



FOOD & BEVERAGE REPORT

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VOL. 13, NO. 1

The official publication of the Associated Food Dealers of Michigan

Working hard for our members.

January 2002

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Governmental Affairs

Adjustment increases 2002 Social

Security taxes

The taxable wage base for Social Security taxes will increase in 2002 from \$80,400 to \$84,900. Under this new base, the amount employers and employees each pay annually in Social Security taxes will increase by \$279 annually, with a \$558 annual increase for the self-employed. The Administration estimates about 10.5 million workers will be affected by the higher taxable wage base in 2002. The tax rate, however, remains at 7.65 percent, for both employers and employees, with 6.20 percent going to social security and 1.45 percent going to Medicare.



Happy New Year!

**Mark your calendar! Here is a list
of AFD's 2002 Special Events**

Academic Scholarship Program

Every year we award over 30 academic scholarships to deserving youths who are affiliated with an AFD member organization. Applications are accepted from January 15 - March 31. The nail biting ends in May when all applicants are notified of the results.

Trade Dinner: Friday, February 8

Black ties and long gowns characterize our annual dinner and dance. The entire evening is sponsored by generous AFD members. It's formal; it's fun; it's for you—our members. The evening begins with cocktails and hors d'oeuvres, followed by a mouth watering, palate pondering feast and rockin', shakin' dance tunes to whisk the night away.

Trade Show: April 23-24

Come and see over 200 food and beverage industry leaders display their new products and new services at Burton Manor in Livonia. The show specials are extraordinary and retailers are eligible to win cash and a chance at \$1 million! The law requires that you be at least 21 to attend this Trade Show. The deals are great, so come ready to buy.

Scholarship Golf Outing: Wednesday, July 17

Get in the swing at Wolverine Golf Course! Proceeds fund over 30 academic scholarships. A day on the course includes golf and cart, continental breakfast, barbecue lunch, snacks and drinks all day, dinner, premium open bar and door prize eligibility.

AFD/Beverage Journal Holiday Show: Sept. 24-25

Burton Manor in Livonia is transformed into a holiday wonderland. Come and see new holiday products, and enjoy special holiday pricing.

Toast Michigan

AFD will repeat its successful all-Michigan wine tasting at Excalibur Banquet Center in Southfield. A portion of the proceeds go to charity.

Call AFD's Special Events Director Michele MacWilliams with any questions at (248) 557-9600.

**Join over 1,000 industry
leaders for An Evening in
Paris, AFD's Annual Trade
Dinner & Ball, Friday,
February 8, 2002 at
Penna's of Sterling.**

Sponsorships are available; please
call Michele MacWilliams at
(248) 557-9600 for more information!



Sarafa to leave AFD



At the November AFD Board of Directors meeting, AFD President Joe Sarafa announced that he was stepping down from his position as president. "I am thankful for the opportunity you have given me. I am proud and honored to have served this fine organization and its members for over 15 years," Sarafa said. "Leaving a job I really enjoy and people I truly care about was a difficult decision," Sarafa added.

"I look forward to my new career in my father-in-law's real estate property management business and to spending more time with my family. I wanted to go out on top and indeed AFD is at the top. AFD is a very strong organization with excellent

financial and staff resources in place to continue its growth," Sarafa continued.

"The AFD Board was surprised and saddened to learn of Joe's decision. He has been a tremendous asset to this organization and we hate to see him go," said AFD Chairman Sam Dallo. "We are however very pleased that Joe has agreed to continue to work at AFD on a full-time basis for approximately six months while his replacement is hired. Once a new president is in place, Sarafa is committed to working at AFD to assist in the transition and also work on special projects. So even though he is stepping down as president, we expect to see a lot of him over the next few years," said Dallo.

"It is always nice to feel wanted," Sarafa added, "I can't thank the Board enough for their confidence, support and friendship."

Dallo closed by saying, "Everyone here wishes Joe the best in his new career but we're glad that he's still going to play a role at AFD."

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Looking back at AFD's progress



By Sam Dallo, AFD Chairman

It's hard for me to believe, but this is the last column I will write as AFD's chairman. This has been the fastest two years of my life. I have enjoyed the opportunity of serving as your chairman immensely and look forward to continuing to be a part of AFD as an emeritus director.

Much has happened over the past year. AFD has met with members of the Michigan Liquor Control Commission to discuss a possible increase in liquor discounts from 17 to 20% and we continue to work with Citibank and the Family Independence Agency to make sure AFD members get the help they need to increase sales and reduce fraud,

using the EBT system instead of food stamps.

Over the past year AFD continued to pressure legislators to keep gas stations from receiving beer and wine licenses. Just because it hasn't received a lot of attention lately does not mean it is going away! AFD is also working hard to keep the bottle deposit law from expanding to include all juice, water, sport drink and other beverage containers under one gallon.

Additionally, AFD worked with the Michigan Department of Agriculture to eliminate housekeeping nuisance tickets in Detroit and other cities as well as supported the Michigan Lottery incentive program, which will increase bottom lines for many state retailers.

We're on the forefront of education too. AFD successfully certified nearly 300 retailers and their employees in Training for Intervention Procedures (TIPS), a class for responsible alcohol sales. Plus, our annual Scholarship Golf Outing raised enough funds to provide 31 scholarships to needy and deserving students.

AFD's Beverage Journal Holiday Trade Show and AFD's Wheel of Fortune Trade Show brought an even

greater variety of exhibitors and savings on products, services and equipment during their successful exhibitions.

Recently, AFD added Clear Rate Communications as our endorsed long distance telephone program. With a 4.9-cents-per-minute anytime rate, no monthly fees, no minimums and no contract, this will save members on home and business phone expenses.

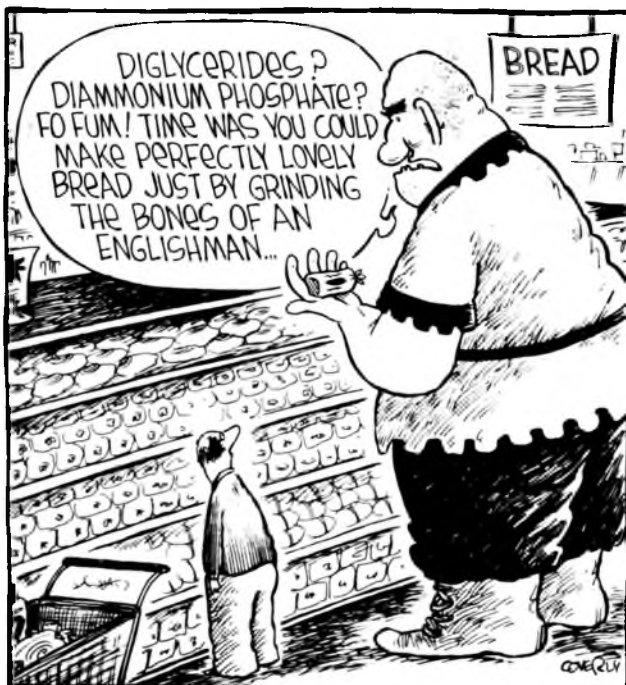
And if this wasn't enough, you can view it all online yourself, through AFD's new website, afd.org.

Most of this is due to our president, Joe Sarafa, and his able staff. If you read the front-page story about Joe, you know by now that he is stepping down as AFD's president in order to pursue other career options. AFD's Board of Directors wishes Joe all the best in his new career. He has built this association into a powerful, strong and influential organization and we thank him for his hard work and dedication. We are also grateful that Joe has agreed to stay on for at least six months, until his successor is chosen and has had time to learn the ropes.

I know that the efforts of Joe, his staff and AFD's Board will pay off in 2002 and beyond, as we continue on AFD's path of success.

The Grocery Zone

By David Coverly



AFD MEMBERS:

We want to hear from you!

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

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

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

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CROSSMARK to acquire Best Systems, Inc.

CROSSMARK, a global provider of sales, marketing, technology and consulting services, recently executed a *Letter of Intent* with BEST Systems, Inc., an international eBusiness and application software development company. CROSSMARK expands its business process applications with the addition of BEST Systems, Inc. Specifically, the combined companies provide innovative solutions in the areas of sales force automation, customer relationship management

(CRM), knowledge management systems (KMS), workflow systems, portal development and coordination, business intelligence and digital asset management.

According to Butch Smith, Chairman/CEO of CROSSMARK, "The addition of BEST Systems, which is ISO 9001 certified and a Microsoft Gold Partner, provides significant business value to companies around the world by combining industry knowledge with

unparalleled technological expertise."

Dr. Nand Singh, President of BEST Systems, Inc., stated, "Our customers will gain efficiency, cost savings and significant improvements within their core business processes. By merging with CROSSMARK we can increase the scope of our technologies and accelerate the speed of our deliverables."

BEST Systems will continue to operate as an independent company with Dr. Nand Singh as its president.

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Calendar

February 3-5, 2002

FMI 2002 MARKETECHNICS
San Diego Convention Center
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www.fmi.org
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February 8, 2002

"An Evening in Paris"
**AFD's Annual Trade Dinner
and Ball**
Penna's of Sterling
Contact: Michele MacWilliams
(248) 557-9600

April 9-11

**MPA/MACS Trade Show
Convention**
Amway Grand Plaza, Grand
Rapids
(517) 487-9139

April 23 and 24, 2002

AFD Annual Trade Show
Burton Manor, Livonia
Contact: Ginny Bennett
(248) 557-9600

May 5-7

FMI Show
McCormick Place, Chicago
1-8001890-SHOW
www.fmishow.org

Statement of Ownership

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AFD works closely with the following associations:



Coke to launch vitamin-enhanced water

Coca-Cola Co. says it will introduce a vitamin-enhanced version of its bottled water in spring 2002. Dubbed "Dasani Nutriwater," the new beverage will contain vitamins, minerals and flavoring. It will compete against PepsiCo's enhanced Aquafina water brand, to be launched next year.

—The Wall Street Journal

Study: BSE unlikely to turn up in U.S.

Harvard University researchers say there is minimal risk of BSE in U.S. cattle because of strict trade restrictions. However, as a precautionary measure, the USDA will expand BSE testing and consider banning the use of spinal column material in processed meat.

Additionally, scientists at Iowa State University and the USDA have developed an imaging technology that can scan beef carcasses and detect small traces of harmful pathogens.

Is Miller on the blocks?

