



FOOD & BEVERAGE REPORT

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VOL. 13, NO. 10

The official publication of the Associated Food Dealers of Michigan
Working hard for our members.

October 2002

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Legislative Update

Possible Senate vote on minimum wage

Senate Democrats are considering offering Sen. Ted Kennedy's (D-MA) proposal to hike the minimum wage \$1.50 over 16 months as a possible amendment to a pension-security bill that is slated to be debated within the next few weeks.

Senate Majority Leader Tom Daschle (D-SD), Finance Committee Chairman Max Baucus (D-MT) and Kennedy are currently meeting to discuss how the Senate will debate and vote on a minimum-wage increase. If Democrats decide not to offer the minimum-wage increase as an amendment to the pension bill, Daschle said he would seek another legislative

See Minimum Wage Page 5

AFD seeking health insurance rating reform

The Associated Food Dealers of Michigan continues to work on behalf of small businesses to raise state legislators' awareness of the health care crisis facing Michigan small businesses. We are a participating member of the Coalition for Health Insurance Market Reform, or CHIMR, a group of more than 140 chambers and associations advocating small group rating reform in Michigan.

Legislation introduced last May by Representatives Tom George (R-Portage) and Andy Raczkowski (R-Farmington Hills) contained a version of the market reform CHIMR supports. But this much-needed reform was sandwiched in between two "red herring" issues - a sweeping overhaul of the Board of Directors for Blue Cross Blue Shield of Michigan, and a major increase in the state's authority over BCBSM.

The Legislature quickly became distracted by a debate over whether the Blues should be converted into a for-profit entity. Ultimately, the House and Senate have shown overwhelming, bi-partisan support for a resolution opposing the "profitization" of the Blues.

Talking Turkey

Each year, with Autumn's arrival, comes AFD's annual Turkey Drive. In it's 22nd year, AFD and its members provide Thanksgiving turkeys for needy families across the Metro Detroit area. AFD's Charitable Activities Committee has pledged to raise enough money to provide turkeys for 1,700 needy families. But they can't do it alone. They need the help of all AFD members. A tax-deductible contribution of just \$200 will provide Thanksgiving turkeys to 20 families. Please see the President's Message on page 3 for details.

In the meantime, the real problem remains. Cherry-picking and dumping by commercial insurance carriers are stripping the small-business community risk pool of its healthier members. This leaves a disproportionate share of older, less healthy individuals to be covered at the Blue Cross community rates. The inevitable result is that small businesses continue to be saddled with upwards of 20-30 percent premium increases to close the gap between premiums and costs.

Of course, the increase in rates simply drives more of the young, healthy workers out of the community pool as the commercial carriers are able to offer them better rates. But when those young, healthy workers become ill, or use more in costs than they pay in premiums to the commercial carrier, their rates jump sky-high, and they have no choice but to return to the Blue Cross community pool.

CHIMR continues to advocate for legislation, designed by the National **See Insurance reform Page 30**

Spare change adds up for lottery

Beginning October 13, the Michigan Lottery will be asking for customer's change. The reason is a new game, called Change Play, with bets from 25 to 99 cents. Each low-stakes ticket will have two letters and four numbers randomly picked by computer. Six winning combinations will be drawn daily at 9 p.m.

Acting Lottery Commissioner James Kipp expects Change Play to bring in \$50 million a year. More details are on page 26.



The holiday spirit abounded at the AFD/Beverage Journal Trade Show

The aisles were crowded and deals abounded as retailers and restaurateurs prepared for the holidays September 25 and 26 at Burton Manor in Livonia. Everyone was in good spirits, with the exception of AFD's Coupon King Harley Davis, who was just about to overthrow good old Captain Morgan! Story and more photos next month.



Whether you were 'Made in Michigan' yourself, or adopted this state as your own later in life, this wonderful mitten-shaped peninsula is your home and a great one at that! Fertile soil, great growing conditions, a good industrial climate and great entrepreneurs.... Michigan has it all! In this issue we profile Michigan companies and provide information on products that are made in Michigan. Please turn to page 20.

Salty Snack sales by day-part

Gap numbers indicate how salty snack shoppers are different from all shoppers as a whole. The percentage of customers purchasing snacks is highest in the afternoon, but that is when traffic for convenience stores is heaviest overall. Snack shoppers are more pronounced in the evening and late night hours.

Day-part	All Shoppers	Salty Snack Shoppers	Gap
6-10 a.m.	20.4%	17.1%	-3.3
10 a.m. - 2 p.m.	21.9%	22.2%	0.3
2-6 p.m.	27.5%	27.4%	-0.1
6-10 p.m.	22.1%	23.4%	1.3
10 p.m. - 2 a.m.	5.8%	7.6%	1.8
2-6 a.m.	2.3%	2.3%	0.0

Source: The NPD Group, Houston Data collected January - October 2001

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Grand Rapids: 616-285-8200
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Lachine: 989-379-3264
Lansing: 517-321-0231
Milan: 734-439-2451
Mt. Pleasant: 989-772-3158
Pontiac: 248-334-3512
Saginaw: 989-755-1020

Petoskey: 231-347-6663
St. Joseph: 616-927-6904
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President's Message

Helping others has its rewards!



By Mike Sarafa
AFD President

For the 22nd year, AFD is sponsoring its annual Turkey Drive. The turkey drive committee has pledged to put a bird on the Thanksgiving table of over 1,700 metro Detroit families that may not otherwise be able to enjoy this special meal. Thanks to Interstate Brands (Wonder Bread/Hostess); we will also provide the bread and stuffing for the Thanksgiving meals.

Still, we need your help. Although Spartan graciously sells them to us at their cost, we are looking to raise \$17,000 to cover expenses including the turkeys, mailings, printing, transportation, etc.

The list of groups that ask for turkeys grows each year, and believe me, they are all worthy of our support! There are many more

requests than we could ever fill. However, with your help, we can make 1,700 families happy this holiday.

Thanksgiving is a time to reflect, give thanks for what we have and help those that have less. We are asking all of you to pitch in. You can really make a difference. A \$200 tax-deductible donation to the AFD Turkey Drive will provide turkeys for 20 families! Just think, you can give Thanksgiving turkeys (12 pounds each), bread and stuffing to 20 needy families for about the cost of a night on the town.

The list of charities that receive

turkeys is extensive and covers a good part of the Metro Detroit area. There is a real good chance that at least one of the organizations receiving turkeys is in the neighborhood of your place of business.

We need your help! AFD welcomes all donations, large or small. It is truly heartwarming to be a part of our annual Turkey Drive and to know that together, we have brightened the day for 1,700 needy families. To make a tax-deductible donation, please fill out the form below or call Michele MacWilliams at 248-557-9600. Thank you.

Yes! I want to provide Thanksgiving dinner to needy Metro Detroit families.

Name _____
 Business _____
 Address _____
 Phone _____
 Email _____

I will provide Thanksgiving turkeys for:

- _____ 20 families at \$200
- _____ 40 families at \$400
- _____ 50 families at \$500
- _____ 100 families at \$1,000
- _____ Other

Payment Method:

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 Make check payable to AFD Turkey Drive and send this form, with your tax-deductible check, to: AFD Turkey Drive, 18470 West Ten Mile Road, Southfield, MI 48075.

By credit card: _____
 Circle one: MC Visa Card Number: _____
 Expiration Date: _____
 Signature _____

Please return by fax 248-557-9610 or by mail to the address above.

The Grocery Zone

By David Coverly



Nominations for the board of directors

It is time to choose our new AFD Board of Directors for 2003. Any voting member of the association may be nominated to sit on our board.

In order to be eligible, you must be a member in good standing for no less than the prior 12 months, and you must be nominated in writing, no later than October 18, 2002. All nominations require the support of 25 other members in good standing or a majority vote by the nominating committee. If you are a retail member, you must seek a retail position on the board. If you are a general member, you must be nominated for a general director's position.

In addition, the AFD will accept nominations for regional directors' positions for region 5 and 6.

Please send your nominations with supporting signatures to the AFD Nominating Committee, 18470 West Ten Mile Road, Southfield, Michigan, 48075.

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

**Minimum wage
Continued from front page**

vehicle for the bill before the end of the congressional session. "One way or the other, we want to take up minimum wage before the end of this year," he said.

A legislative package of tax cuts for small businesses also is being discussed as a possible amendment to the pension-security measure, Baucus said. Supporters of a minimum-wage hike, including Kennedy, have said they would not object to combining the minimum-wage increase with a package of small-business tax cuts. NACS has learned that if a tax package is put together, repeal of the special occupational tax will likely be

included.

Some Senate Republicans who oppose a minimum-wage increase are discussing procedural motions, which will stall a vote on the Kennedy measure.

**Bush plans
incentives to boost
small investors**

In late August, President Bush said he plans to propose a package of incentives to help small investors recoup some of their losses and entice them into a skittish stock market. White House officials said he wants to sign the measures into law this year.

**Publix responds
to consumer
demand for
irradiated meat**

Starting next year, the supermarket chain, Publix, is planning to offer irradiated meat products, a decision fueled by consumer demands. Food technology experts say acceptance for irradiated products reached an all-time high after Sept. 11, 2001, and anthrax scares.

