Looking back as we move forward • See page 3
Manhattan Marketplace brings NY to Macomb • See page 14
Meet Rep. Whitmer • See page 18
AFD and its members donate turkeys • See page 20
MLCC news • See page 25

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 6.20 percent tax rate, however, with 6.20 percent of wages taxable. 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 bitting 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 format; 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.

AFD President Joe 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.

Don't forget to get your tickets for the annual AFD 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!

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Chairman's Message

Looking back at AFD’s progress

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 AFD Food & Beverage Report. January 2002...

The Grocery Zone

By David Covelry

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, or new product-related news? If so, we want to feature your company 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.

AFD MEMBERS: We want to hear from you!
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.
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.

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

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.

U.S. discretionary income rises 7.4%
The discretionary income per household in the U.S. inceased 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.

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

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

We’re listening. We’re learning.
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 for the northern part of the state:

- Alcona
- Houghton
- Manistee
- Newaygo
- Alpena
- Iosco
- Oceana
- Antrim
- Iron
- Ogemaw
- Arenac
- Isabella
- Ontonagon
- Baraga
- Kalkaska
- Oscoda
- Bay
- Keewenaw
- Osceola
- Benzie
- Lake
- Otsego
- Charlevoix
- Leelanau
- Roscommon
- Cheboygan
- Lapeer
- Saginaw
- Chippewa
- Luce
- Sanilac
- Clare
- Mackinac
- Sandusky
- Crawford
- Manistee
- Schoolcraft
- Delta
- Marquette
- Shrewsbury
- 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 JUNE 1 THROUGH 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 $3 per serving. 

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JustFood.com
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.

• 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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Ask for NICK YONO
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 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

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.

May the New Year bring health, happiness and prosperity to you and your family.

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New OSHA rules and forms begin Jan. 1

Regulatory Update

Updated OSHA illness and injury record keeping rules and forms became effective January 1, 2002. OSHA is promoting the revisions as "updated, easier requirement for recording on the job injuries and illnesses." OSHA website houses backgrounder, 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.

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.

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 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.

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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 isle, are places customers avoid or hurry through because of the frigidity—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 cold 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, setting 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, petolea, 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 isles, 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 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 then 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 isles, 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.
OFFICIAL SPONSOR OF THE SUPER BOWL.
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 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 Vlasic 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 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.
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AFD Food & Beverage Report, January 2002...15
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Example:
If you sold $17,120 in instant tickets in the 1st quarter of 2001 (January 1st through April 1st), and your sales increase by at least 2% in the 1st quarter of 2002 for a total of at least $17,462, you earn an additional 1% commission ($175) on top of the 6% commission ($1,047) you've already earned.

So encourage your customers to buy instant tickets and let your sales – and commissions – soar to the top!
Representative Whitmer is a professional, a Democrat and a sports fan

By Kathy Blake
State Representative Gretchen Whitmer, (D-East Lansing), won a friendly bet with her rival alma mater Michigan State University (MSU) and Assistant State Representative Chris Kolb's Michigan Wolverines. They wagered a gallon of ice cream from Zingerman'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 her campaign treasurer during her campaign for state representative. She said, "Her family background, education and attitude qualify her for the position. She has the desire to serve and the energy for political involvement."

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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 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 Democratic 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 gretchenwhitmerr@house.state.mi.us or mail to State Rep. Gretchen Whitmer, P.O. Box 30014, Lansing, Michigan 48909.
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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.

**AFD on the Scene**

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

AFD thanks these companies and individuals for their donations to our Turkey Drive:

- 1st Choice Mortgage
- 12 & Evergreen D & D Service
- 8 Mile Foodland
- AAA Michigan
- AL-KAS Shimoun
- Allied Domecq Spirits & Wine USA
- American Arab Chamber of Commerce
- Arts Liquor, Inc.
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- Beverage Warehouse
- Big Giant Market
- Brian Yaldoo
- Bronco Liquor
- Carl Dallo
- Central Distributors of Beer
- Central Foods
- Chaldean American Ladies of Charity
- Chaldean Federation of America
- Cloverleaf Amoco & Grill
- Cold Spot Party Store
- Comfort Hotel - Metro Airport
- Comfort Suites - Warren
- Country Market
- Cracker Barrel, Inc.
- Cronin's Party Store
- CROSSMARK, Inc.
- Crown Super Market
- Crystal Lake Family Food
- D & D Town & Country Liquor
- Dairy Fresh Foods
- Detroit Edison
- Dobry Market
- Donna Smith
- Dr. & Mrs. Jacob Manson
- Dr. Rouchdi Rida (Straith Clinic)
- Economy Wholesale
- Erin Fischer’s Auto Repair
- Fairlane Food Center
- Fairway Foods
- Falcon/Golden Valley
- Farmington Hills Wine & Liquor
- Farmer John
- Food Basket
- Future Brands
- Gadaleto, Ramsey & Associates
- General Wine & Liquor Company
- Golden Valley Dairy
- Harley Davis
- Harvard Food Center
- Holiday Food Center
- Hollywood
- Howell Party Store
- Hyde Park Market
- Imperial Food Center
- In & Out #5 - Jack Rabbage
- In & Out Food Store
- Joe Eila
- Keith S. Jozwik
- Kit Kat Market
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- Liberty Wholesale
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- Mark's Market
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- Matthews Foods
- Mayeard, Inc.
- McVee’s Restaurant
- Metro Food Center
- Metro Foodland
- Metro Media Associates
- Monica Deuby
- Mundo Market
- Munchies & More
- New Super Fair Foods
- NU AD Printing and Advertising
- Oakland Liquor Party Shop
- Orchard 10 Market, IGA
- Page Tec, Inc./Ready to Go Cellular
- Palace Party Shoppe
- Paradise Mini Mart
- Park-By-Fly
- Parkway Foods
- Perry Palace
- Payless Rent-A-Car
- People’s Food Market
- Peoples State Bank
- Picasso’s Pizza & Grill
- Piquet Market
- Plum Hollow Market
- Pointe Dairy
- Prime Time Meats
- Quality Inn - Metro Airport
- Red Apple Food Center
- Remax Classic
- Riccobono
- Rocky H. Husaynu - Professional Insurance Planners
- Ronnie Jamil
- Russ’s Party Store
- Sal S. Shimoun C.P.A. P.C.
- Sam Dallo
- Sam’s Party Store
- Santa Wholesale
- Save A Lot Pontiac
- Savon Food
- Savon Super Store
- Security Communications
- Security Express
- Shopper’s Market
- Smokers Cigarette King
- Southfield Center Party Store
- Southfield Funeral Home
- Southfield Manor
- Spartan
- Specialway Foods
- Standard Federal
- Star Liquor
- Steve Shamann
- Suburban Liquor Shop
- Sunset Market Baldwin
- Sunset Market Perry
- Super K Party Store Pontiac
- Superland Market
- Taylor Freezer of Michigan
- TCN & Labard Party Store
- The Abbey
- The Vineyard’s Wine Cellar
- The Wine Depot
- Thrifty Scott
- Tip Top Liquor & Wine Shoppe
- U.S. Quality
- U.S. Quality Food Center
- University Food & Drugs
- University Foods, Pontiac
- Value Save
- Value Wholesale
- Variety Wireless
- Wally Habbo - First Union Securities
- Warren Wholesale
- Wine Baron
- Woodward Long Lake Shell
AFD on the Scene

Thanks to our volunteers!

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We all enjoyed a meal together afterwards!

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.

David and son Anthony Orlando of Tom Davis and Sons, Unions were a big help.

Davids and Sons Dairy were a big help!
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 advisor 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 the 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 uniformed, 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.knowledgest.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 anyone 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 of $1,000 or more to any one person on anyone day. This provision applies to anyone who is an MSB (i.e. — cash checks or issue money orders of $1,000 or more). 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.astras.gov/fincen/mbsregform102001.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.
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 5 x 6: 1 in 18,006,400. Match 5 x 5: 1 in 2,007,577. Match 5 x 5: 1 in 68,218. Match 4 x 1: 1 in 27,287. Match 4 x 0: 1 in 3,265. Match 3 x 1: 1 in 852. Overall odds: 1 in 529. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.

One of our greatest hits is back! Buy 5 get 1 FREE!
In July and August of last year, the Michigan 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 progressive 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 advertised over 375 Big Game winners. This program will pay out more commissions to those lucky winners as well as retailers because the Michigan 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 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 licenses. 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."

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 29% 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
Santa visits Verizon
Santa paid a visit to the Verizon Holiday Luncheon on December 14 at the Novi Hilton. Pictured with Santa (I to r) Cheryl Guthrie, Susan Garmo (Hugh Gall) and Dan DellaMora. Ben Ortiz, Verizon's regional director of Data Solutions, gave a presentation entitled "Idea to Help Your Business Prosper in the New Year."

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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 distributors, 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 distributors.

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 Instant Games. 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 $1 "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 17 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.