The Milwaukee Journal Sentinel reports Miller Brewing is considering selling the business to a foreign company. The nation's second-largest brewer is reportedly under pressure to cure declining sales and profits. Possible buyers include Belgium-based Interbrew, South African Breweries and Scottish & Newcastle. While Miller's owner Philip Morris declined to comment on rumors, industry analyst Mark Rodman said there's "no question that Miller is in play." —Milwaukee Journal Sentinel

Kellogg to feature U.S. Olympians

Kellogg has been named the official supplier of breakfast foods for the 2002 U.S. Olympic Team and the Winter Games. Kellogg plans to feature eight U.S. Olympic hopefuls on 75 million upcoming cereal and Pop-Tarts packages.

—Advertising Age

U.S. discretionary income rises 7.4%

The discretionary income per household in the U.S. increased in October by 7.4% compared to last year. The trend shows most Americans are unwilling to part with their newfound cash brought about by declining energy prices.

—The Wall Street Journal

Nebraska corn-fed beef label a success

The Nebraska Cattlemen association's "Nebraska Corn-Fed Beef" label has proven to be a success in the restaurant industry after only three years. Restaurants have reported a 37% increase in sales of beef with the Nebraska label. The program, expected to expand to supermarkets, is designed to win consumer loyalty through advertising and high-standards of quality control. —Yahoo!

Coca-Cola signs Ali

Coca-Cola Co. and Muhammad Ali have teamed up for a global partnership encompassing a variety of community and marketing initiatives that will combine Coca-Cola's global presence and brands and Ali's "unique international stature." The cola company's community and youth development programs around the world, including its global sports properties and brands, will benefit from this agreement, it says. Terms of the agreement were not disclosed.

Technology show slated

nacs.tech 2002 to highlight high-tech

Technology applications for the convenience and petroleum industries will be the focus of the nacs.tech 2002 conference and exposition, scheduled for April 22-24, 2002, at the Wyndham Anatole Hotel in Dallas.

Approximately 1,500 technology suppliers and convenience retailers are expected to attend the nacs.tech conference and exhibition, which is sponsored by the National Association of Convenience Stores.

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Applications for northern vendors are due

The current contract with WIC authorized vendors in the northern part of the state will expire on **June 30, 2002**.

The following counties are included in the contract cycle

for the northern part of the state:

Alcona	Houghton	Montmorency
Alger	Huron	Newaygo
Alpena	Iosco	Oceana
Antrim	Iron	Ogemaw
Arenac	Isabella	Ontonagon
Baraga	Kalkaska	Osceola
Bay	Keweenaw	Oscoda
Benzie	Lake	Ostego
Charlevoix	Lapeer	Presque Isle
Cheboygan	Leelanau	Roscommon
Chippewa	Luce	Saginaw
Clare	Mackinac	Sanilac
Crawford	Manistee	Schoolcraft
Delta	Marquette	Shiawassee
Dickinson	Mason	St. Clair
Emmet	Mecosta	Tuscola
Genesee	Menominee	Wexford
Gladwin	Midland	

The new application period for WIC vendors in these counties will be from January 1, 2002, through February 28, 2002. PLEASE NOTE THAT THE APPLICATION PERIOD HAS BEEN CHANGED FROM PREVIOUS YEARS WHEN IT WAS JANUARY 1 THRU MARCH 31.

The completed application must be received by the department as soon as possible, but no later than 5:00 p.m., Thursday, February 28, 2002. LATE APPLICATIONS WILL NOT BE CONSIDERED.

Neither the Michigan Department of Community Health nor WIC vendors have an obligation to renew the WIC contract. Expiration of the contract is not subject to appeal. Approved vendors in these counties will receive two-year contracts valid from July 1, 2002, through June 30, 2004.

White powder on produce –

Answering consumer retail grocery questions on potential presence of white powder on produce



Fresh fruits and vegetables in your grocery store may sometimes appear to have a whitish coating or a white powdery substance on their surface. This is most likely a natural occurrence and no cause for alarm.

Some produce items in the grocery store still have a natural "bloom," which might appear to be a waxy or whitish substance to consumers. This is a natural substance common to many soft fruits, and its nature's way of protecting the fruit from moisture loss and decay.

Many other fruits and vegetables are picked with this type of natural waxy coating, but it is often removed through washing and cleaning to remove dirt and soil at the packing shed before shipping to the grocery

store. In these cases, growers may reapply a small amount of wax to the product in order to retain moisture, prevent mold and pest damage, and protect the item through shipping. In this process, a tiny amount of wax is applied to a mixture with water, which can sometimes result in a whitish appearance. Waxes can also sometimes turn white on the surface of a produce item due to excessive heat or moisture, similar to a candy bar that has been in the freezer. All applications of waxes to produce are strictly regulated, and produce shippers and supermarkets are required to label waxed produce items.

The produce industry recommends that consumers wash all produce items before eating, to help provide a final cleaning from dirt and any potential soiling from consumer handling.

If a consumer discovers any product that appears to carry a suspicious substance out of the ordinary for regular fresh produce items, he or she should alert their grocer who will take all necessary steps with the appropriate authorities.

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Trade Shows even more important

Nearly one-third of trade show attendees polled for a "Business Travel Survey" by eBrain Market Research say attending trade shows is more important now than before September 11, 2001. According to the survey, more than one-fourth of companies responding (26 percent) are currently looking for alternatives to reduce business travel, yet close to two-thirds (66 percent) are more likely to take a business trip if it includes a relevant trade show. In fact, trade shows rank higher in importance than all other business travel events except client prospecting. Fourteen percent of respondents plan to increase travel to trade shows, while only 5 percent will increase travel to conferences. The study reinforces trade shows as the most convenient way to accomplish multiple business goals—client meetings, company-wide meetings, exhibits—while reducing employer costs and minimizing employee business travel.

New money services registration deadline was Dec. 1

Retail stores that cash checks or issue cash money orders that total \$1,000 or more to any one person on any one day may be required to register with the U.S. Treasury Department.

Information to help you determine if you should have registered is available on the Treasury's website, www.msb.gov.

Follmer Rudzewicz donates to relief funds

Follmer Rudzewicz Advisors, Inc. has contributed a grand total of \$56,204 to relief funds from the men and women of FRA for the tragedies that occurred on September 11, 2001.

"We appreciate this fundraising effort made for our loyal and patriotic staff," said Tony Frabotta, Chairman of Follmer Rudzewicz Advisors, Inc.

The company divided \$40,000 between the New York Firefighters Disaster Relief Fund and the New York State Fraternal Order of Police WTC Police Disaster Fund. The American Red Cross has received a donation of over \$15,000 comprised of a number of checks from the firm and individuals for a grand total of \$56,204.

"Our staff wanted to raise money and challenge themselves to help the organizations involved in this effort. We agreed to challenge and match the staff," said Tony Frabotta.

Follmer Rudzewicz Advisors, Inc. a Centerprise Advisors Company, located in Southfield and Sterling Heights provides financial and business consulting services for closely held and family owned businesses.

Kroger donates \$35,000 to cancer research

The Kroger Company donated \$35,000 to the Ginopolis-Karmanos Endowment for Pediatric Cancer Research at Children's Hospital of Michigan.

On December 12, Jon Flora, the president of The Kroger Company of Michigan, presented Mr. and Mrs. John Ginopolis, representatives of Children's Hospital of Michigan with a check for \$35,000.

General Mills' Web site to let visitors create cereal

General Mills is reportedly fine-tuning a Web site that will allow consumers to create and name their own breakfast cereals.

Beginning in the spring, visitors to GM's mycereal.com will be able to choose from more than 100 different ingredients to make a unique cereal and have it delivered to their homes at a cost of \$1 per serving.

—Just-Food.com

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Your rights on tax filing and IRS audits

*With the new year many of us begin the process of preparing our income tax returns.
If the thought of an audit makes you shudder, read on:*

No taxpayer looks forward to an audit or a meeting with the IRS, no matter how informal or painless or routine it may turn out to be.

Few taxpayers who get an IRS notice, are aware that citizens have very specific rights in dealing with the IRS, most of which are contained in the Taxpayer Bill of Rights. Here are some of the bill's provisions which can affect you personally and your business in any IRS audit or request for information. Specifically, the bill:

- Requires the IRS to inform you of your rights and obligations prior to beginning any meetings or proceedings, such as an audit of your tax returns.

- Allows you to have lawyers or accountants present in the proceedings. In fact, an ongoing meeting with the IRS can be suspended at any moment at your request if you wish to consult with an adviser.

- Requires the IRS to inform you of exactly why the information is being requested and what might happen if you do not provide the information.

- Establishes standards to ensure that any IRS interviews are conducted at reasonable times and places.

- Allows you to deny access to your private premises, such as your home or the non-public areas of your business, unless the IRS has obtained a court order. *Note:* A court order is not generally needed for a collection officer to seize property for payment of taxes as long as you have been properly notified.

- Gives you the right to sue the IRS for damages (within limits) and to be reimbursed for legal and accounting fees if you win the lawsuit.

- Allows you to tape-record any meetings if you've given 10 days' notice to the IRS.

- Provides an appeal process. If you are unable to resolve the problem with the IRS, you can request a meeting with an IRS Problem Resolution officer (PRO) or you can ask the Appeals Office to review your case. If you still disagree with the findings, an appeal to higher levels and other courts can be requested.

Some observations and cautions

First, if you plan to exercise any of your rights, discuss your intentions and approach with your accountant and lawyer.

Second, the IRS can share your tax information with state tax agencies and, under strict legal guidelines, the Department of Justice and other federal agencies. That means you may be subject to additional taxes, interests, and penalties.

Third, if you and your spouse sign a tax return, both of you are responsible, jointly and individually, for paying the full amount of any tax, interest, or penalties due.

Exceptions: A signature is forged or,

in some cases, a spouse signs the tax return without knowledge.

References: For more information on this subject, the IRS offers several free booklets. Visit the IRS web site: www.irs.com or call 800-tax-form and request the following: Publication #1, *Your Rights As a Taxpayer*; #556, *Examinations of Returns, Appeal Rights, and Claims for Refund*; and #594, *What You Should Know About the IRS Collection Process*.

Coke, bottler ink landmark pricing agreement

Coca-Cola Co. signed an agreement with its largest bottler Coca-Cola Enterprises (CCE) that will make Coke's ability to raise prices for its concentrate contingent on CCE's ability to get retailers to pay higher prices.