-The Miami Herald

Calendar

October 16 - 18
*Global Electric Marketing
Conference*
Phoenix, AZ
[www.gmabrands.com/
events2002/pcard.pdf](http://www.gmabrands.com/events2002/pcard.pdf)

November 5
Election Day
REMEMBER TO VOTE!!!

November 26
AFD Annual Turkey Drive
Metro Detroit
Contact: Michele MacWilliams
(248) 557-9600

February 14, 2003
AFD Annual Trade Dinner
Penna's of Sterling
Contact: Michele MacWilliams
(248) 557-9600

April 9 - 10, 2003
19th Annual AFD Trade Show
Burton Manor, Livonia
Contact: Ginny Bennett
(248) 557-9600

July 16, 2003
AFD Scholarship Golf Outing

Statement of Ownership

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Dear AFD

Dear AFD,

I am writing to express my gratitude for the Associated Food Dealers of Michigan Scholarship. I greatly appreciate your support of my education. My professors tell me that contributions like Associated Food Dealers of Michigan to the Western Michigan University Food Marketing program make this scholarship possible.

I am finishing my final year at Western, and am looking forward to the Food Marketing courses I am enrolled in for the fall and winter semester. I have just completed an

internship, which gave me a whole new perspective of the food industry. I look forward to furthering my education in the upcoming school year.

I want to again express my sincere appreciation. This support from the Associated Food Dealers will help immeasurably in the completion of my degree. This is truly a caring industry and I know I made the right choice when I chose to major in Food Marketing.

Sincerely,
Fiona J. Lynch

Coupon savings add up

Last year alone, shoppers saved \$3 billion by redeeming 3.9 billion coupons, making using coupons one of the most popular shopping activities in America, says the Promotion Marketing Association's Coupon Council.

On average, a consumer saves as much as 20 percent on grocery bills by spending as little as 20 minutes per week clipping coupons, the council said. Over a year, that could add up to \$800 to \$1000, giving customers enough money to put toward a vacation, buy a computer or significantly reduce household expenses.

Future Brands looks bright

Jim Beam Brands Worldwide and Vin & Sprit of Sweden, the maker of ABSOLUT Vodka, partnered up creating Future Brands LLC as the exclusive distributor of ABSOLUT in the U.S.

Jim Beam is the number one bourbon in the world, hanging out on liquor store shelves with drinking buddies such as Old Crow and Old Grand Dad and small batch bourbons such as Knob Creek. Other products carried by Future Brands include Gilbey's Gin, Lord Calvert Canadian whisky, Ronrico rum, Kamchatka vodka, VOX Vodka, The Dalmore Scotch, DeKuyper Pucker schnapps and cordials.

Tropical Pineapple is the bold new flavor from DeKuyper. A blast of tangy pineapple with a hint of the tropics, it's the perfect ingredient to make every night an island experience! Mix it with your favorite vodka, rum, or juices.

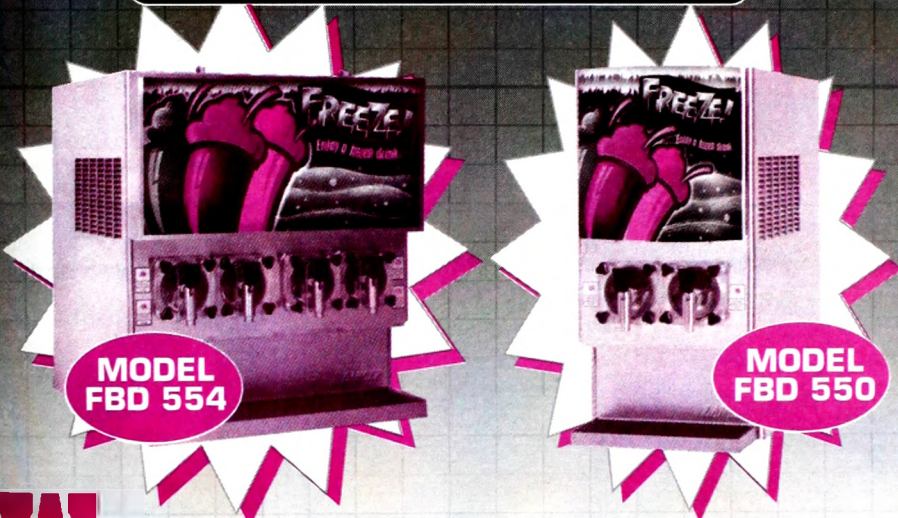
Jim Beam has attained an important milestone with the filling of its nine-millionth barrel of bourbon. This accomplishment, which only includes production since the repeal of Prohibition in 1933, is equal to more than 280 million cases of bourbon, or more than 115 billion drinks. The barrel, currently aging in a Jim Beam rickhouse, will be ready to enjoy in 2006. The highly-anticipated 10-millionth barrel is expected to be filled in 2005.



Jim Beam's grandson, Booker, with his great grandson, Fred, taking a sample of Booker's signature brand bourbon.

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Thanks to Gadaletto, Ramsby & Associates

AFD sincerely thanks Gadaletto, Ramsby & Associates for generously donating a beautiful set of golf clubs for the AFD Scholarship Golf Outing. We truly appreciate your support and friendship!

AFD On The Scene

AFD hosts Civic & Business Forum

AFD co-sponsored a reception at the Southfield Manor on September 10, featuring Rick Johnson, Speaker of the Michigan House of Representatives and Marc Schulman, Chairman of the House Appropriations Committee. The event was an opportunity for AFD members to meet the two legislators. Held in conjunction with CARE, it was sponsored by Ford Motor Company, The Pepsi Bottling Group, Standard Federal and DTE Energy.



(l to r) Jerry Yono, Mark Karmo and Rep. Rick Johnson

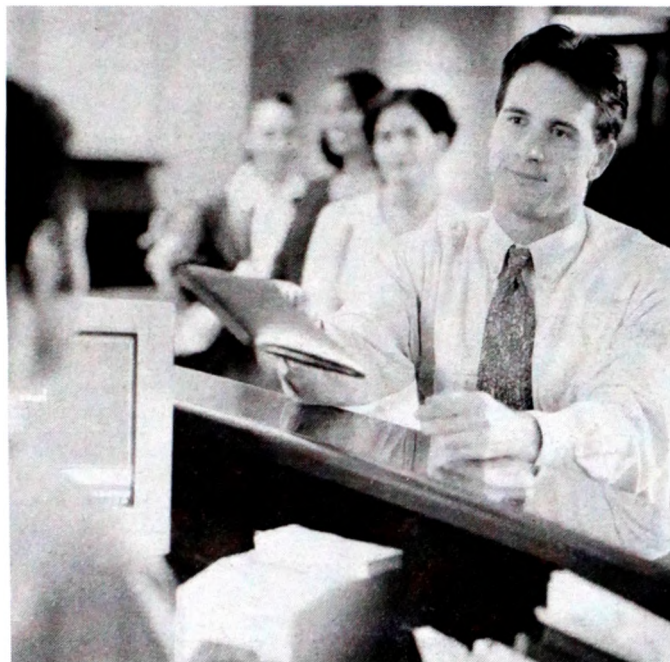


Rep. Johnson, third from left, meets AFD board members Jim Garmo, Alaa Niami, Chris Zebari, Sam Yono and Gary Davis.



AFD President Mike Sarafa and Rep. Johnson

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Sarafa and Rep. Marc Schulman



Rep Schulman and Alaa Niami

Health care costs soar creating hard decisions for employers

According to preliminary estimates from Mercer Human Resource Consulting, companies will probably face average increases of health care costs of 12 to 15 percent in 2003, compared with a projected increase of 12.7 percent this year. Health care experts say that small companies will probably face some of the largest increases. Many health care experts are predicting that employers could experience double-digit cost increases for the next several years.—NGA

Clash of the coupons

RJR responds to Philip Morris campaign with its own program. Responding to a new Philip Morris USA coupon-mailing campaign to increase sales, R.J. Reynolds Tobacco Co. has started a similar program in an effort to defend its market share, reports the *Winston-Salem Journal*.

"We are acting in direct response to what Philip Morris is doing," said Carole Crosslin, a spokesperson for RJR.

RJR said it sent out coupons to smokers whose regular brand is a competitor's, but who occasionally smoke an RJR brand. The company also sent coupons to its loyal customers. The coupons were mailed to smokers on the company's mailing list about two weeks ago.

Pepsi expands Gatorade presence in schools

Pepsi has announced plans to distribute Gatorade in vending machines and to schools that sell other Pepsi drinks. Pepsi bottlers reportedly can sell Gatorade in vending machines and in schools that have exclusive deals.

-The Wall Street Journal

Consumers opt for diet drinks

Diet drinks now account for about 30% of the soft-drink market, according to data collected by Information Resources. Industry observers say as consumers become more concerned with obesity, the beverage industry is expected to do more than suggest children be active if they want to drink soda.

-The Wall Street Journal

Marketers seek Hispanic demographic

Forming partnerships with community groups, changing the ads' settings and using Spanish-speaking actors are three ways marketers are targeting Hispanics, a report says. More ads are being created to sell such higher-dollar products as electronics and computers; Hispanics are more likely to buy a computer if the marketing emphasis is on their children's educational future, the report adds. decision.

