! Business & property available. Contact George at (313) 460-9194.

WELL ESTABLISHED PARTY STORE—160 miles north of Detroit in area of seven inland lakes. Ten miles from Lake Huron. Beer, wine, grocery, pizza, ice cream. 85% remodeled. Includes two-family home next door. \$299,000. Ask for Martha: 989-469-9341.

MID-MICHIGAN—Convenience store with gasoline, 3,350 sq. ft. of space and 1,070-sq. ft. three bedroom ranch home. Centrally located between three separate lakes in year-round resort area. Steel building, dura seal roof, new 24-ft. nine-door walk-in cooler, new 12 x 8 walk-in freezer, kitchen, live ball room, beer & wine license, liquor license, fish and game agent, lottery agent. All fixtures and equipment included with sale. Call Harrison Realty at 989-538-2261. Price \$395,000.00 plus inventory.

FOR SALE: CONVENIENCE STORE—8 Mile & Beech Daly. 2,425 sq. ft. Asking \$200,000 building. \$100,000 business. \$35,000 approx. inventory. Call Chandler, (248) 231-2661 for more information.

FOR SALE—Major specialty food market located in Ann Arbor, MI. 9600 sq. ft. building can be purchased or leased (734) 975-8883.

28,000 SQ. FT. SUPERMARKET FOR SALE—Open house August 7, 8, 9. 9 a.m.-2 p.m. 2 Miles north of I-75 on Baldwin Road in Orion Twp. North of Great Lakes Crossing Mall. Call 248-391-2212.



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- Scholarship Awards

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- Scholarship Golf Outing
- Annual Seniors Picnic
- Thanksgiving Turkey Drive
- Beverage Journal Holiday Show

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1-800-66-66-AFD

or (248) 557-9600

Dear AFD

I want to update you on some very important developments in our antitrust case against Visa U.S.A. and MasterCard International. The U.S. Supreme Court refused to hear an appeal of lower-court decisions certifying the case as a class action in June. The Supreme Court's unanimous decision has cleared the way for notice to be given to the class and for the case to proceed to trial. The trial judge has now scheduled the trial to begin on April 28, 2003 in U.S. District Court in Brooklyn, N.Y. All FMI members that have processed VISA or MasterCard charges since 1992 are in the class. Official notice will be sent to class members in September and unless you choose to opt out of the class at that point, you will be included and will be eligible to participate in any judgment or settlement.

This lawsuit has enormous potential benefits for you, our entire industry and American consumers. That is why FMI took the unusual step of becoming a plaintiff in this lawsuit. Because this is pending litigation and the trial has yet to be held, we can't provide much additional commentary now. However, this really is a simple, straightforward case. We allege that VISA and MasterCard have used their market power to force retailers to accept fraud phone, expensive off-line signature based debit cards at high and fixed prices to the detriment of retailers and consumers. We are looking forward to presenting our evidence at trial.

Sincerely,
Tim Hammonds
President and CEO
Food Marketing Institute (FMI)

As fellow executives in the hospitality industry, we would like to take this opportunity to extend our thanks to Joe Sarafa for his many contributions over the past 16 years to the industry. We have had the privilege of working with Joe and the Associated Food Dealers on several projects. Each project was carried out with the utmost professionalism. From our organization to yours, we wish Joe the very best and look forward to working with AFD and your new president in the years to come.

Best Regards,
Catherine A. Pavick
Executive Director
MI Licensed Beverage Association

Louis H. Adado
CEO
MLBA Mutual
Insurance Company

On behalf of Western Michigan University (WMU), I wish to thank Associated Food Dealers for its recent gift to the Food Marketing Program Scholarship. Support such as this is critical to continuing the great strides Western is making, and I appreciate your commitment.

We are experiencing great excitement at WMU as we continue to make significant progress on many fronts. Again last fall, we welcomed our largest student body, which is testimony to the quality of education our students receive. Also, *U.S. News and World Report* again ranked our University among the top public

institutions in the country. And, WMU continues to be listed in "America's 100 Best College Buys," a national student guide to schools with a high academic ranking but a low annual cost. Your gift will help ensure that the stature of Western continues at the highest level, and we are grateful for the role you play in our ongoing efforts.