Industry analyst John Sicher hailed the agreement, saying it was important that "concentrate pricing will now be linked to the marketplace."

—*The Wall Street Journal*

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Dear AFD,

On behalf of the members of the Program for Understanding Neurological Diseases (PFUND), we sincerely appreciate the support of the Associated Food Dealers of Michigan in making the PFUND this year's benefactor from the Toast Michigan fundraiser. We thank you very much for all your effort in making the program a success. We also thoroughly enjoyed sampling the wine from the various Michigan wineries.

The PFUND was endowed by the Hiller family to advance our understanding of the underlying cause and facilitate a cure for Amyotrophic Lateral Sclerosis (ALS) and other neurodegenerative diseases. Private gifts are absolutely vital to maintaining the research initiatives of the PFUND. Because of your generosity, the PFUND supports several scientists focused on unraveling the causes behind ALS and developing new treatments.

Again, thank you and know that 100% of your donation is being used for research. With your help, we will continue to make the important contributions to neurology that will allow us to understand and treat ALS and other neurodegenerative diseases.

Sincerely yours,

Eva L. Feldman M.D., Ph.D

Professor of Neurology

Director, Program for Understanding Neurological Diseases

Dear AFD,

The following has recently come to the attention of Blue Cross Blue Shield of Michigan (BCBSM); you may want to consider publishing this information in your association's newsletter or other type of publication.

The US Department of Labor has conducted audits on small businesses to ensure that they are in compliance with ERISA regulations.

Along with other benefits and services, your association offers a BCBSM health plan to its members. The decision on whether to enroll in the BCBSM health plan is an individual decision, and members of your association make a direct application to BCBSM. BCBSM bills your members directly, usually on a quarterly basis. For this reason, BCBSM has considered this coverage to be individual rather than group coverage.

Please be aware that in situations where an association member is paying any portion of the BCBSM premium on behalf of any of their employees, the Department of Labor has argued that the member is providing group coverage subject to ERISA. If any of your members are paying any part of the premium for employees, or reimbursing employees for any part of premium the employee pays, they should consult with their own legal counsel to determine whether there are any legal implications of such arrangements.

Sincerely,

Clifford Stovall, Manager, Special Markets
Blue Cross Blue Shield of Michigan

Dear AFD,

Working with the AFD has been one of the highlights of my career. The AFD exhibits respect, integrity, customer satisfaction and truly wants members to succeed in business. I could not have asked for more in an organization, and I am glad that I was able to be a part of it for so many years.

I hope that we will have the opportunity to work together again.

Please extend my holiday wishes to all your staff and AFD board members. I wish the very best for AFD.

Sincerely,

Donna Zalewski

DTE Energy Technologies

Now we know who he is and what he is doing!

Thanks to Gerry Galantowicz of West Branch who responded, "I don't know who the fellow is but he is kissing the moose at Sleder's Bar in Traverse City."

You are right. Thanks for entering our contest Gerry; it was Dan Reeves, AFD's vice president, who is kissing the moose.

Gerry and her husband Roman are retired members of AFD who owned Leer 'N Biquor and now own an oak furniture store called Victorian Millwork in West Branch.

Thanks for everyone who took the time to enter our contest.



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New OSHA rules and forms begin Jan. 1

Revised OSHA illness and injury record keeping rules and forms become effective January 1, 2002. OSHA is promoting the revisions as "updated, easier requirement for recording on the job injuries and illnesses." OSHA website houses backgrounders, the official notices of the rulings, FAQs and the actual forms along with a briefing brochure and power point presentation on the new rule and forms in the "Record keeping" section of the www.osha.gov page. The new rules require senior managers to sign off on injury logs and then carry liability for their accuracy. Further, OSHA may use these records, which need to be held on file for six years, to target sites for inspection and determine the scale of a given inspection. The agency mailed the new record-keeping forms and instructions on how to fill them out to 114 million employers affected by the rule in December. AFD encourages members to refer to the OSHA guidance and materials in meeting compliance.

ATF raises cigarette floor stocks tax

The Bureau of Alcohol, Tobacco and Firearms has issued letters and sample forms to remind all tobacco products manufacturers, wholesalers, importers, and retailers that the Balanced Budget Act of 1997 imposed a floor stocks tax on cigarettes which becomes effective January 1, 2002. The next tax rate for small cigarettes will increase by \$2.50, or five cents for a pack of 20.

Vendors who sell cigarettes must document, either by record or physical inventory, all taxpaid or tax determined cigarettes held for sale on January 1, 2002 and may be required to file a floor stocks return by April 1, 2002. A letter from the director of the agency, sample forms and instructions, and the official rule can be accessed from the N.G.A. website at www.nationalgrocers.org.

FMI calls for single food safety agency

FMI President and CEO, Tim Hammonds renewed the industry's recommendation that the federal government consolidate the food safety work of the U.S. Department of Agriculture (USDA), the Food and Drug Administration (FDA) and other regulatory agencies into a single federal food safety agency.

Testifying at a hearing of the Senate Government affairs Subcommittee on Oversight of Government Management, Hammonds reiterated the position taken by the FMI Board of Directors in May, 2000 that the federal government designate-not create-an

Regulatory Update

agency to oversee the food safety work currently being done by more than a dozen federal agencies under at least 35 different laws.

"This patchwork quilt creates inconsistencies, gaps, overlaps, and a duplication of effort that is becoming increasingly unworkable," Hammonds said. "In our view, the best course of action would be to centralize resources, responsibility, and authority within one of the existing agencies than elevate that status of this group to a level appropriate to our new challenges."

To read the complete testimony, go to www.fmi.org/gr.

N.G.A. addresses GMA's president's council

N.G.A. President Tom Zaucha and past-chairman, Jay Campbell, president and CEO, Associated Grocers, spoke to the Grocery Manufacturer's President's Advisory Council in Philadelphia. Developing the topic, "The Independent Sector: The Keystone to a Diversified Marketplace," Zaucha underscored the importance of a diversified marketplace and that N.G.A.'s efforts to level the playing field has as much significance to a large manufacturer as it does to a one store operator.

Campbell explained that what retailers and wholesalers expect in the way of an equitable relationship with suppliers could be summarized by five "P's": product availability, packaging, price, promotional allowances, and payment terms. The Council is chaired by Gary Rodkin, president and CEO, Pepsi-Cola North America.



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Equality Air brings heat to your customers' feet

By Karen Braschayko

With rising energy costs and a potential energy crisis, the time is ripe for Walter Peludat's promising invention. From major supermarkets to restaurants to industrial plants, Peludat said his Equality Air units can significantly reduce the cost of heating and cooling by making existing heating and cooling systems work more efficiently and effectively in all seasons.

Have you ever seen customers shivering in the frozen food section of a grocery store? Chilly areas, particularly the freezer aisle, are places customers avoid or hurry through because of the frigidty—floor temperatures that can be as low as thirty to forty degrees. Ever put on mittens in a warehouse? Cement floors are often uncomfortable. Despite the heating system's best efforts, these places are often too cool for working or shopping comfortably, but Equality Air changes this pattern and makes an entire store, restaurant, theater, or room customer-friendly.

The temperature difference is due to the physics of warm air rising and cool air sinking, settling to the floor. Equality Air works with this pattern to circulate the air and redistribute it evenly and continuously, improving the temperature difference by up to 75%. Peludat says the thermostat can be set lower for heat or higher for cooling, about a ten degree difference, and still provide a more even and comfortable shopping climate. The heating system, or cooling system, does not need to run as often, reducing energy costs by a guaranteed 30% but often by 50% or more. It provides far more effective air circulation than a fan, running with less obtrusive air flow or noise.

More efficient freezer units are also to gain from the use of Equality Air. "Most freezers operate so cold that the cooling coils ice up and that ice insulates the coils. The result is that the chillers have to work even harder, and they run longer. With the warmer temperatures at floor level, there is no ice build up and the units last longer. Customers don't notice that, but the business owners do. It saves them a lot of money," Peludat explained.

Equality Air units improve the quality of air as well. The air flow equalizes drafts and humidity,

reducing it by 40% and preventing steamed up windows. The system eliminates smoke and cleans the air of indoor pollutants, pollen, and spores.

Installation is also incredibly uncomplicated. There are no ducts, piping, or control wires, just one 120 or 220 volt electrical connection. It costs little to operate the units. Running 24 hours a day at maximum speed, figured at eight cents per kilowatt-hour, operational costs are under twenty-five cents per day. Industrial units can handle up to fifty-foot ceilings. Service life is fifteen to twenty years.

And the units pay for themselves. In approximately one year, or in some cases one month, savings in energy costs recover the cost of the fans and installation. When added as part of new construction, the savings are even greater. A 55,000-square-foot store in Rochester Hills was designed to utilize Equality Air, so no heat ducts were needed. "The heaters/cooling units are near the ceiling, like a warm cloud. The fans distribute the heat and cooling throughout this store...without ductwork. That saved the company almost \$200,000 in building costs. And his energy bills are considerably less than you'd expect. The owner should hug his architect," adds Peludat.

Equality air units are so unnoticeable that you may already have felt them in use. Many restaurants and stores have been garnering the benefits for years now.

I visited the fruit market Walter spoke of, checking each area for comfort level and watching the shoppers linger. Only when I stood directly under the Equality Air units did I feel the downdraft, which was less than two square feet, and it was comfortable. It's a store that I've always enjoyed shopping in, but I'd never realized why. The units even blended unobtrusively into the ceiling.

I also visited my local superstore, which has ceilings the same height and does not utilize the Equality Air System. A few large fans were spread throughout the store and large heat ducts sprawled unattractively above the rafters, but many areas of the store, especially the many freezer aisles, are places that I avoid.

In addition to industrial and commercial sizes, Equality Air offers office units that promise to "put the heat at your feet" while you work. Heating and cooling costs are guaranteed to be reduced by 30%. One testimonial raved that the employees were overjoyed to be able to

take their coats off at work for the first time. Equality Air will also custom make units for special situations.

Calling itself "The Secret the Gas and Electric Companies Do Not Want You to Know," Equality Air is a simple solution conceived by Troy inventor Walter Peludat. He says of his invention, "Lots of people make problems out to be more complex than they are. I just look at things simply and then go about making simple solutions to what others call complex problems."

Happier shoppers, more comfortable freezer aisles, and increased sales are what you have to gain; higher heating and cooling costs are all there is to lose.