-American City Business Journals/ St. Louis

Is drinking eight glasses of water a day a myth?

Nutritionists say they are unable to find evidence supporting eight glasses, or 64 ounces, of water is a must. While no one argues that getting enough water is essential, researchers suggest that people also absorb water from the foods they eat. But the question over how much water the typical, sedentary American needs remains. -Houston Chronicle/ Associated Press

Skinny on Michelob's new bottle ads to support packaging change

Anheuser-Busch Inc. is rolling out new slimmer, sloped-shoulder bottles and secondary packaging for the company's "super-premium" beers, Michelob and Michelob Light.

The new labels, cans and secondary packaging feature Michelob's signature red ribbon and the words "All Imported Hops" along the top of the oval design. The new packaging marks a departure from

Michelob's traditional teardrop-shaped bottle, and it will roll out nationwide in October, says the St. Louis-based brewer.



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Board takes Hershey off auction block

Hershey Foods Corp. has been removed from the auction block by the charitable trust that controls the company, ending weeks of heated political opposition and legal wrangling over the fate of the nation's largest candy maker.

The move came just as the Hershey board was planning to meet to accept a \$12.5 billion deal from Wm. Wrigley Jr. Co., the *Wall Street Journal* reports.

The combined company would have been called Wrigley Hershey and the local factories would have been kept open, minimizing the damage to the close-knit community of Hershey, Pa. But at the eleventh hour, the trust decided against the sale and informed the company of its decision.

Experts said the board's decision was likely influenced by local leaders who argued a sale would have devastated the economy of Hershey where the company was founded. "They ran into so much turmoil," said Samuel Weaver, professor of finance at Lehigh University and former director of financial planning and analysis at Hershey Foods.

All 17 trustees met behind closed doors in a suburban Philadelphia hotel to conduct regular board business and discuss the secretive process of seeking bids on its controlling stake in the company. The trust issued a statement saying the sale plans were called off, according to the Associated Press.

"The trust board has rejected all the bids that it received," Hershey Trust Co. spokesperson Rick Kelly said, reading a statement from board members. "It is asking the company to end the process of exploring the sale."

The \$5.9 billion trust, which controls 77% of the company's shareholder votes and 31% of its common stock, made the surprising announcement July 25 that it had ordered Hershey Foods executives to seek bids on its stake. The trust, whose sole beneficiary is the Milton Hershey School for disadvantaged children, said selling the company would protect its investments because more than half the trust's assets are invested in the company's stock. Board members say the trust could be hurt if the company's finances falter during these rough economic times.

But the potential sale sparked protests from the public and politicians, who said the interests of the community would be pushed aside in any sale. Critics said a sale would trigger plant closings and layoffs. In Hershey, residents circulated petitions, staged rallies and posted signs on front lawns to dissuade the trustees, most of whom do not live locally, from selling the company. "We dreaded the dismantlement of Hershey Foods. This would have been a devastating blow for central Pennsylvania," said Robert Feaser, the business manager of chocolate workers local 464. "I guess we finally wore them out and brought them down."

News of the possible sale had surprised some analysts, who thought Hershey's profitability and close relationship with the town, the trust and the school made it untouchable. Indeed, a state judge granted an injunction on a sale, pending a Hershey Trust appeal. State Attorney General Mike Fisher had petitioned the judge to require the trust to seek court approval before it could sell the candy maker.

Kellogg Co. starts to assert control over Keebler

More than a year after it spent \$4.4 billion to acquire Keebler Foods, Kellogg Co. is moving to cut costs and solidify control over the company, including the elimination of Keebler's finance and research and development departments, integrating those functions into Kellogg's operations.

Part of the driver behind the moves by Kellogg is what the *Chicago Tribune* calls a "crumbling cookie market," with weaker results than had been anticipated by management and analysts.

Shipments of Keebler's cookies to supermarkets, drugstores, and mass merchants fell 6.9 percent in the year ending July 14, while cracker volumes dipped 2.5 percent, according to Information Resources Inc., though these figures do not include Wal-Mart and convenience stores.

"This really is a further outgrowth of the integration plans and cost-saving projections we made when we announced the merger," spokeswoman Chris Ervin told the paper. "So it's been in the works for a while."

INTRODUCING

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Dietary guidelines put new items on the menu

The National Academy of Sciences (NAS) released its new dietary recommendations. According to the Washington Post, these new recommendations will be used for nutrition-facts food labels and school lunch programs and the next round of U.S. Dietary Guidelines, which are slated for release in 2005.

Exercise, or outputs-activities that burn calories-was heavily emphasized in the new recommendations. The more outputs you have, the more inputs (food) you are allowed.

The guidelines recommend 60 minutes of physical activity a day; that is double what the U.S. surgeon general suggested in 1996.

The NAS also added a recommended dietary allowance for fiber to aid in fighting heart disease. Men who are 50 or younger should have 38 grams of fiber per day; women in the same age group should have 25 grams per day. Men over 50 should have 30 grams a day, while women need 21 grams.

Sugar from soft drinks, cookies, candy, ice cream, pastries and other

food products with added sugar should be kept to 25 percent of the total calories consumed, recommends the NAS.

The recommendations state that people should eat at least 130 grams of carbohydrates a day and suggest that they make up 45 to 65 percent of caloric intake. NAS gives the thumbs up to whole-grain products in its guidelines.

What about that big dietary baddie-fat? NAS stresses moderate fat consumption that constitutes 20 to 35 percent of total calories.

The recommendations say some of the fat consumed should be polyunsaturated fatty acids, sometimes called healthy fats. NAS gives recommended daily allowances for two of these healthy fats: alpha-linolenic acid (found in walnuts, flaxseed and olives) and linoleic acid (found in almonds, canola and soybeans).

Consumption of saturated fat, trans fat and cholesterol should be minimized.



The rising world of waters dark and deep (and profitable)

USA Today reports that beverage manufacturers seem to be mimicking what John Milton wrote about in *Paradise Lost*, "the rising world of waters dark and deep," coming up with every imaginable variation of "super waters" that are "laced with fitness- and health-oriented additives such as vitamins and minerals, ginseng, guarana, fiber — even one with an additive to combat menopause symptoms."

While the bottled water business used to be about purity and simplicity, these days it seems to be about everything else. Driving the innovation is a slowing of sales growth numbers, falling prices, and diminished brand loyalty...all of which add up to a competitive climate in which manufacturers are looking for the next hot product and retailers in all venues need to find room for all the products that are being tossed, if you will, into the pool...or at least decide which ones they think have the best chance of survival.

Cigarette price war heats up, prompts R.J. Reynolds to lower profit forecasts

The price war between R.J. Reynolds Tobacco Holdings Inc. and Philip Morris Cos. continues to heat up, prompting Reynolds to announce that it is lowering its profit forecast for the second half of 2001.

In order to "defend its brands" against Philip Morris, Reynolds is increasing discounting and promotional spending, according to *The Wall Street Journal*. Competition from generic cigarette manufacturers is also on the rise.

This move will lead to lower-than-anticipated net income for the company, which now expects a net income ranging from \$629 million to \$660 million—a 14 percent to 19 percent drop from last year. Previously, Reynolds had expected a dip of 2.1 percent to 3.4 percent.

After the announcement, Reynolds shares took a tumble on Wall Street—falling 8.2 percent, or \$4.72, to \$52.58. Other tobacco-company stocks also fell.

Reynolds' announcement comes after Philip Morris said it would spend approximately \$350 million this year to market its brands worldwide.

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Dollar stores “buck” the trend

Reuters reports that even though the economy seems to be reeling, dollar stores are becoming an increasingly mainstream option for America's shoppers.

“They are competing very effectively” with discounters like Wal-Mart Stores for purchases of less than \$20, analyst John Rouleau, Wachovia Securities, told Reuters. They are doing so, according to most analysts, because they are focusing on a better in-store experience by

building new units and revamping old ones; improving customer service; concentrating on brand name items from companies such as Procter & Gamble; and expanding marketing efforts from print to television.

Analysts say that the dollar stores' biggest challenge is getting customers in the door for the first time, but that current economic trends clearly favor the dollar stores' continuing emergence as a retailing force.

Cadbury to unveil new 7 UP flavor

Cadbury Schweppes Plc. plans to unveil “dnL,” a green-colored, fruit-flavored line extension of its 7 UP soft drink, the *Wall Street Journal* reports. The introduction comes after new flavored versions of Coca-Cola, Pepsi-Cola and Dr Pepper hit store shelves this summer. Cadbury unveiled a new version of its Dr Pepper soft drink, called Red Fusion, in July.

The London-based company's latest beverage, to be aimed at teens, will bear the name dnL, or 7 UP spelled upside down, according to people close to the company and industry publication *Beverage Digest*.

A spokesperson for Cadbury's U.S. beverage unit, Dr Pepper/Seven Up Inc., in Plano, Texas, declined to comment.

Like Coca-Cola Co. and PepsiCo Inc., Cadbury is hoping that line extensions of its famous soft-drink brands will put the fizz back into sales. 7 UP, which enjoyed something of a revival a couple of years ago with the “Make 7 UP Yours” advertising campaign, has been struggling more recently, says the report. Volume of 7 UP, the eighth-largest brand in the U.S., dropped 7% in 2001.