Once again, thank you for your investment in Western Michigan University. Your generosity is truly appreciated.

Sincerely,
Bud Bender, Executive Director
Western Michigan University

2002 Shoplifters Survey Revealed

The 2002 Shoplifters Survey revealed that 51% of current adult shoplifters started shoplifting in their teens. Thirty percent of all shoplifters surveyed admitted to stealing from their recent employer.

According to the survey, shoplifters steal an average of 1.6 times per week, and each shoplifter steals an average of \$4,600 in product per year. For additional survey information, please call Karen Voorhies of the National Grocers Association at 703-516-0700.



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AFD Scholarship Golf Outing was a big hit with the players and scholars!

We were back at Wolverine Golf Course on July 17 for the Annual AFD Scholarship Golf Outing. With clear skies and a welcome breeze, it was an exciting day out of the office and on the links for over 300 golfers, scholars and guests. A sincere thanks to all our sponsors, Golf Committee members, prize and food donors and volunteers. You all contributed so much to a wonderful day! A special thanks to Party Time Ice. We really needed your product out there this year!



The General Wine and Liquor team makes a point with Elias Francis!

(l to r) Kelly Flynn, Jill Rosch, Gregory Washington and Kurt Alliton were the Pernod Ricard USA team.



A special thanks to Tom Waller of CROSSMARK, our Scholarship Golf Outing Chairman. Tom, you were super!



Tom Rubel of Spartan Stores, Inc. awards a scholarship to Megan Zimmer.



Scholar Sandra Montgomery's mother accepts scholarship from Dave Simons of Pepsi Bottling Group.



Christine Arciniaga (r) with Charlene Reid, scholar Bryan Reid's mother.

Look for scholar profiles and the long list of volunteers and donors next month!

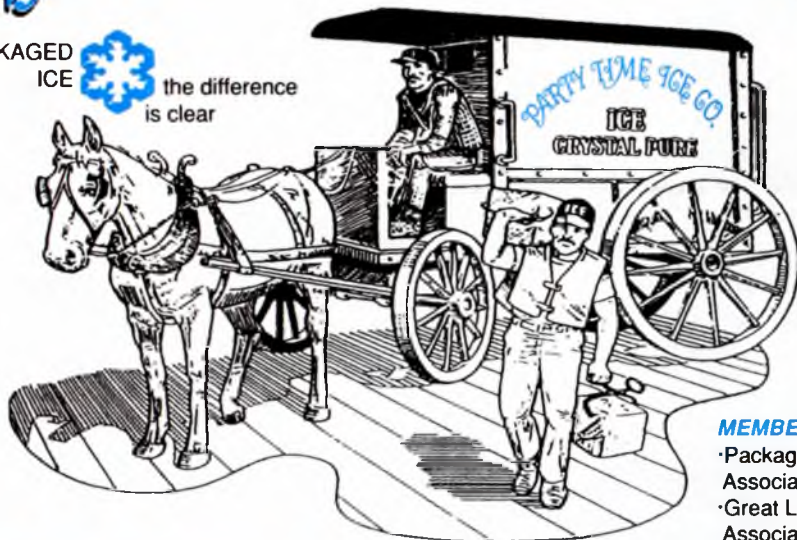
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A break for Omar Ammori of Fuddrucker's and Jim Trischett of Anheuser-Busch



(l to r) Cliff Stovall, Steve Ramshy, Cheryl Livingston and Diane Wolfenden made up the Blue Cross Blue Shield team.

Kevin Paschke of Allied Domecq with Bob Berg, representing Louie Barbat of Kit Kat Market, who won the chance to try his luck at the \$1 Million Hole In One.



Charlotte Blackwell from Kowalski helped stuff goodie bags and greet golfers on hole green #8. Thanks Charlotte!



John Zebari of Kar Nut and Alaa Naimi of Thrifty Scot relax at the turn.