Equality Air's website, www.equality-air.com provides testimonials, educational information, and charted cost savings, as well as product pictures and info. The company can also be reached at (800) 627-3225.



Walter Peludat (top row, second from left) with his Equality Air staff at the AFD Holiday Show.



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Market has New York City feeling in Macomb

by Ginny Bennett

Nothing can compare to the compact and plentiful grocery stores that line the streets in New York City. They are unique as they spill their goods onto the city sidewalks; however, Manhattan Marketplace in Macomb has taken some of the best features of these small, "corner" stores and incorporated them into a successful grocery in the Midwest with a distinct New York City flavor.

Manhattan Marketplace opened two years ago in a strip mall on Hall Road (M-59) just east of Shelby Township. The location is just a couple miles east of the huge shopping area around Lakeside Mall.

AFD members from the outset, the new owners and managers credit their business success to their combined years of experience in the grocery business.

Store co-owners Mike Serra and Sam Maceri trust the store operation to the management team of Dan Zelenak and Pat Montella. Each man has more than 30 years experience in the grocery business. Montella is the bakery, deli manager and Zelenak is the front-of-store manager, responsible for the cashiers, grocery and developing wine department.

Dan Zelenak's grandfather owned Zelenak's Market on Van Dyke and Helen until displaced by the freeway and Dan's father was president of Vlastic when they sold to Campbell Foods. Dan, himself, worked for Allied Supermarkets at Packer, Big Bear, Wrigleys and Great Scot until Kroger bought it. He has a wife and three grown daughters.

Pat Montella, a Brooklyn, New York native, and idea man for the



Pat Montella (l) and Dan Zelenak, co-managers of the popular Manhattan Marketplace.

name "Manhattan" market, remembers his families beginning produce business as pushcart peddlers. Pat was produce coordinator for Merchant of Vino before they became Whole Foods Co. He has lived in Michigan for 10 years. Pat and his wife have a nine-year-old and he has three stepsons. Neither man claims to have a hobby, both just admit to enjoying a little TV football; but deli employee, Connie Busuito plays Bingo three times a week. Many of Connie's Bingo friends have become customers at the store.

Connie's salads are freshly prepared, in-house, and her potato salad and chicken salad are best sellers. The kitchen doesn't prepare hot food regularly but Manhattan Marketplace will cater hot food to order for special events. Dan says, "Connie knows how to cook 'large.'" She explains that she is the mother to six grown children.

Other employees number 90 plus. Some are part time with a core group of about 30 full-time people.

Dan and Pat have an outstanding management-employee relationship. We respect our employees and we like working in a friendly place. We are sensitive to our employees because we have done many of their jobs ourselves.

They like the grocery business and enjoy the opportunity to work with people every day. With so many competitors nearby, Pat and Dan speaking of what it takes to be a success, agree that "It is all about customer service-it's what makes the difference." Dan adds that, "It is not a new concept-it is a forgotten one."

Customers like the friendly surroundings and come from Clinton Township, Macomb, Shelby, Harrison Township, Sterling Heights, New Baltimore and Mt. Clemens. It is the only specialty store in the area, according to Dan.

Manhattan Marketplace is a neighborhood grocery and drivers, on the way home from work, like the manageable size and convenience of quickly getting in and out.

The 27,000 square foot store boasts a marketplace layout with specialty items on the perimeter including the

meat counter, deli and floral shop.

Manhattan Marketplace has capitalized on its national brand selections and a big Italian selection. Dan, with some help from R. Leone Imports, is developing a sophisticated wine department, which promotes the wines of many nations.

Patrons appreciate items like bakery breads from Canada, pies from Armada, Garden Fresh Salsa from Ferndale and RSVT free, Crooked Creek Milk from Romeo. The store also stocks Breadsmith products.

The floral and gift area is well stocked with "Snow Buddies." These seasonal collectibles are popular with shoppers and one example had sold out even before Thanksgiving week.

Continuing a friendly tradition, Santa was invited to pose with children the month before the Christmas holiday. Community outreach is a year round endeavor as Pat and Dan frequently make donations to area school groups.

The management and the owners think that giving back to the community helps everyone. It contributes to the "corner store" feeling that the owners and managers were going for when they opened Manhattan Marketplace. They have a friendly neighborhood store that captures the essence of Manhattan in a Michigan mall.



Friendly Connie Busuito at the olive bar.



Developing the wine department has been Dan's specialty.

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- \$700 for each additional table

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- \$800 for each additional table

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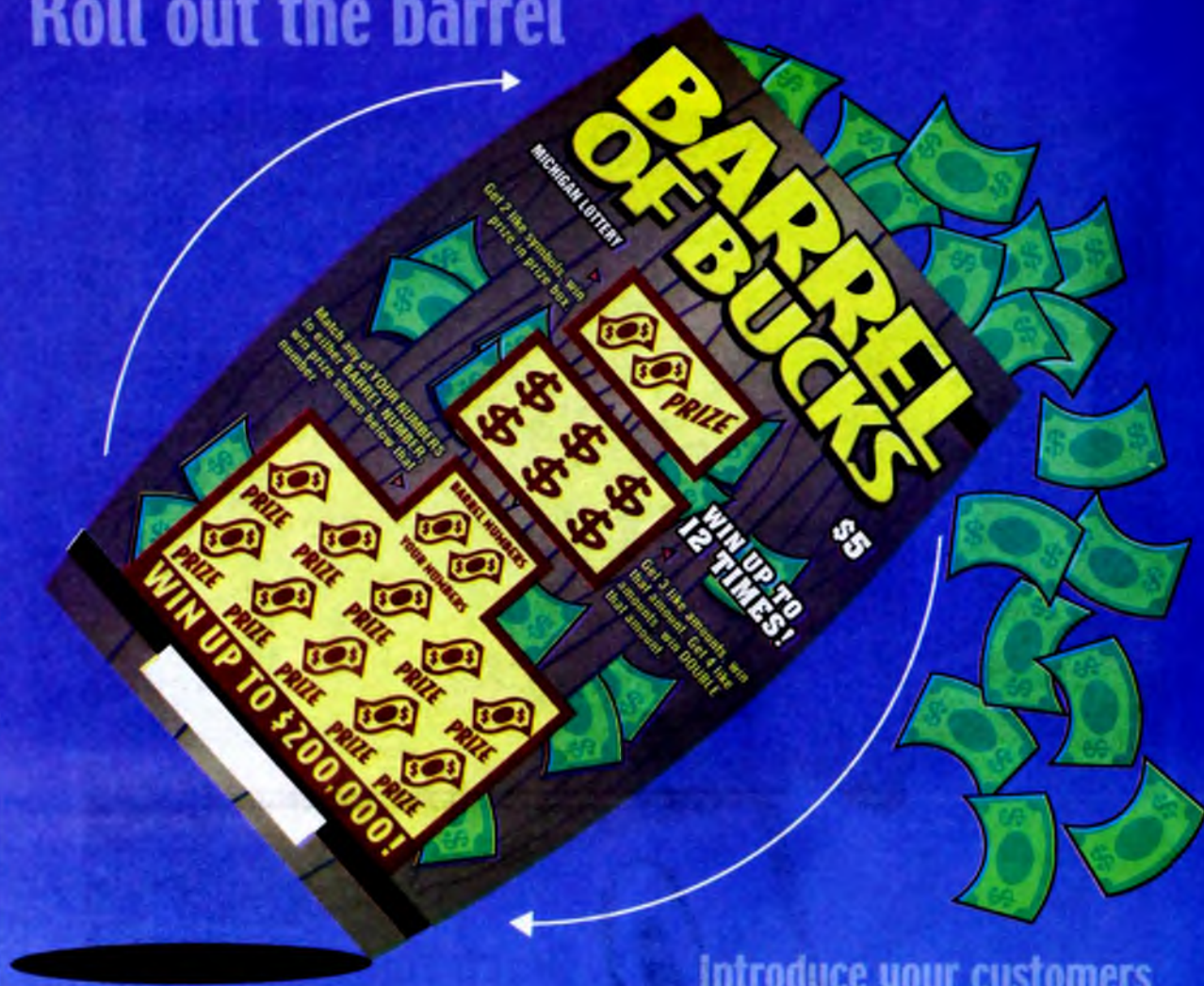
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Representative Whitmer is a professional, a Democrat and a sports fan



By Kathy Blake

State Representative Gretchen Whitmer, (D-East Lansing), won her bet with State Rep. Chris Kolb (D-Ann Arbor) over the November football game between Whitmer's alma mater Michigan State University (MSU) and the University of Michigan Wolverines. Rep. Whitmer had wagered a gallon of ice cream against Rep. Kolb's dozen brownies from Zingermann's Deli. Kolb delivered on the brownies and as part of the wager, wore Spartan colors on the first session day following the game.

This wasn't the first time that Whitmer and Kolb have made a friendly bet when their rival alma maters competed. They wagered on a basketball game last year which MSU also won.

Whitmer carries that team spirit and athletic support into the political arena. As a member of the Appropriations committee, she wants Michigan to win the current battle with budget deficits. With the downturn in the economy, revenue has decreased causing the need for budget cuts and revisions. The Capitol's fiscal year begins October 1st and ends September 30.

A team player, Whitmer has been noted by many prominent leaders for her professionalism and dedication. Former Attorney General, Frank Kelly was her campaign treasurer during her campaign for state representative. He said, "Her family background, education and attitude qualify her for the position. She has the desire to serve and the energy for political involvement."

The representative's father, Richard Whitmer, is a former director of commerce for the State of Michigan. Her mother is an attorney with the attorney general's office.

Whitmer attended law school with State Rep. Kwame Kilpatrick (D-Detroit), the newly-elected mayor of Detroit. In his position as Minority Floor Leader, Kilpatrick had selected Whitmer to fill one of the 11 Appropriations seats based on her

ability to quickly understand complex issues and for her professional manner of conduct.

Rep. Whitmer was elected by her Lansing colleagues to serve as vice-chair of the House Democratic Women's Leadership Caucus.

As a member of the Appropriations committee, she serves on four subcommittees. Whitmer is vice chair of the State Police and Military Affairs and the General Government subcommittees and she also serves on the Higher Education and the Community Health subcommittees.