Detroit Police trade gas/groceries for guns

The Detroit police department offered a one-day special on September 1: bring in an unloaded gun and get a \$25 certificate good for gas and another \$25 certificate redeemable for groceries at several local stores.

The gun buyback program was held at the Detroit Police 7th Precinct. The Neighborhood Service Organization's Youth Initiatives Project worked with the police on this program. People who turned in guns

were given complete amnesty, Deputy Chief Bryan Turnbull told the *Detroit Free Press*. “This is a proactive way to get guns off the street. Every gun counts,” he said, adding that a similar program held last year brought in 600 guns.

The Neighborhood Service Organization also hosted a Family Safety Fun Day in collaboration with the police on the same day. Trigger locks and gun-safety information were distributed to attendees.



Back-to-school spending disappoints retailers

Weekly surveys showed flat to negative results for consumer spending during the last week of August, typically one of the busiest times for sales in the children's

market. Parents' concerns about layoffs and a slow economy were blamed for continued cautious spending. Another ongoing pattern is consumers favoring discount and value retailers, including Target and Wal-Mart.

—USA Today



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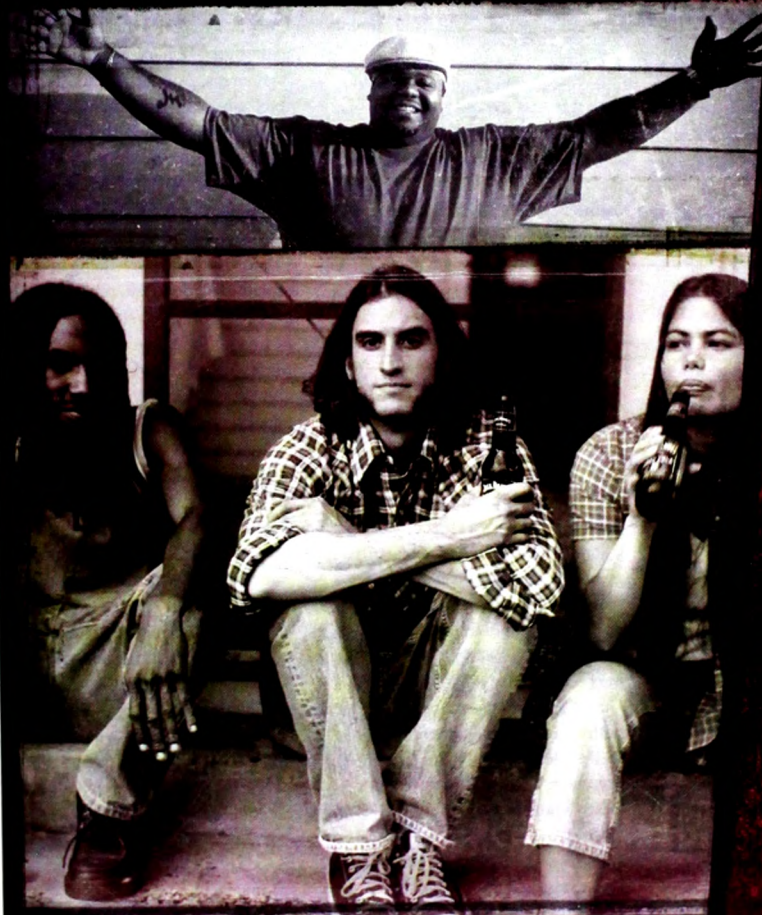


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Deli Style Jerky provides a healthy snack alternative



By Karen Braschayko

Craving a high protein, low-fat snack on the road reminds me of wishing for a shade tree on a sprawling



beach: for me the choices are never adequate. Available products are limited: sesame seeds, jerky or maybe a protein bar. However, thanks to Deli Style Jerky, shoppers now have more choices. The company has introduced a top-quality meat snack that has spread across the Detroit metro area like wildfire.

"We believe we are the fastest growing meat snack company in the United States," said Gus Leoni, President and minority owner of Deli Style Jerky Company, LLC. "May 1" was our one year anniversary." The business has grown so quickly, in fact, that Gus and his fellow staff kept asking each other how many clients they had gained in the past week when I interviewed them at the AFD Trade Show in April. They came up with only an estimate, beaming with pride. Since then, the company has hired a national brokerage firm and expanded across the country.

Over 98 percent fat free, low in carbohydrates, high in protein and delicious, the meat snacks are a healthy and satisfying alternative. Deli Style Jerky qualifies as a kippared meat snack because of a slightly higher water content that makes it juicier, but it has a shelf life of over one year.

Sixteen varieties tempt customers, from staples such as BBQ Beef and Cajun Style Turkey to bolder tastes like Dragon Fire, Peppered, or Sweet and Spicy Beef. Deli Style Jerky has developed their recipes carefully to produce gourmet results. Gus says

the seasonings are mixed precisely to produce the unique, delicious flavors every time.

Honey Turkey Breast was a hit with me: not too salty yet juicy enough to leave me craving a few more pieces. And seeing that each substantial slice had only fifty calories with little cholesterol let me enjoy it in good conscience. Nutrition facts are printed on each package, and Deli Style Jerky has several styles of countertop and floor stand displays available.

Deli Style Jerky holds itself to the utmost quality standards. "We have a fully USDA-approved facility, with an onsite inspector. He even has his own office," said Miss Jan, the company's marketing specialist. The meat is fresh, never frozen. Hand trimming and slicing is done with the greatest care. The meat snacks are then vacuum packed and need no refrigeration until after opening.

"We do a lot of things differently in processing the meat," affirmed Gus. "We only use domestic product, with no foreign manufacturers. And Deli Style Jerky only uses whole muscle, top round beef steak and fresh, whole turkey breast."

As a lean protein source, Deli Style Jerky is popular among carbohydrate-conscious dieters. "We've had people tell us they are on the Atkins diet, and this is one of the best sources of snack food they could ingest—and they were so glad it's healthy," said Jan.

Deli Style Jerky is headed by a man with over 40 years of business

operations experience. Ross Hadley, CEO and majority owner, has started and/or grown many successful businesses, from restaurant franchises to construction companies. "Ross came out of retirement to do a friend a favor—and that's how he got involved," said Jan. Ross and his wife Peggy, who is also involved in running Deli Style Jerky, live in Florida but travel to Michigan and around the country to trade shows in order to promote their new products.

In addition to the spread across Michigan, Deli Style Jerky is sold in 15 other states and the Caribbean Islands.

New flavors are on the horizon, already developed and ready to market. "We will always introduce new products," said Gus. A new jerky will be released in the spring, and other products are in progress as well.

I can see using it on my next backpacking trip, long distance road trip, and just surviving my daily commute. Finally a high-protein, low cholesterol snack that won't melt or spoil!

The Deli Style Jerky showroom in Canton, Michigan is open Monday through Friday. Reach Miss Jan toll free at (888) 524-5866. Product flavors are enticingly displayed on the website, www.delistylejerky.com.



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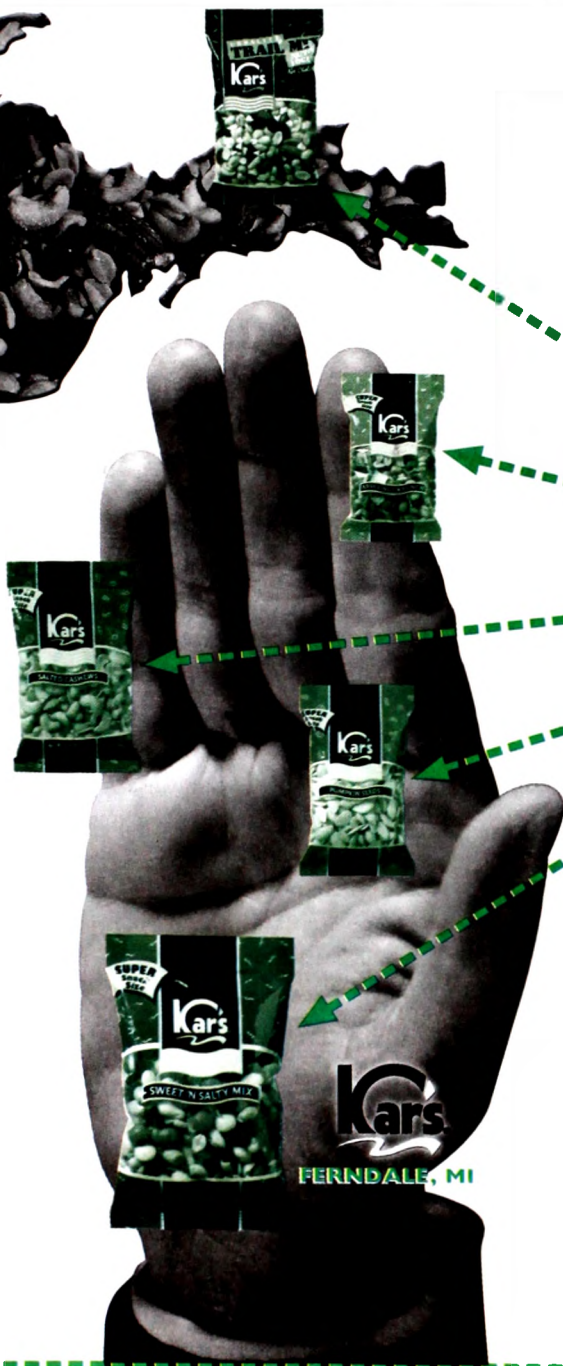
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Despite costs, Americans look for organic foods

A growing number of Americans are including organic foods to their grocery list despite cost. Market researchers say organic food is the fastest growing segment of the retail food industry. By 2005, annual sales of organic food and nonfood products are expected to reach nearly \$20 billion, according to a study released by the Natural Marketing Institute and the Organic Trade Association. —*The Philadelphia Inquirer*

Healthy fast food craze is all the rage

Healthy Bites Grill in Boca Raton, Fla., is capitalizing on the recent suit filed by a New York man who accused fast-food chains with making him fat and unhealthy. The quick-service restaurant offers healthy fast food with a gourmet touch. Health Express USA, which owns the restaurant, says its success reflects Americans' growing health concerns related to obesity. —*The Miami Herald/Associated Press*

Kroger offers "Kash 4 Gas"

Supermarket chain Kroger is offering vouchers for free gasoline through a rewards program in 20 stores in West Virginia, Virginia, Kentucky and Ohio. Plans call for additional stores to join the program by mid-October.