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.
Those that received turkeys give thanks

A FD 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 - Beauchamp 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,
Marilyn Jarvis, Office Supervisor
City of Southfield

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

We also wish to 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. Debra Lee 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

Sincerely,

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," said Janice Jones, director of research at FMI. "While we used to view organic shoppers as a small group of individuals, who were referred to as 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/mid-store as their top factor (88 percent).
- Organic shoppers earn a high annual income ($35,000 annually) and spend more money on groceries ($51.81 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 30 hours per week (45 percent), and the largest percentage of these shoppers are between the ages of 25-34 (31 percent).

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 eastside convenience store on Friday, December 14, 2001. Yusuf Z. Yousif, 62, and his son Jack Y. 23, were fatally shot around 1:00 p.m. while working at 3 J's Food Market on Mack and Alter Roads.

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

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). They also use newspaper and magazine circulars and compare prices at different stores. However, non-organic shoppers 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 are generally more expensive than non-organic products.

Interestingly, organic shoppers remain loyal in their shopping habits, often 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.

Meat Preparation

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.

Trends in the United States:

The organic food industry has grown in the United States since 1997, according to the report. This growth is based on data contained in FMI's Trends in the United States: Consumer Attitudes & the Supermarket, 2001. The organic food 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," said Janice Jones, director of research at FMI. While we used to view organic shoppers as a small group of individuals, who were referred to as 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."

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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 food technology companies, and 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

The architects of this years SuperTechMart pavilion, namely Ken Fobes of Strategy Partners Group, representatives of several sponsoring technology companies, and led by FMI’s vice president Mike Szymerski—will again be a top feature of the convention exhibit floor. The third installment of SuperTechMart will showcase the vast potential of 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. Attendees will again be the place to be on the exhibit floor.

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 Sansolito, 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 kick off and close with the signature SuperTechMart—SP-AXX presentation on Sunday morning, and Tuesday afternoon. Both sessions will present the state-of-the-art and raise growth capital for small operators. For more information, contact FMI convention services at (202) 452-8444, call FMI’s Fax-on-Demand Show Infoline at 1-800-890-9800, 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 reported 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 card spending represents about 15 billion transactions a year for a total of about $23 trillion, compared with 8.3 billion transactions for debit cards, worth $534 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—16 miles north of Detroit in area of seven inland lakes. Ten miles east from Lake Huron. Beer, wine, grocery, ice cream, 85% remodeled. Includes two bar rooms and pool room, $250,000. 586-724-0105.


FOR SALE—12,000 sq. ft. supermarket located in 1200 sq. ft. building. 2400 liquor bottles. Extended hours. Possible easy terms—MUST SELL (517) 879-7055 after 5:00 p.m.

FOR SALE—151 W. Washington St., South Bend, Indiana. 10,000 sq. ft. building. 2nd floor. 2000 sq. ft. can be used for additional square feet. 3rd floor. 2400 sq. ft. can be used for additional square feet. 4th floor. 2000 sq. ft. can be used for additional square feet. Total of 10,000 sq. ft. Building for sale. Contact (574) 737-3194.

FOR SALE—Restaurant and liquor store. 85% remodeled. Includes real estate and equipment. Always been profit. Owner retiring—no reasonable offer refused. More information: call (810) 324-4930.

FOR SALE: CONVENIENCE STORE—6 Mile & Beech Road, Livonia, MI. 48152. Call (734) 975-8883.

FOR SALE: LIQUOR STORE—Good location in Detroit. Call 1-800-890-9800 for more information. Buy business and property or just the inventory. (313) 329-7252.


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Classifieds

FOR SALE—2-store with bakery, cafe & general merchandise, good gross also BP Gas with brand new Crossover 10,000 gal. pump tank and enviro flex pipe, located downtown Royal Oak. Ml. 989-275-2346 for more information. Buy business and property or just business and lease property.

FOR SALE—Crossing Mall and Pizza Oven. Spartan Mkt. at (586) 725-2676.

FOR SALE—HARZELL MURR—Established small supermarket, about 5,000 sq. ft. R. S. Mkt. in town for over 35 years. Money maker—easy to run. Call Tony for details. (248) 543-2018.

FOR SALE—151 W. Washington St., South Bend, Indiana. 10,000 sq. ft. building. 2nd floor. 2000 sq. ft. can be used for additional square feet. 3rd floor. 2400 sq. ft. can be used for additional square feet. 4th floor. 2000 sq. ft. can be used for additional square feet. Total of 10,000 sq. ft. Building for sale. Contact (574) 737-3194.

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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.

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.

"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.

"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.

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