She championed a bill providing breast and cervical cancer treatment coverage for women in poverty under age 65 and not otherwise covered by insurance. Federal law allows women diagnosed through the National Breast and Cervical Cancer Early Detection Program to be temporarily enrolled in Medicaid for the duration of their treatment. The federal government provides 70 percent of the treatment costs while Michigan picks up the remaining 30 percent.

Whitmer also worked with colleagues to approve an amendment that encourages the Department of Community Health to work with local agencies to define annual contributions to Project FRESH. Project FRESH uses approved farmers' markets to provide locally grown fresh fruits and vegetables to pregnant and post-partum women and nutritionally at-risk children, purchased with coupons supplied by the county.

Rep. Whitmer remains loyal to MSU, which is within her district and

she participated in negotiating an increase for fire protection grants. These grants are issued to cities with major state institutions so they may receive reimbursement from the state to help recover the costs of protecting those institutions. She also helped negotiate a seven percent increase in state funding for MSU. "Although budget constraints may force us to scale back in this fiscal year, MSU funding will remain one of my priorities," says Whitmer.

The representative voted against a two-year versus a one-year budget plan for community health. The two-year plan passed in spite of her protests. "When you look at the last 12 months, if there's anything we've learned, it's that things can change... and change fast," she emphasizes. "If we have to use the budget from the year before, it ties our hands behind our backs. We need the ability to prioritize and fashion our budget to meet current needs," Rep. Whitmer adds.

While in college, Whitmer completed an internship with the Speaker of the House, Curtis Hertel's office. She earned a Bachelor of Arts degree in Communications from MSU and went to work as a policy analyst for the House Democratic Policy Staff. "When the Democrats lost control, I enrolled in law school," says Whitmer. In 1998, she earned her law degree, Magna Cum Laude, from the Detroit College of Law at MSU.

Prior to being elected to her first term as state representative in 2000, Whitmer was a corporate litigator

specializing in administrative and regulatory law with the Dickinson Wright firm in Lansing. She practiced administrative law before the Ingham County Circuit Court and the Michigan Public Service Commission.

Rep. Whitmer lives in East Lansing with her husband, Gary Shrewsbury. The couple enjoys musicals, touring museums and traveling. They recently purchased a home to fix up and have a child on the way.

To reach the representative, call (517) 373-1786, email gretchenwhitmer@house.state.mi.us or mail to State Rep. Gretchen Whitmer, P.O. Box 30014, Lansing, Michigan 48909.

Philip Morris to change name to Altria Group

Philip Morris Cos. Inc., the parent company of tobacco, food and beer producing companies, will ask shareholders to approve changing its name to Altria Group Inc. The corporation stressed that its operating companies Philip Morris USA, Philip Morris International, Miller Brewing and Kraft Foods will retain their current names.

Chairman and CEO Geoffrey C. Bible said the change is being proposed to distinguish the parent company from its units. Another reason is the parent company's evolution: "We are not the same family of companies we were just a few years ago. The Nabisco acquisition and the Kraft initial public offering are the most recent evidence of our growth and evolution," he said. Bible also cited the companies' cultural development and corporate responsibility initiatives.

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Turkeys flew out of the truck!

AFD and its members provided 1,780 turkeys to needy families

The Associated Food Dealers of Michigan (AFD) and Detroit-area neighborhood grocers, provided 1,780 families in the Metro Detroit area with turkeys for their Thanksgiving dinners. In addition to turkeys, Wonder Bread and stuffing were also provided. This is the 21st year that we

gave away turkeys for the holidays. Turkeys were picked up by representatives of charitable organizations on Monday, November 19 and AFD delivered turkeys to additional charitable organizations on Tuesday, November 20. "We made a commitment to

provide 1,760 families with their Thanksgiving turkeys," says Joe Sarafa, AFD president.

"Many retailers give back to their community all season long and get great satisfaction out of helping others. This is one way we can work together to help those in need," Sarafa

added. AFD gives turkeys to a variety of churches and civic organizations, which then provide them to needy families. On Monday, November 19, turkeys were given to representatives of the various organizations at Value Center Market in Warren.



Front row from left: Noor Naomi, Travis Karmo, Brent Jamil, Mark Karmo, Tiffany Haio and Brittany Haio. Back row from left: Anthony Orlando, Tom Toby Zeer, Joey Zeer and Eddie Zeer, Jr.



Turkey Drive volunteers surround the Reverend Obie Matthews (seated) of Christ Cornerstone Baptist Church on Mack Avenue in Detroit.



Mark Karmo (left) with Toni McIlwain of the Ravendale Community Ed. Center



Monday's volunteers (l to r) Dan Reeves, Jessica Bridges, Ali Jaafar, Joe Sarafa, Eddie Zeer, Tom Sokol, Pamula Woodside, Charlie McCallum, Tom Zeer and Phyllis DeSmet

**Special thanks to Interstate Brands
- Wonder Bread/Hostess,
Spartan Stores Inc.,
DTE Energy, Value Center Market,
Tom Davis and Sons
Dairy Company!**



Co-chairs Phyllis DeSmet and Tom Zeer with a UPN TV 50 and CBS 62 reporter

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Hyde Park Market
Imperial Food Center
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In & Out Food Store
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Kit Kat Market
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Thanks to our volunteers!

Eddie Zeer, Jr.	Brent Jamil	Tom Toby Zeer
Joey Zeer	Mark Karmo, Jr.	David Orlando
Nancy Maulding	Travis Karmo	Anthony Orlando
Sonya Haio	Mark Karmo	Jessica Bridges
Tiffany Haio	Frank DeSmet	Tom Sokol
Brittany Haio	Phyllis DeSmet	Ali Jaafar
Ronnie Jamil	Atour Golani	Pamula Woodside
Rocky Husaynu	Monica Deuby	Iqbal Singh
Dr. Jacoub Mansour	Donald Parks	Charlie Mc Callum
Nick Kizi	Steve Shamami	Eddie Kassab
Eddie Zeer	Nina Kattoola	AlaaNaimi
Noor Naimi	Carl Dallo	



Handing out the birds in Southfield.



Iqbal Singh stuffed loaves of bread into bags.



Don Parks of Interstate Brands, supplier of Wonder Bread/Hostess products, unloads the truck of donated Thanksgiving bread and stuffing.



We all enjoyed a meal together afterward!



David and son Anthony Orlando of Tom Davis and Sons Dairy were a big help!



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Financial Planning:

The way to pay for College Education



The economic slowdown and a decline in state tax revenue is causing public colleges and universities around the country to sharply increase tuition fees. According to the New York Times (Sept., 2001), the increases are most pronounced in the South and Midwest. Private institutions are also seeing a decline in income from their endowments and in alumni donations. So how are parents and students to cope with these new, higher expenses? The answer is to plan early and save.

Still, no matter how early you start saving for college, you may not accumulate enough to cover the full cost. "Out of the more than 50,000 families we've worked with, only 12 had saved enough to pay all of their college bills," a financial adviser recently told Money magazine (Jan. 2001). Raymond Loewe of College Money Inc. suggests these targets to cover the cost of college: one-third from savings, one-third from current income and financial aid, and one-third from loans.

Savings

When you apply for financial aid, one of the first things you'll notice is that colleges use the "Expected Family Contribution" (EFC) in their aid formulas. A part of the EFC will normally come from savings. Students are expected to contribute 35% of their assets, because they typically have few other obligations. Students may be penalized if they have no savings. Many colleges establish a Financial Self-Help Requirement, and students with no savings may receive a higher percentage of work and loans in their financial aid packages.

Parents have many financial obligations so they are expected to contribute 5.6% of their assets. Financial advisors caution parents against dipping into retirement savings to cover college costs. To plan how much in savings you'll need to contribute, begin by estimating your "Expected Family Contribution." Several web sites

offer handy calculators to help.

Current Income

Current Income includes both parents and students income. Many colleges now include part-time campus work as part of a financial aid package. Furthermore, students are expected to work during the summer and to save a majority of their summer earnings for college, typically 50%.

Parents should examine the family budget to determine how much current income they can commit to pay college expenses each year. If more than one child will be attending college at the same time, the Expected Family Contribution will be lower for each one, but it can still complicate the parents' planning process. Also, financial advisors recommend that parents should continue to save for their own retirement, so a regular savings plan should be factored into the budget.

Financial Aid

Many students may qualify for financial aid from the college they choose to attend, so it is wise to apply early. College admissions offices will tell you about costs and application deadlines, but don't wait for the deadlines. Make sure your applications are filled in completely, mail them well ahead of time, and keep copies. You'll want to follow up later.

You can also search the Internet and ask high school counselors about other scholarships, loans and work-study. Apply for as many as possible. You'll want to complete a FAFSA form (Free Application for Federal Student Aid) and file it soon after January 1, to obtain aid for that fall.

Loans

It's worth going into debt for a college education, and most advisors agree that students should share in repaying their loans. Parents should talk frankly with their child about the responsibility of debt, and they should be specific about how much debt they will repay and how much the child will repay.

However, many parents and students borrow too much. In 2000, the average parent obtained \$7,000 in loans through the federal Parent Loans for Undergraduate Students (PLUS) program. After four years of borrowing at that level, the student debt including interest will total \$43,000, according to Money magazine. If the student is preparing for a high-paid professional career, that debt may be manageable, but if

the student's plans are unformed, that amount could be a serious burden over the next decade. Most advisors recommend that students borrow no more than 8% to 10% of their future take-home pay. Estimating future pay is mainly guess-work. If your student is not sure about a future career, then it's wise to borrow conservatively.

The best advice is to start early. Get out a sharp pencil and start writing down numbers.

Help on the Web

Check out these sites to help you calculate your family budget:

<http://financialplan.about.com>
www.ourfamilyplace.com
<http://financialfreedom.com>

Check these web sites for more financial planning advice as well as calculators to help you estimate your "Expected Family Contribution."

www.collegeboard.com
www.finaid.com
<http://www.fastweb.com>
<http://media.kiplinger.com/servlets/FinancialAid2001>
www.knowledgefirst.com
www.wiredscholar.com

AFD's Scholarship Program

Each year AFD awards scholarships to approximately 30 deserving students. Scholarship applications are sent to all AFD member companies.

High school seniors, college freshmen, sophomores and juniors are eligible to apply if:

- They are a son or daughter of a full-time or part-time employee of an AFD member. The parent employee must have been employed for at least one year by a member firm as of January 1 of the year in which the scholarships are awarded – or –
- They are a part-time student employee of an AFD member company for at least six months as of January 1 of the year in which the scholarships are awarded.
- It is required that applicants or parents of applicants are still employed by member firms when the winners are selected in April.
- Applicants are eligible to win and receive a scholarship for a maximum of two times.