The Fuel Rewards program—dubbed "Kash 4 Gas"—rewards consumers with free gasoline for purchasing specially marked products when specific purchase requirements are met.

Genetically modified food could help feed Africa

In a commentary, an argument is made for the use of genetically modified food by the World Food Program. The author contends that the food is safe and should be allowed to be part of food aid programs in Africa, despite reluctance to accept the food from the countries who stand to benefit from it. —*International Herald Tribune*

State revenues inch up in 3rd quarter

State tax collections were up for the first time this fiscal year at the beginning of summer, but a state economist said in August that Michigan's economy is still weak.

Susie's Party Shoppe salutes victims of Sept. 11

In September, as the first anniversary of the terrorist attacks on our country drew near, the Gumma family looked for a way to pay tribute to those who lost their lives one year ago. The family owns and operates Susie's Party Shoppe on John R in Madison Heights. Nader Gumma, the 24-year-old son of storeowner Johnny Gumma, came up with the idea of building the twin towers out of lottery tickets. He chose the new \$20 instant game.

Nader's older brother Peter, a Wayne State University medical student, joined in by making the

buildings that surrounded the towers. He fashioned the National Humane Society, New York Bank and Trust, and the Marriott Hotel, complete with swimming pool. Peter was on break from medical school at the time and was working for his father as he awaited results of his exams, (which, by the way, he passed).

The two brothers really got into their work, Peter went to the library to get photos of New York. He then created the Brooklyn Bridge, the New York Stock Exchange, the Hudson River and even the Statue of Liberty. All this was done between



Peter Gumma (right) with father Johnny behind the New York skyline.

customers and the entire New York skyline was fashioned from lottery tickets.

Johnny Gumma says that many customers have taken pictures of the unusual tribute and some have even offered to buy the piece of lottery art!

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From Port Huron
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businesses call Michigan their home. On the next few
pages we profile a few of the many interesting companies that
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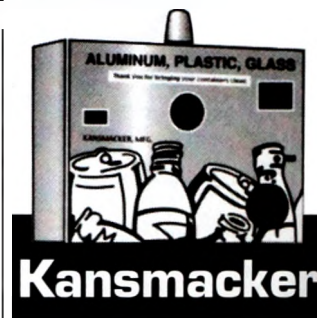
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DTE Energy has been meeting the needs of Michigan business owners and communities for over 150 years. DTE Energy actively participates in key organizations, like the Associated Food Dealers. That's why DTE Energy generously supports educational, cultural and environmental programs and nonprofit organizations throughout the state.



Tom Sokol, DTE Energy Market Executive, discusses electric service issues at the April AFD Trade Show.



Kansmacker has four new reverse vending machines

Lansing-based reverse vending manufacturer, Kansmacker is dedicated to keeping downtime to a minimum for its customers. The manufacturer focuses on simplicity of design and ease of cleaning which results in reduced mechanical and odor problems.

Owner, Nick Yono purchased the 20-year-old company, four years ago. Yono has been in the grocery business all of his life and understands the needs of retailers. He says Kansmacker brand is widely accepted by retailers because of ease of cleanup and low maintenance. The stainless steel machines are available in combinations of cans, plastic and glass, (3 - 1) or plastic and cans, (2 in 1). Yono boasts a two-minute cleaning time for each machine. Yono is dedicated to service and is available to customers, 7 days a week. They have started the practice of allowing retailers to trade in competitor's machines toward the purchase of Kansmacker machines.

The company recently responded to customers' requests for single item machines and is now taking orders for machines in 'cans only', 'glass only' and 'plastic only'. The company is also producing lower-priced, space-saving 3 in 1 machines for smaller volume stores.

For more information, call Kansmacker at 1-800-379-8666.



Kar Nut offers healthy alternatives to propel store sales

Detroit's Kar Nut Products Company, continues to increase production and grow sales in Michigan as well as the national market.

Nick Nicolay, president, attributes the growth of the company to their innovation in product content, changes in package sizes and presentation, and taking advantage of the new information regarding the healthy aspects of nuts in a diet. Kar's has always offered a healthy, fresh snack alternative to candy, chips and chocolate products.

Kar Nut continues to push public awareness of the peanut category and the nutritional benefits of nuts. "Research shows that including nuts as a part of your diet is a good thing. Consumers are now more educated regarding proper use of fat in their diet. Nuts are low in saturated fat, a bad fat, and high in monounsaturated and polyunsaturated fats, good fats," states Nicolay. For Kar's this translates into renewed interest in their products. Nicolay adds, "We need to continue to offer new products to satisfy educated consumers."

Kar's introduction of three new products in the fruit and nut category with their new value size packages has won the appetites of consumers. The products, Nut N' Yogurt Mix, Sweet N' Salty Mix and Sweet N' Hot Mix, continue to grow in sales each month. Each product is a mix of different nuts, fruits and sweet items.

With the introduction of these products, Kar's discovered a consumer preference for value-sized packages. With their primary customer base of convenience and gas station outlets, Kar's tested large packages retailing for \$2.99. The result, sales immediately increased. "The emphasis on larger sizes has led us to re-merchandise the store racks, putting the value-priced items in a more eye level location. And we experienced higher retail sales and profits, a good situation for everyone," said John Zebari, DSD sales manager.

For more information about Kar Nut Products Company, please call 248-541-7870 or visit their website at www.karsnuts.com.

ATM of America

The goal of ATM of America, Inc. is to provide cost-effective ATM solutions to their customers.

ATM of America, Inc., formerly known as United ATM, Inc. is under the new ownership and management of Sabah Ammouri, Mike Samona and Karla Atchoo.

These three owners bring to the business over 40 years of expertise in retailing, consulting, banking, convenience store, supermarkets, and restaurant operation.

Personal service is a highly specialized feature of ATM of

America, Inc. "We are very proud of being part of the community as it moves into the future," says Samona.

ATM machines provide additional revenue streams to help retail businesses grow. On-going surveys have been done showing that when a customer swipes their card, they will spend approximately 50% of that cash in the store where the ATM machine is located.

"We are proud to offer models from Tranax, Triton, and Greenlink for immediate delivery to help your business grow! When you sign up with us for processing we offer a unique five-year, FREE parts and labor warranty on your new investment," adds Atchoo.

According to Achoo, ATM of America, Inc. can service any ATM machine in the industry. They also have a 24 hour paging system for technical support.

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Founded in 1906, Michigan Sugar Company has 1,000 growers that plant over 125,000 acres, producing over 2 million tons of sugar beets each year. Putting it into perspective, that's 550,000,000 pounds (or 5.5 million CWT) of sugar!

Although the company has a 96-year history in Michigan, three of its four plants will celebrate their 100th anniversary this year. Those plants are in Carrollton, Crosswell and Sebewaing. The fourth plant is in Caro.

A well-established and respected company, Michigan Sugar recently changed ownership. On February 12, 2002, Michigan Sugar became a grower-owned cooperative. The 1,000 families that grow its sugar beets now own it.

Michigan Sugar supplies sugar for industrial users, foodservice and retail customers. They also supply beet pulp and beet molasses to the animal feed industry.

Under the familiar red, white and blue Pioneer label, the company supplies 2-pound, 4-pound, 5-pound, and 10-pound packages for grocery retail, a 2002 canister, and 2- and 4-pound bags of brown sugar and 10-x powdered sugar. Michigan Sugar also packs private label brands for Spartan Stores, Meijer, Kroger, Farmer Jack and others.

From its two terminals in Findlay and Fremont, Ohio, the company supplies product to between eight and 10 states on a regular basis. Michigan Sugar's statewide broker is Conrad/Patterson and Associates.

For more information, call Michigan Sugar's toll-free number at 1-800-826-4784.

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Win Schuler Foods introduces new table-ready packaging; new flavor



Famous for a combination of "taste plus spreadability," Michigan-based Win Schuler Foods has introduced new packaging — a ready-to-serve, attractive black tub that can go from refrigerator to table whenever company is over. The package re-design includes a removable cardboard sleeve with new graphics, food photography, and easy-to-prepare recipes. In addition, the company also has added a new flavor - Win Schuler Sharp Cheddar cheese spread.