AFD's new president, Mike Sarafa, performs his first official Scholarship Golf Outing duty by awarding the Grand Prize in the raffle drawing, a trip to the Grand Traverse Resort.



A happy General Wine team!



Jeff Morgan gets a bit of help from Sam Scarletta (center) and Mike Reed. They played for Canandaigua.



This great group of AFD Golf Committee volunteers stuffed hundreds of goodie bags in the AFD parking lot. Thanks to all!



April Helmsin does the chicken dance 'cause her team got a birdie! Also playing from Eastown, Jim Quasarano, Sam Kuley and Dennis Pisching.



Pabst players Spencer Moore and Mike Vito



Detroit Lion Earle Fisher putts for the chance to hit for \$1 million.



Top honors went to the 7th place Kowalski team!



Mark Sarafa (left) received the Wonder Bread award for Closest to the Pin. Don Parks presents him with a year's supply of Wonder Bread!



A great big group from Pepsi!



This Standard Federal team received the Joe Sarafa Integrity Award for the most honest scorekeeping. Joe (center) presented the award.

SUPPORT THESE AFD SUPPLIER MEMBERS

AUTHORIZED LIQUOR AGENTS:

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

BAKERIES:

Ackroyd's Scotch Bakery & Sausage	(313) 532-1181
Archway Cookies	(616) 962-6205
Awrey Bakeries, Inc.	(313) 522-1100
Dolly Madison Bakery	(517) 796-0843
Earthgrains	(734) 946-4865
Interstate Brands Corp.	(313) 591-4132
Oakrun Farm Bakery	(800) 263-6422
S & M Biscuit Dist.	
(Stella D'Or)	(586) 757-4457
Taystee Bakeries	(248) 476-0201

BANKS:

ATM of Michigan	(248) 427-9830
Comenca Bank	(313) 222-4908
Financial Corp.	(313) 387-9300
North American Bankard	(248) 269-6000
North American Interstate	(248) 543-1666
Peoples State Bank	(248) 548-2900
Standard Federal Bank	1-800-225-5662
United ATM's, Inc.	(248) 358-2547

BEVERAGES:

Absopure Water Co.	1-800-334-1064
Allied Domecq Spirits USA	(248) 948-8913
American Bottling	(313) 937-3500
Anheuser-Busch Co.	(800) 414-2283
Bacardi Imports, Inc.	(248) 476-6400
Bellino Quality Beverages, Inc.	(734) 947-0920
Brown-Forman Beverage Co.	(734) 433-9989
Canandaigua Wine Co.	(586) 468-8650
Central Distributors	(313) 946-6250
Coca-Cola Bottlers of MI	
Auburn Hills	(248) 373-2653
Detroit	(313) 825-2700
Madison Heights	(248) 585-1248
Van Buren	(734) 397-7200
Port Huron	(810) 982-8501
Coors Brewing Co.	(513) 412-5318
Delicato Family Vineyards	(248) 766-3451
E & J Gallo Winery	(248) 647-0010
Eastown Distributors	(313) 867-6900
Faygo Beverages, Inc.	(313) 925-1600
Garden Foods	(313) 584-2800
General Wine & Liquor Co.	(313) 867-0521
Great Lakes Beverage	(313) 865-3900
Hubert Distributors, Inc.	(248) 858-2340
Intrastate Distributing	(313) 892-3000
J Lewis Cooper Co.	(313) 278-5400
Jim Beam Brands	(248) 471-2280
Josulete Wines, Inc.	(313) 538-5609
Kings Orchards	(877) 937-5464
Leelanau Wine Cellars	(231) 386-5201
McCormick Distilling Co.	(586) 254-5650
Michigan Grape & Wine Industry Council	(517) 373-1104
Miller Brewing Company	(414) 259-9444
National Wine & Sprits	(888) 697-6424
	(888) 642-4697
Oak Distributing Company	(810) 239-8696
Pepsi-Cola Bottling Group	
Detroit	1-800-368-9945
Howell	1-800-878-8239
Pontiac	(248) 334-3512
Petitpre, Inc.	(586) 468-1402
Red Bull North America	(248) 229-3460
Seven-Up of Detroit	(313) 937-3500
Stony Creek Brewing Co.	(313) 299-5411
Tri-County Beverage	(313) 584-7100
UDV-North America	1-800-462-6504