Scholarship information is mailed to AFD member companies in January. Look for yours in the mail soon!

New money services business registration goes into effect

New regulations go into effect on December 31 for non-banks that cash checks or issue money orders of \$1,000 or more to any one person on any one day. This would include issuing multiple money orders or cashing several smaller checks for the same person.

You are a MSB if you have cashed checks or issued money orders to any one person on any one day from 9/20/99 to present. If you are an MSB, you are required to register with Treasury unless you are only an MSB because you are an agent for another company (i.e. – you issue money orders for Western Union or Traveler's Express). The second part of the regulation, requires that you report any suspicious activity over \$2,000. This provision applies to anyone

who is an MSB (i.e. – cash checks or issue money orders of \$1,000) even if you are exempt from the registration requirement.

Treasury has indicated that it is their intent to get guidance to industry on their MSB questions and that because of delays in getting that information out, although the deadline will not be extended, there will be an extended grace period.

The registration requirement deadline is still December 31, 2001. The form that you must fill out to register with Treasury is now available at: <http://www.ustreas.gov/fincen/msbregform11082001.pdf>

If you need help filling out forms you can contact the Detroit Computing Center at 1-800-800-2877 or call Dan Reeves at AFD. (248) 557-9600.

One of our greatest hits is back!

***Buy 5
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SUPER PLAY

A great promotion is in the spotlight again, with a free chance for customers to win and extra commissions for you!

Super Play was a big success last summer – Michigan Millions players got over 1.2 million free wagers, and overall sales jumped 7 1/2% – so we're bringing it back. From January 14th through February 9th, customers purchasing a five-panel Michigan Millions ticket will get a sixth Easy Pick FREE! That means every five-panel ticket sold – including multi-draw wagers – earns you 20% more in commissions! So encourage players to "play it again" by moving up to a \$5 purchase with Super Play!

5- through 10-panel tickets only. Free plays are Easy Picks only. Odds of winning: Match 6 + 0: 1 in 18,009,460. Match 6 + 1: 1 in 3,001,577. Match 5 + 0: 1 in 68,210. Match 4 + 1: 1 in 27,287. Match 4 + 0: 1 in 1,269. Match 3 + 1: 1 in 952. Overall odds: 1 in 520. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



Michigan Millions "Super Play" promotion returns



by Acting Commissioner James Kipp

In July and August of last year, the Lottery gave players an extra opportunity to win big with the buy 5-get 1 free Michigan Millions "Super Play" promotion. Over the course of the promotion the Lottery gave away over 1.2 million free wagers and the promotion helped increase sales by 7.5 percent.

I'm happy to announce that the Michigan Lottery has chosen to bring back the Michigan Millions "Super Play" promotion this month! From

January 14 to February 9, 2002, Michigan Millions players who purchase a five-panel wager will get a sixth "easy pick" free. Those customers who purchase a 10-panel wager will get two "easy picks" free. This promotion is not only good for Lottery players, but it is great for retailers as well. Every five-panel ticket sold earns 20 percent more sales commission for you, and because multi-draw wagers are eligible for this promotion too, your

extra commissions can really increase!

I encourage you to prominently display your point-of-sale materials for this game and be sure to "ask for the sale."

New Retailer Commission Structure. On January 1, 2002 the Michigan Lottery implemented a new retailer commission structure for its instant games. The new commission structure is incentive-based, and is designed to help you increase sales and provide you with greater control over how much you earn.

Retailers still earn six-percent sales commission on all instant games, and the current instant cashing and bonus commissions remain in effect. If your instant ticket sales are at least two percent higher than they were in the same quarter last year, you earn an additional one percent on your total instant ticket sales for that quarter.

The additional one-percent commission is paid to qualifying retailers through their Lottery EFT account after the quarter comes to an end. Quarterly goals will be announced at least 30 days prior to the beginning of each quarter. The first quarter goal will be a two-percent increase in instant sales over last year's first quarter.

We continue to reward our retailers with some of the highest-paying commissions in the country. This new program will pay out more commissions than ever before to our retailer partners.

Validation Date Extension. The Michigan Lottery has extended the validation date for the "\$1,000,000 Jackpot" instant game (#461) from January 8 to July 8, 2002. This six-month extension is beneficial to players as well as retailers because there is still one top prize that has not yet been claimed. The retailer who sells the remaining top-prize winning ticket will be awarded a \$2,000 bonus. I encourage all retailers who have not sold the "\$1,000,000 Jackpot" instant tickets they have in stock to start advertising them to customers more heavily over the next six months.

Big Game Winner Awareness. Since The Big Game began in September 1996, the Michigan Lottery has awarded 10 Big Game jackpot prizes and over 375 Big Game second-tier prizes of \$150,000 to winners all over the state. Now you will be able to see just who some of those lucky winners are as the Lottery has produced two television commercials featuring both jackpot winners and lucky players who have won \$150,000 prizes. The

See Lottery,
Continued on page 26

THE National Grocers Association SUPERMARKET SYNERGY SHOWCASE (S3)



At previous N.G.A. Conventions, the 41st U.S. President, **George Herbert Walker Bush**, has addressed attendees in New Orleans as U.S. Vice President, then again as our nation's President and Commander-in-Chief in Orlando. This year, he once again speaks to our industry and to America, now as the country's "First Father."



N.G.A. ANNUAL CONVENTION AND CONCEPT SHOW
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For More Information about the N.G.A. Convention or to Register, check the N.G.A. web site, www.NationalGrocers.org, or call 703-516-0700.

Your **National Grocers Association (N.G.A.)** believes in the synergy necessary for retailers and their wholesalers to continue to be successful. We are proud to announce that the 41st President of the United States, **George Herbert Walker Bush**, will be the featured speaker at N.G.A.'s Opening Convention Keynote Session. In addition, your full registration "Value Package" covers the following convention events and programs:

- 3 Convention Keynote Sessions
- 6 Conference Keynote Sessions
- Over 50 Educational Workshops
- N.G.A./FDI Joint Marketing Conference
- Human Resource Management and Estate Planning Conference
- 3 Super Breakfast Sessions
- Supermarket Synergy Showcase (S3) Interactive Concept Show
- Store Tours
- National Best Bagger Contest
- Chairman's Reception and Gala featuring Lee Greenwood with Sandi Patty and the Nevada Gospel Choir
- Asparagus Club Dessert Party with "Comedian of the Year" John Pinette
- Opening Reception
- WGA Luncheon — "How to Make a Good Life Better" by Dr. Glenn Saltzman
- Grand Prizes

In addition, N.G.A. is diligent in offering you the best advantages to attend as a group including:

GROUP DISCOUNT RATES — A FREE registrant for every 4 full registrants.

Low airline rates to Las Vegas — Plus additional DISCOUNTS from major airlines such as United (1-800-521-4041, code 560X0), and Southwest (1-800-433-5368, code R9517).

Guaranteed competitive room rates from the Paris Las Vegas and Bally's Hotels.

This year's convention is totally self-contained at the Paris Las Vegas Hotel and Bally's Hotel complex, which means that buses and cabs will not be needed to enjoy your favorite N.G.A. event!

Liquor Control Commission announces new "Fast Track" licensing

The Michigan Liquor Control Commission, (MLCC), announced that licensees who meet certain criteria could be on the fast track for transferring a license in less than 30 days.

"Background investigations and financial details have been significantly reduced for those licensees who have already established a responsible operating record as a license holder," MLCC Chairman Dan Gustafson said.

The process will begin with an initial application, which is available on the MLCC web site, www.cis.state.mi.us/lcc, or by calling the MLCC at 517-322-1400. A MLCC investigator will contact the applicant to discuss the materials needed for licensure, and a brief investigation will take place. It will be the applicant's responsibility to take the local police forms provided at the interview with the investigator and obtain the necessary approvals. MLCC also offers fax services, 517-322-6137, to speed up the transfer of documents.

The MLCC licensing team recently established a specific email box for Fast Track licensing questions: mlcc_ftadmin@cis.state.mi.us. Gustafson said, "This mailbox will enable licensees in the Fast Track process to communicate quickly and easily with the MLCC licensing division assigned to work on this new feature."

Michigan Consumer & Industry Services (CIS) Director Kathy Wilbur said MLCC's Fast Track service fits well within the department's objective of streamlining the process of obtaining occupational and business licensees. Wilbur said, "I applaud the MLCC team for using cutting edge technology to make services more efficient and cost-effective for their customers. We are always looking for new and creative ways to cut red tape to make it easier to do business in Michigan."

In order to be considered for a Fast Track Licensing Application, licensees must meet the following criteria:

1. You must be a current SDD/SDM licensee who wishes to purchase a currently licensed SDD/SDM operating business at another location. You must apply at the new location using the same legal entity licensed at your present location.
2. The funds you will use to purchase your new business must be acquired from approved lending sources or from your personal accounts and/or currently licensed business account.
3. Forfeitures or foreclosures for SDD/SDM locations previously owned will also be allowed under this procedure.
4. The Applicant (Purchaser)

cannot have a pending violation or a violation within the previous 12 months.

5. Since last licensed, no individual involved can have a criminal conviction, a pending criminal charge, have obtained law enforcement powers, or obtained an interest in a wholesale liquor license.

Gustafson added, "This is the initial phase of Fast Track Licensing. It is our intent to expand this service to bring additional types of applications under this system in the future."

More MLCC News

At the December monthly meeting of the Michigan Liquor Control Commission several additional items of interest to retailers were brought up. It was reported that in October House Bill 5133 was introduced. This bill would increase the penalties for sales to minors to a fine assessed against a licensee of up to \$500 for a first offense, a fine of up to \$5,000 for a second or subsequent offense and misdemeanor imprisonment of not more than 6 months, a non-licensee would be subject to a fine of \$1,000 and 60 days imprisonment for a first offense and a fine of \$2,500 and up to 90 days imprisonment for second or

subsequent offenses, also, the penalty hearing provisions would be reduced from 3 to 2 violations within a 24 month period.

During a period from January to October 2001, 2,778 controlled buy stops were conducted resulting in 28% violations. The MLCC added that the percentage of clerks that requested and checked valid identification prior to the sale has increased from 44% in 2000 to 54% in 2001 and for the month of October, 2001, this percentage increased to 69%.