"Win Schuler's consumer base is extremely loyal, and we want them to know the Win Schuler Original Cheddar cheese spread is the same product they've always loved," said Robert Nunez, co-owner of the Southfield-based company. "We are adding Sharp Cheddar for variety, and we redesigned the package to provide consumers a table-ready tub, and easy recipe ideas."

When creating the new package, Win Schuler stayed true to its origins by retaining a color palette that has long been associated with the product line. At one point in its history, Win Schuler cheese spread was packaged in a brown ceramic crock, and for many years it has been packaged in a tan tub. The new packaging

incorporates the use of brown and tan to remain true to familiar colors, while adding complementary colors and food photography. The Win Schuler logo remains the same.

To ensure that changes to the familiar packaging were well received by core customers, the Win Schuler's team engaged some of its more frequent purchasers in the process of the redesign.

"We shared several package designs with a sampling of people who purchase Win Schuler's cheese spreads several times a year, and they gave this package very high marks," Nunez said.

Win Schuler Foods is a privately owned company based in Southfield, Michigan. Win Schuler's makes a popular line of foods including Win Schuler Original Cheddar cheese spread, Win Schuler Lite Original Cheddar cheese spread, Win Schuler Sharp Cheddar cheese spread, Win Schuler Bacon Cheddar cheese spread, Win Schuler Fiesta Cheddar cheese spread, Win Schuler Original Meatballs in Barbecue Sauce, Bar-Schips Snack Chips and Bar-Schips Party Mix. For more information, call Tracy Lark at (734) 542-1601 ext. 111.



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Stability in the marketplace should be important to all bar, restaurant, tavern, and convenience store owners. North Pointe provides superior underwriting, customer service, and claims handling from our headquarters in Southfield, Michigan. One phone call can answer many questions or solve any problems.

The Associated Food Dealers of Michigan have a long history with North Pointe, and the two entities have grown stronger together. North Pointe is proud to support the AFD in many ways, such as attending every AFD Trade Show since 1988, participating in the AFD annual banquet, gold sponsorship of the AFD college scholarship fund, and sponsorship of AFD golf outings, among other opportunities.

North Pointe appreciates the endorsement of the AFD and the long-standing business loyalty of many AFD members. We strongly encourage all members to ask their agent for a North Pointe quote on their business insurance. For more information, call (248) 358-1171.

Made in Michigan

Clancy's Fancy Hot Sauce packs a wallop of heat and flavor

Clancy's Fancy Hot Sauce was created by Colleen Clancy, of Ann Arbor, 20 years ago. She created it in her kitchen and would take a bottle when she went to pot luck suppers. People started asking for the "fancy sauce that Clancy makes" and so she started selling it with the name Clancy's Fancy Hot Sauce.

Each 7.5 ounce bottle contains five whole peeled garlic cloves, plus a generous amount of cayenne pepper and freshly squeezed ginger. Other healthy ingredients include Michigan apple cider vinegar, extra virgin olive oil, Michigan wildflower honey and paprika.

Tim Sever of Tio's Restaurant puts Clancy's Fancy Hot Sauce in the top 10 of hot sauces. The sauce was awarded first place in *Food Distribution Magazine's* third annual Salsa Shootout Hot Sauce Competition.

The retail price for the sauce by mail order is \$20 for 2 bottles, with the cost of shipping included. The

sauce comes in mild, hot, extra hot or any combination of the three. To contact the distributor, R' Hirt Jr. Company, call (313) 831-2020. For more information, call Clancy's Fancy Inc. at 734-663-4338.



Amendt has provided baking products since 1895



The new millennium marks the beginning of Amendt Corporation's third century producing baking products from its facility in Monroe. Although the company no longer blends flour, it is regarded as a premier blender of flour-based baking mixes with its County Fare brand.

Today's advances in raw material functionality provides formulators with the tools they need to provide the highest quality products. Amendt's technical staff purchases only the finest quality raw materials available. The company formulates baking mixes to meet specific criteria or match an existing branded product, or design new items exclusively for your supermarket.

From the oldest flour mill in Michigan, the nation's heartland,

come baking mixes. These mixes were developed for desirable appearance, flavor, and moistness. Bakers have selected quality ingredients available from "over 150 years" of milling and baking experience.

From brownies, with their shiny tops and chewy chocolate centers, to the cake mixes bursting with flavor and moistness, customers will be satisfied with the consistent performance of County Fare baking mixes.

Amendt Corporation's telephone customer service department is answered by a real person and the company encourages inquiries at 1-800-238-7037. Their website is: www.amendt.com.

May God Bless our Great Country.

9/11/01

We stand with all loyal Americans to honor the heroic efforts of rescue, safety and military personnel, as we continue to mourn the loss of our fellow Americans.

We will always remember.

STEPHEN'S
NUAD INC.

Faygo does it again!

Faygo has introduced another winner, Ohana Raspberry Lemonade. This non-carbonated masterpiece has vaulted into the top 10% of Faygo sales. Consumers are saying it has just the right blend of raspberry, and just the right balance of sweet and tart. For more information, call Faygo, a Detroit company, at 313-925-1600.



Made in Michigan

The history of Black Käse Cheese Spread

Noted Michigan Entrepreneur Les Schwarz, his wife Wilma, and a few friends were discussing unique new food product ideas that would appeal to customers. The one idea that clicked was a quality cheese spread. Who better to create a spread than Les? After all, he was known around town for his culinary creations. And as a successful businessman, he certainly knew consumers. So on a cool fall Sunday in 1959, Les Schwarz set out to develop a recipe for an all-natural, quality cheese spread.

After weeks of experimenting, Les created the near-perfect spread using three simple ingredients: Cheddar cheese, fresh mayonnaise and real horseradish. He brought a batch to his brother's restaurant for the employees to try. It was an instant hit. They raved over the way the all-natural ingredients melted in their mouths.

People kept telling Les to give the cheese spread a name and market it. So, in 1959, with rented space in the basement of a local restaurant, a delicious cheese spread recipe and a heart full of determination, Les Schwarz began packaging Black Käse Schenke Cheese Spread. That's

German for Schwarz's Bar Cheese.

Black Käse has since outgrown its small basement plant and moved to a state of the art facility in Grand Rapids, Michigan.

Black Käse offers five distinct flavors to choose:

- Cheddar
- Smoky
- Hot Pfeffer
- Jalapeno
- Habanero.

Black Käse is excited to announce two new programs. One program offers school and community groups the opportunity to sell Black Käse cheese spreads for their fundraising efforts. With high profit potential, schools and community groups will find Black Käse Cheese Spreads to be an excellent fundraising product. A second program has been developed for corporate gift givers. Black Käse Cheese Spreads handsomely displayed in gift boxes make a unique holiday gift.

Black Käse has also expanded its website, www.blackkase.com.

For further information about products, fundraising & corporate gift giving call 616-217-9717.

Clear Rate™

Communications

Clear Rate is a clear call

Clear Rate Communications, Inc. offers Michigan customers inexpensive toll rates. As an AFD member you are entitled to Clear Rate's low rates. The company provides calling cards, long-distance, and toll-free telephone services as well. A Michigan-based toll, long-distance phone company, Clear Rate will soon provide local phone service and plans to expand into Ohio.

Through AFD, you get Clear Rate services including:

- Local toll, in-state and state-to-state calls for just 4.9 cents per minute, all day, every day!

- No monthly or hidden fees
- No special dialing required
- No contracts or minimum usage
- 18-second minimum/six-second billing

All calls go over a network that has been in place for ten years, with 100 percent fiber optics covering over 100,000 route miles. For more information, call Thane Namy at 248-968-4290, or visit AFD's website at www.afdom.org/clearrate.



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1-2-3

It's That simple! You can count on us!

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- 2** Bring your coupons to AFD.
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YOU CAN COUNT ON US—WE'RE



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All day...every day!

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- ▶ No Monthly or Hidden Fees
- ▶ No Special Dialing Required
- ▶ No Contracts or Minimum Usage
- ▶ 18-Sec. Minimum / 6-Sec. Billing

Clear Rate™

Communications

Sign up your Home or Business NOW!
Call AFD at 1-800-66-66-AFD or
Visit us online: www.afdom.org/clearrate

Jays – Made in Michigan and celebrating its 75th anniversary



Jays Foods is proud to say that the Michigan potato is one of its top choices for potato chips. With that said, here's a little history lesson about the "invention" of the potato chip from Jay's:

When was the potato chip invented? The summer of 1853 appears to be the approximate time period. One completely undocumented source on the internet boldly states that it was August 24, 1853.

Who invented potato chips? All sources seem to agree that the inventor was George Crum, a cook at the Moon's Lake Lodge in Saratoga Springs, New York. According to legend, a patron returned his fried

potatoes to the kitchen, because they were not crunchy enough. One source contends that this enraged Crum. He became so exasperated that he decided to rile the guest by producing fried potatoes so thin and crisp that they couldn't be skewered with a fork. Well, the plan backfired. The guest loved the paper thin, crunchy potatoes!

Crum later opened his own restaurant and served his "potato crunches" there. It is claimed that he would place them in baskets on all the tables. The chips were an important drawing point for the restaurant. Crum began marketing them for takeout, calling them "Saratoga Chips." He never patented or otherwise protected his invention.