BROKERS/REPRESENTATIVES:

Acosta-PMI	(734) 737-1250
Bob Arnold & Associates	(248) 646-0578
CrossMark	(734) 207-7900
Hanson & Associates, Inc.	(248) 354-5339
J.B. Novak & Associates	(586) 752-6453
James K. Tamakian Company	(248) 424-8500
S & D Marketing	(248) 661-8109

CANDY & TOBACCO:

Philip Morris USA	(734) 591-5500
R.J. Reynolds	(248) 475-5600

CATERING/HALLS:

Emerald Food Service	(248) 546-2700
Farmington Hills Manor	(248) 888-8000
Karen's Cafe at North Valley	(248) 855-8777
Penna's of Sterling	(586) 978-3880
Southfield Manor	(248) 352-9020
St. Mary's Cultural Center	(313) 421-9220
Tina's Catering	(586) 949-2280

DAIRY PRODUCTS:

Country Fresh Dairies	(800) 748-0480
Golden Valley Dairy	(248) 399-3120
Melody Farms Dairy Company	(734) 525-4000
Pointe Dairy	(248) 589-7700
Superior Dairy Inc.	(248) 656-1523
Tom Davis & Sons Dairy	(248) 399-6300

EGGS & POULTRY:

Linwood Egg Company	(248) 524-9550
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FRESH PRODUCE:

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

ICE PRODUCTS:

International Ice, Inc.	(313) 841-7711
Party Time Ice Co.	(800) 327-2920
Quincy Ice Co.	(248) 968-4290
U.S. Ice Corp.	(313) 862-3344

INSURANCE:

1st Choice Insurance Agency	(586) 737-2339
AAA Michigan	(800) AAA-MICH
Al Bourdeau Insurance Services, Inc.	(248) 855-6690
Capital Insurance Group	(248) 354-6110
Gadaletto, Ramsby & Assoc.	(800) 263-3784
JS Advisor Enterprises	(810) 242-1331
Frank McBride Jr., Inc.	(586) 445-2300
Meadowbrook Insurance	(248) 358-1100
North Pointe Insurance	(248) 358-1171
Paulmark Agency	(248) 471-7130
Rocky Husaynu & Associates	(248) 988-8888

LOGISTICS PLANNING

SAtech Logistics, Inc.	(248) 203-9500
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MANUFACTURERS:

Home Style Foods, Inc.	(313) 874-3250
Jaeggi Hillsdale Country Cheese	(517) 368-5990
Kraft General Foods	(248) 488-2979
Nabisco, Inc.	(248) 478-1350
Old Orchard Brands	(616) 887-1745
Philip Morris USA	(616) 554-0220
Red Pelican Food Products	(313) 921-2500
Singer Extract Laboratory	(313) 345-5880
Strauss Brothers Co.	(313) 832-1600

MEAT PRODUCERS/PACKERS:

Bar S Foods	(248) 414-3857
Family Packing Distributors	(248) 738-5631
	or (313) 873-3999
Gainor's Meat Packing	(989) 269-8161
Hartig Meats	(313) 832-2080
Hygrade Food Products	(248) 355-1100
Kowalski Sausage Company	(313) 873-8200
Nagel Meat Processing Co.	(517) 568-5035
Pelkie Meat Processing	(906) 353-7479
Potok Packing Co.	(313) 893-4228
Strauss Brothers Co.	(313) 832-1600
Wolverine Packing Company	(313) 568-1900

MEDIA:

The Beverage Journal	(800) 292-2826
Booth Newspapers	(734) 994-6983
Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
Detroit Newspaper Agency	(313) 222-2325
The Employment Guide	(800) 752-8926, x230
Michigan Chronicle	(313) 963-5522
Trader Publishing	(248) 474-1800
WDFN-AM 1130	(313) 259-4323
WDIV-TV 4	(313) 222-0643