See MLCC News, page 26

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Santa visits Verizon

Santa paid a visit to the Verizon Holiday Luncheon on December 14 at the Novi Hilton. Pictured with Santa: (l to r) Cheryl Guthrie, Susan Garmio (Hugh Gall) and Dan DellaMora. Ben Ortiz, (below) Verizon's regional director of Data Solutions, gave a presentation entitled "Ideas to Help Your Business Prosper in the New Year."



SB 527 for MLCC passes

Still more news from the MLCC, Senate Bill # 527 was passed on December 6, 2001. This bill requires the Michigan Liquor Control Commission to provide an integrated on-line ordering system for retail licensees to place orders for spirits from authorized distribution agents, no later than January 1, 2003.

The system will allow retail licensees to order all brands and types of spirits from the commission and provide the order to the appropriate authorized distribution agents.

MLCC News Continued from page 25

AFD and the Commission are encouraged by the decision of Senator Loren Bennett to promote legislation to require the issuance of vertical driver licenses for minors.

Currently 13 states are utilizing this concept.

The MLCC announced that a 1-800 COMPLAINT line should be operational in January.

Lottery, continued from page 24

commercials debuted on November 12, 2001 and the Lottery will continue to run them periodically throughout the year.

New Instants. The Lottery is excited to debut six new instant games in January. On January 3, Lottery players will be raking in the bucks when the \$5 "Barrel of Bucks" instant ticket goes on sale offering a \$200,000 top prize! On January 10 the Lottery will introduce the \$2 "Night Out," with a top prize of \$20,000. Instant tickets lovers will flock to your store on January 17 when the \$2 "Lucky Valentine" goes on sale offering a \$14,000 top prize. Your customers will be excited to test their luck with the \$1 "Luck of the Dice," which goes on sale January 24 offering a top prize of \$7,000. On January 24 the \$10 "Jumbo Jackpot" instant game will have players jumping up and down with a whopping \$1,000,000 top prize. Finally, bingo lovers will be thrilled to see the \$2 "Coffee Break Bingo" hit ticket counters on January 31 with a top prize of \$20,000.



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- Thanksgiving Turkey Drive
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1-800-66-66-AFD

or (248) 557-9600

Those that received turkeys give thanks

AFD received many, many thank-you cards and letters from the recipients of our annual Turkey Drive. Here are a few:

Dear AFD,

Thank you for your recent in-kind donation of 52 turkeys for our Thanksgiving Basket program.

As you know, Oakland Family Services is a private, nonprofit, human service agency with programs that focus on strengthening disadvantaged children and families. For the past eight years, individual and community support has helped us to help others who struggle with difficult and overwhelming problems. On their behalf, we extend our appreciation for your continued caring and kind support.

Sincerely,
Michael S. Earl
President/CEO

Your kindness will always be remembered in the warmest way.
-Beaubien Middle School

This Thanksgiving greeting is bringing your way a world of good wishes on this happy day - Wishes for memories and joy that endures - With warmth and affection from our place to yours!

-The Children's Center

Dear AFD:

Just want you to know how much the support of the Associated Food Dealers means to the recipients, who received a turkey for the Thanksgiving Holiday. We at the Human Services Department would also like to express our sincere appreciation.

At times, each of us take for granted the many blessings which we have: a home, clothing, food, the basics of life. Some people struggle to maintain these and need a little assistance when experiencing a hardship. Happy Holidays!

Sincerely,

Manlyn Jarvi, Office Supervisor
City of Southfield

Dear AFD

Greetings in the name of our Lord and Savior Jesus Christ. We, the Pine Grove Missionary Baptist Church wish to thank you for your generous donation of turkeys to our church.

We thank you for sharing with us. Our prayer is that God will forever bless you and the effort you put forth. Have a Blessed Holiday.

Sincerely yours,

Rev. Debriley Porter,
Pine Grove Missionary Baptist Church

Dear AFD:

Please let me use this means of communication to convey to you, and your associates, our heartfelt appreciation for the gift of turkeys given to us for Thanksgiving. These turkeys were shared with nine other

churches of our Downriver community. Your generosity enabled families to enjoy a wonderful Thanksgiving. Again, we thank you very much for your kindness. God bless each of you.

Sincerely,

Reverend Joseph B. Barlow, Jr.
Mt. Zion Missionary Baptist Church

Dear AFD:

We, at the Salvation Army Bagley Corps, would like to take this time to formally thank you for your generous donation. We really appreciate your thoughtfulness and generosity. You helped a lot of needy families to have turkey for Thanksgiving.

We hope that you continue to be a blessing to those who come in contact with you, for you have truly been a blessing to our efforts to help those that are less fortunate.

God bless you,
Joseph Hines, Jr.
Building Manager,
Salvation Army

Dear AFD:

This correspondence is in reference to your kind and most needed donation of turkeys for needy families in the City of Detroit. Over the years the Associated Food Dealers have provided turkeys for our poor and needy families, and to say that these donations are truly appreciated. Families and children will have a joyous holiday for your donations. Please give thanks to your staff. Detroit loves you all.

Sincerely,

Charles Dukes
Community Liaison, Wolverine
Human Services

Dear AFD:

Thank you for the turkeys we received from your organization. They helped us feed 80 families this year!

Sincerely,

Shari Hamilton
Ministries of the Bread of Life

Dear AFD:

We want to thank you for sponsoring Ravendale Community Inc. for turkeys this year.

Have a blessed holiday.
Ravendale Community Inc.

Dear AFD:

Thank you for the Thanksgiving turkeys again this year. Your contribution of food has always been a blessing to those in need. God bless all you do.

Love through Christ
The St. James Parish Family

Spending on Organic Foods Rises

In an effort to achieve more balanced health and nutrition, a growing number of consumers are turning to organic products, according to a new white paper from the Food Marketing Institute (FMI) titled *Organic Shoppers May Not Be Who You Think They Are*. The study is based on data contained in FMI's Trends in the United States: Consumer Attitudes & the Supermarket, 2001.

The organic industry has grown from an average of \$6 billion in revenue in 1999, to \$7.8 billion in 2000, according to the report.

"Supermarkets have seen a steady rise in consumers seeking to achieve better nutrition and overall health. According to this study, many consumers see organic products as being the most natural food available in the stores and thus we have seen a sharp increase in their popularity," said Janice Jones, director of research at FMI. "While most used to view organic shoppers as a small group of individuals who were considered more nature-conscious and earthy, we see that today's organic consumers comprise about one-third of all shoppers and represent nearly half of all grocery shoppers in stores that carry organic products."

According to the report, organic and non-organic shoppers both share and differ in their shopping preferences. However, the key differences can be seen among organic consumers in:

- * Organic shoppers rank high-quality fruits and vegetables as the number one factor in choosing a primary grocery store (90 percent), whereas non-organic shoppers chose a clean/ neat store as their top factor (88 percent)

- * Organic shoppers earn a high annual income (35 percent make over \$50,000 annually) and spend more money on groceries (\$81 on average per week)

- * Organic shoppers are usually more educated (61 percent have some college experience and 10 percent have postgraduate degrees)

In addition, organic shoppers are likely to be women who work more than 20 hours per week (45 percent), and the largest percentage of these shoppers are between the ages of 25-39 (31 percent).

Where Organic Shoppers Shop

Of the 1,000 males and females surveyed for the report, 69 percent report that their primary store offers natural or organic foods. Incidentally, when broken down by region, 77 percent reported more stores in the East carrying organic products in their primary store. This is followed by 76 percent in the West, 70 percent in the South, and 58 percent in the Midwest. Suburban and urban areas also have

the highest percentages of natural or organic foods in their primary store. 76 percent and 73 percent respectively.

"The Pacific Coast, the Northeast and college towns remain the most fertile markets for sales of organic products, but other regions of the country are experiencing the fastest rate of growth," said Jones.

Organic and non-organic shoppers do share similarities in the planning of their grocery trips. Both classes of shoppers look in the newspaper for grocery specials fairly often (59 percent) or every time they shop (50 percent). They also use newspaper and magazine circulars and compare prices at different stores. However, non-organic shoppers (80 percent) are more likely to cite low prices as a top factor in selecting a supermarket more often than organic shoppers (72 percent) do. This is perhaps because organic products generally are higher priced than non-organic products.

Interestingly, organic shoppers remain loyal in their shopping habits, only visiting an average of 2.5 grocery stores a month. In comparison, non-organic shoppers visit an average of 3.1 grocery stores in a month.

Meal Preparation

Perhaps the most significant difference between organic and non-organic shoppers is their use of short cuts, such as bagged salads, pre-cut and cleaned vegetables, or marinated meats. Forty-five percent of organic shoppers use these short cuts at least once a week, compared with 37 percent of non-organic shoppers.

Although they use short cuts, organic shoppers tend to eat home-cooked meals more often than non-organic shoppers. In fact, 41 percent of organic shoppers say that they eat home-cooked meals almost every time they eat, compared with only 30 percent of non-organic shoppers.

Robbery claims the lives of two store owners

A robbery and murder claimed the lives of a Farmington Hills father and son in their family-owned east-side convenience store on Friday.

December 14, 2001 - Yousif Z. Yono, 62, and his son Jack Y. 23, were fatally shot around 3:00 p.m. while working at 3 J's Food Market on Maryland near Mack and Alter Roads.

The Detroit Free Press reported that two suspects entered the store, committed the robbery and killings and fled in a waiting car.

Heartfelt prayers from all of us at AFD and the entire food and beverage industry to the Yono family.

What's in store at the FMI Show

The Food Marketing Institute (FMI) will offer a dynamic new look and feel to the 2002 FMI Show. A co-location with the Fancy Food Show, a SuperTechMart pavilion focusing on the next generation of product ID and a flexible, far-reaching education program will highlight the annual convention, May 5-7 at McCormick Place in Chicago.

Recognized as one of the most comprehensive annual food retail trade events in the world, the FMI Show is creating a 21st century trade event that recognizes the varied level of utility among retailers of all sizes as well as those of other participants in food distribution.

Exhibit Floor

The architects of this year's SuperTechMart pavilion, namely Ken Fobes of Strategy Partners Group, representatives of several sponsoring technology companies, and led by FMI's vice president Mike Smoyer — will again be a top feature of the convention exhibit floor. The third installment of SuperTechMart will showcase the vast potential of a new product identification technology, the electronic product code (EPC), that is more sophisticated than the universal product code (UPC). Using microchips embedded in packaging, the technology can track individual products throughout the supply chain from the manufacturer to the consumer's kitchen and on to the recycling bin. MIT, possessing one of the top EPC research teams in the world, will assist FMI in producing this dynamic event.