At the time, potatoes were tediously peeled and sliced by hand. It wasn't until the invention of the mechanical potato peeler in the 1920s that paved the way for potato chips to soar from a small specialty item to a top-selling snack food.

So there you have it – a brief history of the potato chip brought to you by Jays. Good down to the last crummmmm!



Stephen's Nu-Ad, Inc.—your "Made In Michigan" choice

The struggles, triumphs, joys and sorrows of the independent businessman aren't limited to the food and beverage industry. Just ask Louie Stephen, CEO of Stephen's Nu-Ad, Inc., printing & advertising specialists for many of your fellow AFD members.

Like the members of AFD, Nu-Ad provides fast, personalized, professional service in franchised world. And, like so many of its customers, Nu-Ad is proud to be Michigan-based, providing its customers personal attention and on-time delivery not always attainable by its regional (and international) competitors. We help you target the customers you need—new as well as existing—through quality advertising and printing.

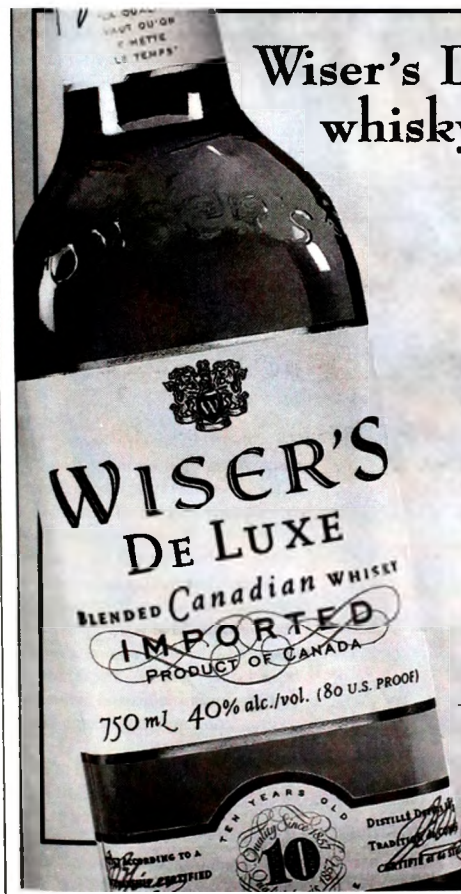
The pride of Nu-Ad's pressroom is its two (2) Goss® 4-unit vertical web presses, which permit a wide variety of formats from 8.5 x 11" booklets to full-size broadsheet newspapers in

black and white to full color. Our recent acquisition of four additional printing units has expanded our capabilities for more color and pages in a single pass through the press.

Its greatest strength, though, is its people. The staff consists of 30-plus dedicated graphic professionals, many of whom boast longtime service to Nu-Ad and the graphics industry.

Nu-Ad services cover the full spectrum of printing needs, from graphic design and typesetting to electronic imaging, to sheffed and high-speed web offset printing.

The Stephen's Nu-Ad printing family is an industry leader. The family, like the company itself, has grown and matured in the graphics industry. Located on 10 Mile Road in Eastpointe, Nu-Ad is situated near all major freeways, and services all reaches of Metro Detroit. Call 586-777-6823 and let them assist you with your printing needs.



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Lottery introduces new "Change Play" game!



By Acting Commissioner James Kipp

Change Play is the Michigan Lottery's newest game and it is very different from any other game the Lottery currently offers. For the first time ever, players can buy a ticket in any amount from 25 cents to 99 cents using the change they get back from any purchase at a Lottery retailer. This exciting new game will debut at Lottery retailers on October 13, with the first drawing occurring on Monday, October 14.

About \$820 million in coins change hands every year at Michigan

Lottery retail locations. Many of those coins end up in jars and cans at home because research shows that most adults do not like handling the thousands of coins they get while shopping each year. Change Play offers the perfect opportunity for you to keep those coins in your register and for your customers to turn that loose change into big Lottery winnings!

Just ask your customers who are about to receive change back from a purchase if they would like a Change

Play ticket instead of all of those coins. And when they say yes, then you just enter in that amount of their change - from 25 cents to 99 cents - and a ticket consisting of a unique combination of letters and numbers good for the next available drawing will be produced. Each Change Play wager begins with two letters and ends with four digits (i.e. AB1234), and all tickets are "easy pick" wagers, so there are no play slips.

Change Play drawings take place seven nights a week, just after 9:00 p.m. Six winning tickets are randomly selected in a computerized drawing that picks from all of the unique wagers placed that day. The letters and numbers of a Change Play wager must match in the exact order as those drawn to be a winner. Tickets sold before 9:00 p.m. will be valid for that day's drawing, while tickets sold after 9:01 p.m. are eligible for the next day's drawing. The six daily winners share all of the prize money from that day's drawing, and their individual winnings are proportional to the amount they wagered on the winning tickets. For example, a player holding a 52-cent wager wins twice as much as a player with a 26-cent wager.

Individual prize amounts are based upon the total amount wagered in each drawing and may vary from day to day. One thing is certain - six lucky Michigan Lottery players will turn their change into thousands of dollars in cash every night!

Because Change Play winners are selected just after 9:00 p.m. each night, the winning combinations are not announced during the Lottery's regularly televised drawings. Instead, winning number reports are available through the terminal shortly after each drawing.

Change Play not only offers a new game that may appeal to customers who have not played Lottery games in the past, but money that normally walks out the door will now stay in your drawer! Change Play will make your check-out lines move faster because customers will be accepting one Change Play ticket instead of all those coins. It is less work for your clerks and more profits for you store.

Each Change Play ticket you sell earns an exclusive nine percent sales commission. That is a 50 percent boost over the sales commission of all other Lottery games! The regular cashing commissions and bonus commissions apply to Change Play as well.

I strongly encourage you to ask for the sale with this new game, as I am sure it will be very appealing to your

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It's the Blue Cross Blue Shield of Michigan member card, and it's honored by more doctors and hospitals in Michigan than any other health insurance card.

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

You and the POWER of *Blue!*

www.bcbsm.com



Not-for-profit corporations and licensed members of the Blue Cross and Blue Shield Association

See Lottery Page 33

Money that normally
walks out the door ...

... stays in the drawer

**Ask customers to buy Change Play™
and you keep the change!**

Michigan Lottery retailers are key to the success of Change Play! Whenever your customers make a cash purchase and have change coming back, be sure to ask if they'd rather play their change and buy a Change Play ticket. You're not only driving incremental sales at your store, you're selling players a chance to win a cash prize worth thousands of dollars – for mere change!

And you'll earn 9% commission on each ticket sold. That means selling 20 Change Play tickets for just 75¢ apiece provides higher profits than selling 20 tickets for any other online game at \$1 each. So get ready for a change ... with Change Play!

The more you ask, the more you sell!



U.S. Patent #6,296,569

AFD Food & Beverage Report, October 2002.....27

State Representative Virg Bernero keeps customers coming back

By Kathy Blake

It's not customary for a state legislator to answer his or her office phone, but State Representative Virg Bernero believes it's important to service people right away. If his staff is helping other callers, he's quick to answer a ringing phone. It's a characteristic he acquired from working in his grandfather's grocery store.

"Be friendly, be nice and try to get them to come back," he says is a principal that applies not only to the grocery business but to politics as well.

Family History

Bernero gained a love for making people happy while bagging groceries at Felice's Market in Pontiac. His grandfather, the late Joe Felice, was an Italian immigrant who opened the Pontiac store in 1926. "My grandfather lived with us. He was always at the store and arrived home late in the evening," recalls Bernero. His grandfather had a very strong work ethic which he passed on to his children and grandchildren. Bernero remembers that since Felice would not leave his responsibilities at the store, they took family celebrations to the store. "We celebrated family events at the store. We would take the communion or birthday cake to him." Bernero said, adding that Felice was always at his post, behind the liquor counter. "People came to expect him to be there." Bernero's uncles, Jim Felice and the late Paul Felice managed the Pontiac store. At one time they had three stores which they later sold to Farmer Jack.

Bernero's father, who is also an Italian immigrant, sold produce. He would get up at 3:30 a.m. to go to Eastern market to pick up produce for clients in Pontiac and Detroit. "Whatever was in season, we had the best of it," remembers Rep. Bernero, who says he doesn't pay attention to price when purchasing produce for his family, he wants the best.

On one trip to the Eastern Market, the representative's father was hit by a drunk driver, which caused a back injury that prevented him from lifting. Consequently, he had to change professions. He went to work at General Motors and after 21 years in which he didn't miss a single day of work, he retired. Currently he works at the old Felice Quality Market, which is now Farmer Jack.

Background

Representative Bernero has many years of experience as a public servant, having served as a county commissioner and legislative aide in Michigan's House of Representatives and Senate.

Bernero served on the State of Michigan House of Representatives communications staff as a legislative analyst for House Speakers Lewis Dodak and Gary Owen beginning in 1987. Bernero was a consumer advocate with the Michigan Citizens Lobby, then the state's largest grass-roots advocacy organization.