NON-FOOD DISTRIBUTORS:

Items Galore	(586) 774-4800
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POTATO CHIPS/NUTS/SNACKS:

Better Made Potato Chips	(313) 925-4774
Frito-Lay, Inc.	1-800-359-5914

Germack Pistachio Co.	(313) 393-2000
Jay's Foods	(800) 752-5309
Kar Nut Products Company	(248) 541-7870
Nikhlis Distributors (Cabana)	(248) 582-8830
Rocky Peanut	(313) 871-5100
Variety Foods, Inc.	(586) 268-4900

PROMOTION/ADVERTISING:

Enterprise Marketing	(616) 531-2221
Huron Web Offset Printing	(519) 845-3961
J.R. Marketing & Promotions	(586) 296-2246
PJM Graphics	(313) 535-6400
Stanley's Advertising & Dist.	(313) 961-7177
Stephen's Nu-Ad, Inc.	(586) 777-6823

RESTAURANTS:

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

SERVICES:

1st Choice Insurance Agency	(586) 737-2339
AAA Michigan	(800) AAA-MICH
A & R Delivery	(810) 638-5395
Abbott, Nicholson, Eshaki & Youngblood	(313) 566-2500
ABN AMRO Merchant Services	(517) 323-6027
Action Inventory Services	(586) 573-2550
Air One Telecom	(734) 741-0396
AirPage Prepay & Talk Cellular	(248) 547-7777
Al Bourdeau Insurance Services, Inc.	(800) 455-0323
American Mailers	(313) 842-4000
Andrews Brothers Inc.	
Detroit Produce Terminal	(313) 841-7400
AON Risk Services	(248) 359-6080
Bellanca, Beattie, DeLisle	(313) 882-1100
Bimmo & Bimmo Investment Co.	(248) 540-7350
BMC Grocery Systems Specialists	(517) 485-1732
Business Machines Co. (BMC)	(517) 485-1732
C. Roy & Sons	(810) 387-3975
Canteen Services	(616) 785-2180
Cateraid, Inc.	(517) 546-8217
Central Alarm Signal	(313) 864-8900
Check Alert	(231) 775-3473
Cherry Marketing Institute	(517) 669-4264
Clear Rate Communications	(248) 968-4290
Container Recovery System	(517) 229-2929
DeFord Distributing	(989) 872-4018
Detroit Edison Company	(313) 237-9225
Detroit Warehouse	(313) 491-1500
Digital Security Technologies	(248) 770-5184
The Employment Guide	(800) 752-8926, x230
Eskye Com. Inc.	(317) 632-3870
Financial & Marketing Ent.	(248) 541-6744
Follmer, Rudzewicz & Co., CPA	(248) 355-1040
Gadaletto, Ramsby & Assoc.	(800) 263-3784
Goh's Inventory Service	(248) 353-5033
Great Lakes Data systems	(248) 356-4100
J & B Financial Products LLC	(734) 420-5077
Karoub Associates	(517) 482-5000
Law Offices-Garmo & Garmo	(248) 552-0500
Market Pros	(248) 349-6438
Metro Media Associates	(248) 625-0700
Nordic Electric, L.L.C.	(734) 973-7700
North American Interstate	(248) 543-1666
Paul Meyer Real Estate	(248) 398-7285
Payment Authority, The	(248) 879-2222
POS Systems Management	(248) 689-4608
Quality Inventory Services	(586) 771-9526
REA Marketing	(989) 386-9666
Sagemark Consulting, Inc.	(248) 948-5124
Sai S. Shumoun, CPA	(248) 593-5100
Salim Abraham, Broker	(248) 349-1474
Security Express	(248) 304-1900
Serv-Tech Cash Registers	(800) 866-3368
Smokeless Tobacco Council, Inc.	(202) 452-1252
Southfield Funeral Home	(248) 569-8080
T & L Acquisition	(313) 381-2266
T.D. Rowe Corp.	(248) 280-4400
TeleCheck Michigan, Inc.	(248) 354-5000
Travelers ExpressMoney Gram	(248) 584-0644
Verizon Wireless	(248) 763-1563
	or (517) 896-7000
Western Union Financial Services	(513) 248-4900
Westside Cold Storage	(313) 961-4783
Whitey's Concessions	(313) 278-5207