"We expect this SuperTechMart to be the best one yet," said Brian Tully, senior vice president of convention services at FMI. "With the focus on the EPC — one of the hottest technologies around — and MIT's involvement, SuperTechMart will again be the place to be on the exhibit floor."

More than 30 companies are expected to participate in FMI's Supplier Diversity Program, an initiative designed to connect women- and minority-owned businesses with retail buyers. Now in its fifth year, the program offers discounted prices on exhibit space and special promotional opportunities to qualified companies.

Both exhibit halls will be open 9:30 a.m. — 4:00 p.m. every day except Tuesday, when it will close at 3:30 p.m. in time for the show's closing session.

Fancy Food Show

For the first time ever, the FMI Show will co-locate with the Fancy Food Show, one of three annual specialty food shows held by the

National Association for the Specialty Food Trade. Featuring hundreds of gourmet, specialty and natural foods companies, the Fancy Food event will be held in the Lakeside Center on the same days as the FMI Show.

FMI is offering attendees a "one fee for all" on the final day of the show. The exhibit floors for both events will be open to all registrants for no additional charge. Attendees will be able to move freely between the workshops, exhibit floors and special events at both shows throughout the day.

Diverse Education Program Examines Top Industry Issues

In addition to the customized education component, there will be three other "types" of education programming available to attendees at the convention. "The education program for the 2002 show will be dynamic and unlike anything we've ever done before," predicts Michael Sansolo, FMI's senior vice president of education, research and industry relations. "Attendees will not just attend the sessions but in some, like the learning labs, they'll be a part of them. The hands-on approach in these new sessions will allow participants to learn and experience first-hand the concepts being discussed."

The 2002 education program offers more flexibility for attendees. They will be provided the opportunity to consume the education in different ways depending on the need for in-depth or top line and even time of day.

Building on last year's theme to Reach for New Growth, the program will both kick off and close with the signature Supermarket Industry SPEAKS presentation on Sunday morning and Tuesday afternoon. Both sessions will present the state-of-the-industry with the newest research on consumer and food retailing trends.

In a change from previous years, the show's extensive education program will feature eight "super sessions" on strategic and global industry issues. Approximately 75 minutes in length, the sessions will be fast-moving, broad in scope, global in application and in tune with current market realities.

The sessions will be complemented by 20 category close-up sessions and the new addition to the 2002 program — Learning Labs.

New Learning Labs Join Expanded Category Close-ups Program

Category Close-ups, a series of category-specific workshops held on

the exhibit floor, will return for a second year and will be held in both the North and South exhibit halls. Focusing on contemporary, category-specific food retailing issues, the Category Close-up sessions are intended for smaller groups to concentrate in-depth on industry topics. Featured facilitators include industry experts, authors, marketing executives and others. Session topics for 2002 include new products, the Hispanic shopper, buyer-seller collaboration, store design, organic and natural foods, customer service and raising growth capital for small operators.

A new addition to the education program, Learning Labs, will allow attendees to experience a more detailed, intensive approach to contemporary industry issues. Limited to 150 persons each, each Learning Lab session will consist of a three-hour, multi-part presentation combined with a guided tour on the exhibit floor. Pre-registration is required. Subjects to be covered include perishables marketing, branding the supermarket, petroleum marketing, loyalty marketing and executing the basics at store-level.

For more information, contact FMI convention services at (202) 452-8444; call FMI's Fax-on-Demand Show Infoline at 1-800-890-SHOW (7469); or visit the 2002 FMI Show website (www.fmishow.org) for details about exhibitors and workshops, and to register online.

Debit cards beat out credit cards as preferred payment option

The Wall Street Journal reports that for the first time, debit cards appear to be more popular among shoppers than credit cards.

For the first half of 2001, debit cards accounted for 26 percent of all in-store transactions, compared with 21 percent for credit cards.

Still, credit cards represent more money and transactions. A recent study by the Federal Reserve System found that credit cards represent about 15 billion transactions a year for a total of about \$1.23 trillion, compared with 8.3 billion transactions for debit cards, worth \$348 billion.

Additionally an MSNBC poll suggested that three-quarters of those who responded chose to shop with debit cards as opposed to credit cards.

Classifieds

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 more information. Buy business and property or just business and lease property.

FOR SALE—Ice Cream Maker and Pizza Oven. Call Patrick at (586) 725-2076.

FOR SALE: HAZEL PARK—Well established small supermarket, about 6,000 sq. ft. Same owners for over 35 years. Money maker—easy to run. Call Tony for details, (248) 543-2018.

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 48826.

SOFT SERVE ICE CREAM MACHINE—Triple head, free standing machine for sale. Best offer. Call Art at (734) 675-7006.

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: **Ansul, Pyrochem, Rango 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.

SPECIALTY WINE SHOP FOR SALE—SW Michigan location. SDD, SDM and Lotto. \$1.6mm revenues, \$100M+ cash flow. Owners retiring. Great opportunity with strong potential for growth. \$275,000+ inventory. The Stratford Company (Broker): 616-385-4101.

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 bait room, beer & wine license, liquor license, fish and game agent, lottery agent. All fixtures and equipment included with sale. Call Harrison Realty at 989-539-2261. Price \$395,000.00 plus inventory.

FOR SALE: CONVENIENCE STORE—6 Mile & Beach. Daily 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 a.m. - 2 p.m. 2 Miles north of I-75 on Baldwin Road in Onon Twp. North of Great Lakes Crossing Mall. Call 248-391-2212.

AFD Trade Show Testimonials: Join your peers at

AFD's 18th Annual Buying Trade Show **April 23 and 24, 2002!**

At Burton Manor, Livonia, MI

"The AFD show is valuable to us because of the deals," said Joyce Polsky from Fox Hills Medi Mart.

"I go to the show to learn about the latest trends in the industry, and see if any unique ideas are appropriate for our stores," said Thom Welch from Hollywood Supermarkets

"I'm looking for new products; I want to see something different," said Richard Schiff from Richard's Drugs.



Show Hours:

Tues., April 23, 2002
5 p.m. - 9 p.m.

Wed., April 24, 2002
2 p.m. - 8 p.m.

Ask for more details about winning a million dollars!



"I came to the show with a specific agenda, to purchase products that could be used for a Spring/ Summer promotion," said Bill Schmid from Manhattan Marketplace.

Admission ticket required. • \$5 at the door
No bags allowed in or out. Proper attire, please.
The law demands that you must be at least 21 years of age to attend this Trade Show.

"My customers are looking for fast and easy meals-on-the-go, so I want to see branded food concepts," said Jay Beydoun from Jay's Redford Amoco.

Call Ginny at AFD for more information at (248) 557-9600 or gbennettafd@pop.net.



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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 Bakesies, 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'Oro) (586) 757-4457
Taystee Bakeries (248) 476-0201

BANKS:

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

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Absopure Water Co. 1-800-334-1064
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American Bottling (313) 937-3500
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Bellino Quality Beverages, Inc. (734) 947-0920
Brown-Forman Beverage Co. (734) 433-9989
Canandagua Wine Co. (586) 468-8650
Central Distributors (313) 946-6250
Coca-Cola Bottlers of MI
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Detroit (313) 825-2700
Madison Heights (248) 585-1248
Van Buren (734) 397-2700
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 Corp. (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
Leelanau Wine Cellars (231) 386-5201
Michigan Grape & Wine
Industry Council (517) 373-1104
Miller Brewing Company (414) 259-9444
National Wine & Spirits (888) 697-6424
..... (888) 642-4697
Oak Distributing Company (810) 239-8696
Pepsi-Cola Bottling Group
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Howell 1-800-878-8239
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Petipren, Inc. (586) 468-1402
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Seven-Up of Detroit (313) 937-3500
Stony Creek Brewing Co. (313) 299-5411
Tri-County Beverage (248) 584-7100
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Bob Arnold & Associates (248) 646-0578
CrossMark (734) 207-7900
Hanson & Associates, Inc. (248) 354-5339
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CANDY & TOBACCO:

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Farmington Hills Manor (248) 888-8000
Karen's Kaffe 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

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Blue Cross/Blue Shield 1-800-486-2365
Capital Insurance Group (248) 354-6110
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Frank McBride Jr., Inc. (586) 445-2300
L. Bourdeau Insurance
Services, Inc. (248) 855-6690
Meadowbrook Insurance (248) 358-1100
North Pointe Insurance (248) 358-1171
Rocky Husaynu & Associates (248) 988-8888

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SaTech Logistics, Inc. (248) 203-9500

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Home Style Foods, Inc. (313) 874-3250
Jacggo Hilldale Country Cheese (517) 368-5990
Kraft General Foods (248) 488-2979
Nabisco, Inc. (248) 478-1350
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Philip Morris USA (616) 554-0220
Red Pelican Food Products (313) 921-2500
Singer Extract Laboratory (313) 345-5880
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Family Packing Distributors (248) 738-5631
or (313) 873-3999
Ganor'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
WDEF-AM 1130 (313) 259-4323
WDIV-TV4 (313) 222-4643

NON-FOOD DISTRIBUTORS:

Items Galore (586) 774-4800

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) (313) 571-2447
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PROMOTION/ADVERTISING:

Enterprise Marketing (616) 531-2221
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J.R. Marketing & Promotions (586) 296-2246
PJM Graphics (313) 535-6400
Stanley's Advertising & Dist. (313) 961-7177
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The Golden Mushroom (248) 559-4230
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Esshaki & Youngblood (313) 566-2500
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or (517) 896-7000
Western Union Financial Services (513) 248-4900
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National Food Equipment
& Supplies (248) 960-7292
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United Marketing Assoc. (734) 261-5380
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Central Foods (313) 933-2600
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M&L Distributors (517) 623-0420
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Mr. Pita (586) 323-3624
Nash Finch (989) 777-1891
National Bulk Foods (313) 292-1550
Nikhlis Dist. (248) 582-8830
Norquick Distributing Co. (734) 254-1000
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Tony's Pizza Service (616) 795-0220
T.S. Ice Corp. (313) 862-3344
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Wine Institute (313) 882-7630

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Canadian Consulate General (313) 567-2208
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