STORE SUPPLIES/EQUIPMENT:

Belmont Paper & Bag Supply	(313) 491-6550
Brehm Broaster Sales	(989) 427-5858
Bunzl USA	(810) 714-1400
Culinary Products	(989) 754-2457
DCI Food Equipment	(313) 369-1666
Ernie's Refrigeration	(989) 847-3961
Four Seasons Beverage & Equip.	(734) 254-0886
Hobart Corporation	(734) 697-3070
Martin Snyder Product Sales	(313) 272-4900
MSI/Bocar	(248) 399-2050
National Food Equipment & Supplies	(248) 960-7292
North American Interstate	(248) 543-1666
Serv-Tech Cash Registers	(800) 866-3368
Taylor Freezer	(313) 525-2535
TOMRA Michigan	1-800-610-4866
United Marketing Assoc.	(734) 261-5380
Wadie Makhay Produce Specialist	(248) 706-9572

WHOLESALE/FOOD DISTRIBUTORS:

Capital Distributors	(800) 447-8180
Central Foods	(313) 933-2600
Chase Farms Frozen Food Process	(231) 873-3337
Consumer Egg Packing Co.	(313) 871-5095
CS & T Wholesalers	(248) 582-0865
Dearborn Sausage	(313) 842-2375
Del Style Jerky	(734) 453-6328
Dolly's Pizza	(248) 360-6440
EBY-Brown, Co.	1-800-532-9276
Economy Wholesale Cash & Carry	(313) 922-0001
Elegance Distributors	(517) 663-8152
Energy Brands	(231) 223-9451
Epstein Distributing Co.	(248) 646-3508
Farway Packing Co.	(313) 832-2710
Fleming Company	(330) 879-5681
Food Services Resources	(248) 738-6759
Grandpa's Jerky	(313) 963-1130
Great North Foods	(989) 356-2281
Hamilton Quality Foods	(313) 728-1900
Hav-A-Bar	(810) 234-4155
I & K Distributing	(734) 513-8282
International Ice	(313) 841-7711
International Wholesale	(248) 544-8555
Jerusalem Foods	(313) 538-1511
Kaps Wholesale Foods	(313) 567-6710
Karr Foodservice Distributors	(313) 272-6400
Kay Distributing	(616) 527-0120
Kingston Distributing	(989) 872-3888
Kramer Food Co.	(248) 851-9045
L&L Jiroch/J.F. Walker	(517) 787-9880
L.B. Enterprises	(517) 546-2867
Liberty Wholesale	(586) 755-3629
Lipari Foods	1-(586) 447-3500
Mr. Dee's Gourmet Foods	(734) 747-8475
Mr. Pita	(586) 323-3624
Nash Finch	(989) 777-1891
National Bulb Foods	(313) 292-1550
Nikhlis Distributors (Cabana)	(248) 582-8830
Norquick Distributing Co.	(734) 254-1000
Preferred Brands	(313) 381-8700
Robert D. Arnold & Assoc.	(810) 635-8411
S. Abraham & Sons	(248) 353-9044
Sherwood Foods Distributors	(313) 366-3100
Spartan Stores, Inc.	(734) 455-1400
Suburban News: Warren Flint	(586) 756-4000
	(810) 785-4200
SuperValu Central Region	(937) 374-7874
Tiseo's Frozen Pizza Dough	(586) 566-5710
Tom Maceri & Son, Inc.	(313) 568-0557
Tony's Pizza Service	(616) 795-0220
U.S. Ice Corp.	(313) 862-3344
Value Wholesale	(248) 967-2900
Weeks Food Corp.	(586) 727-3535
Wine Institute	(313) 882-7630

ASSOCIATES:

American Synergistics	(313) 427-4444
Canadian Consulate General	(313) 567-2208
Livorno-Davison Florist	(248) 352-0081
Minnich's Boats & Motors	(810) 748-3400
Wileden & Associates	(248) 588-2358
Wolverine Golf Club, Inc.	(586) 781-5544

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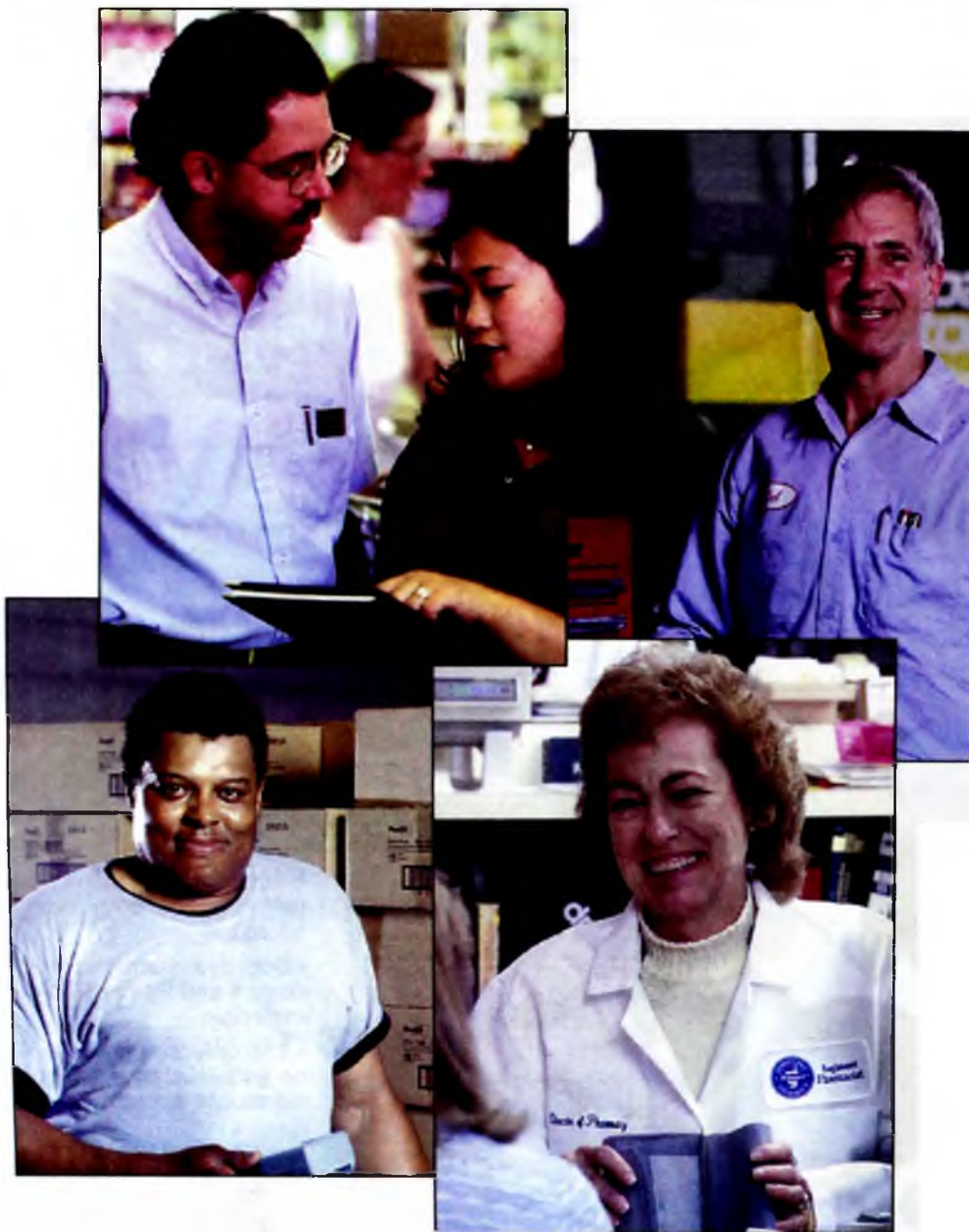
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bill processors
category analysts
receptionists