State Representative Virg Bernero

D-68, Lansing

House Standing Committees:

- Employment Relations, Training and Safety
- Family and Children Services
- Vice Chair of the Subcommittee on Child Protection Services

In 1991 he was sworn in as an Ingham County Commissioner where he represented south Lansing for eight years. "Constituent service was always a high priority," he said. "People are grateful to get assistance navigating the system, even if you don't solve their problems."

That same year he went to work as Chief Legislative Aide to State Senator Jim Berryman (D-Adrian). From 1995-1999, Bernero served as a development officer for Alma College and as executive director of the Michigan Association for Children with Emotional Disorders (MACED), a United Way advocacy group for children's mental health. He is currently a board member for the MACED and serves on the Advisory Boards of Michigan Family Impact Seminars and BoarsHead Theater.

Bernero has been very active in civic affairs and human service issues. He is a past board member of the Capital Area Girl Scout Council and has served on the Clinton-Eaton-Ingham Community Mental Health Board, Capital Area Community Services Board of Directors and the

Michigan Association of Counties Human Services Board.

He is a 1986 graduate of Adrian College where he received his B.A. in Political Science with honors. He currently resides in Lansing with his wife Teri and their two daughters. The representative enjoys playing rquetball for recreation.

Rep. Bernero represents the 68th district, comprised of portions of Lansing Charter Township, the southwest portion of the city of Lansing, Alaiedon, Aurelius and Delhi Townships.

Rep. Bernero serves on the House Standing Committee on Employment Relations, Training and Safety and the Family and Children Services. He also serves as Vice Chair of the Subcommittee on Child Protection Services.

Senate race and term limits

Rep. Bernero is running for the 23rd district state senate seat. The current senator, Dianne Byrum is leaving the position due to term limits.

"In this era of term limits, my background is valuable," says Bernero. "I come with nine years of legislative experience and eight years of county government experience." Elected in 2000, he says his first term was tough. "I had hoped there would be a time of cooperation between parties. Unfortunately it seemed like partisanship never went away." Bernero believes term limits has changed the legislature from when he was a legislative aide. "Just over 10 years ago, the House was a completely different institution." That coupled with an exiting governor created a climate of organized chaos, according to Bernero. "I am anxious about coming to the Senate. I think the Senate will be in the driver's seat," he says in regards to creating legislation.

An issue he plans to pursue is health care. "The health care system is not working for anyone," he says. He believes the state should work with Blue Cross Blue Shield.

Having a brother with schizophrenia, Bernero is concerned that mental health cuts in state funding will harm those people. Without funding for social workers to go out and visit these people, they could fall apart.

He is also concerned with tax incentives for big businesses. He wants to do more to protect the small businesses, like grocery stores, because they are what holds communities together. "My uncles contributed to every community event," says Bernero.

Rep. Bernero hopes to be elected as state senator next month and plans to continue using his grocery store politics of fast, friendly service.

To reach Rep. Bernero, call (517) 373-1770, email virgbernero@house.state.mi.us or mail to State Representative Virg Bernero, 1087 Anderson House Office Building, P.O. Box 30014, Lansing, Michigan 48909-7514.

Classifieds

SUPERMARKET EQUIPMENT FOR SALE—Meat department equipment, shelving, produce case, stainless steel sink, etc. Call 810-506-4404

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

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

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

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

EQUIPMENT FOR SALE—36 Tyler service meat cases; 36 Tyler service deli case. Perfect condition \$5,000 for all. Birmingham, call 248-644-4641. Ask for Frank or Johnny.

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

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

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

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

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

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

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

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

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

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

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

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 & Beech Daly. 2,425 sq. ft. Asking \$200,000 building, \$100,000 business, \$35,000 approx. inventory. Call Chandler (248) 231-2661 for more information

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

Made in Michigan

Perk & Brew roasts coffee in Ann Arbor

Perk & Brew Corp is a full service coffee roasting company with national distribution. Located in Ann Arbor, Perk & Brew roasts for grocery chains and espresso shops. The company offers turnkey cafes for aspiring entrepreneurs and a broad spectrum of private label coffees plus assistance with design and package selection.

Perk & Brew was founded as a retail outlet in Plymouth. It was later relocated to Kerrytown Mall in Ann Arbor. In 1986, the company installed an in-store coffee roaster and began roasting for its customers. The success of this venture diversified Perk &

Brew, creating a manufacturing/wholesale division.

This year Perk & Brew won the coveted "Fast Track" award for fastest growing business in Washtenaw County. With this award, Brenda Moore, the CEO, entered the speaker's circuit, sharing her unique story of struggle and success with other business owners.

Perk & Brew also is a Monin Syrup distributor.

Perk & Brew now offers on-line shopping at www.perkandbrew.com. Its e-commerce site is user friendly and assures shoppers of the freshest

possible coffee for every 7 pounds purchased of certain blends. Members can also order custom roasted coffee. Orders are roasted and shipped within 2 days via UPS. For added convenience, customers can track their order and know the exact delivery date. Another feature is the new cash and carry outlet. Local customers can order on line and pick-up their order eliminating a shipping fee. Perk & Brew offers volume discounts for the trade. For more information, call Perk & Brew at 734-669-8380.



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AFD renews Merchant Processing Agreement with ABN AMRO Merchant Services

AFD is pleased to announce that it has renewed its credit, debt, and Electronic Benefits Transfer (EBT) card processing agreement with ABN AMRO Merchant Services (AAMS). Under the terms of the agreement, AAMS will continue providing authorization and settlement services to members of AFD.

"We've enjoyed a long-term processing arrangement with AFD" said Barbara L. Kuhn, senior vice president and general manager of AAMS. "Working with associations like AFD provides us with

opportunities for additional customers. By combining their buying power, both the Association and the members who subscribe to these types of services benefit."

"AAMS has consistently provided our members real value in both product and service," said Mike Sarafa, president of Associated Food Dealers of Michigan. "We are very selective with our partners, with our goal to provide optimum value to our members. AAMS has worked closely with us to make this merchant processing arrangement successful for

all parties involved."

About ABN AMRO

Netherlands-based ABN AMRO Bank N.V. is one of the world's largest banks with total assets of EUR 597.4 billion and a presence in more than 3,500 locations in over 60 countries and territories. ABN AMRO is organized into three autonomous strategic business units, responsible for managing wholesale clients; consumer and commercial clients; and private clients and asset management. ABN AMRO North America, Inc. is headquartered in

Chicago and has nearly \$90 billion in assets. Subsidiaries include LaSalle Bank in Chicago and Standard Federal Bank in Michigan.

About ABN AMRO Merchant Services

ABN AMRO Merchant Services (AAMS), a joint venture of ABN AMRO North America, Inc. (AANA) and National Processing Company (NPC), a wholly owned subsidiary of National Processing Inc. NYSE: NAP), (www.npc.net), the second largest merchant processor in the world. AAMS, headquartered in Lansing, Michigan is the 16th largest merchant processor in the United States.

About National Processing, Inc.

National processing, Inc. through its wholly owned operating subsidiary, National Processing Company (NPC) is a leading provider of merchant credit card processing. National Processing is 85 percent owned by National City Corporation (NYSE: NCC) (www.nationalcity.com), a Cleveland based \$99 billion financial holding company. NPC supports over 645,000 merchant locations, representing nearly one out of every five Visa and MasterCard transactions processed nationally. NPC's card processing solutions offer superior levels of service and performance and assists merchants in lowering their total cost of card acceptance through our world-class people, technology and service. Additional information regarding National Processing can be obtained at www.npc.net.

Insurance Reform

Continued from front page

Association of Insurance Commissioners, to correct this imbalance in Michigan's small-group health care market. The legislation reflects common-sense principles of health insurance, and would put an end to the practices of cherry-picking and dumping that have contributed to the increasing cost of health care in our state.

Forty-seven other states passed a version of NAIC small group market reform in the 1990s. CHIMR is helping Michigan's lawmakers learn from the experience of the other states and enact reform that will make a real difference to the small business men and women who fuel our economy and provide our jobs.

Contact your legislators in Lansing and remind them not to be distracted by unrelated political issues - ask them to keep the focus on "Market Reform Now."

For more information, please contact Dan Reeves at (248) 557-9600 or visit CHIMR on the Web at www.chimr.org.



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Studies confirm increasing importance of grape, wine industry

According to Michigan Department of Agriculture (MDA) Director Dan Wyant, studies by Michigan State University (MSU) and the Michigan Agricultural Statistics Service demonstrate the growing significance of Michigan's grape and wine industry to Michigan agriculture and the state's overall economy.

Wyant said MSU researchers, in a recently-released study entitled "A Marketing and Economic Analysis of Michigan's Wine Industry and Winery Tourism," estimate that Michigan's grape and wine industry contributed more than \$75 million in state economic activity in 2000. Of this, over \$16 million is directly attributed to winery tourism.

"This study confirms the important and increasing role that Michigan's grape growers and wineries play in our state's agricultural diversity and strength, as well as the contribution they add to the state's overall economy," Wyant said.

This report also provides detailed information regarding the characteristics and behaviors of

winery tourists, including the fact that these travelers come from a variety of in-state and out-of-state locations and tend to extend their stays in local communities by at least one half-day to specifically include winery visits in their overall travel experience.

Michigan Agricultural Statistics of 2000-2001 also document the growing contribution of the grape and wine industry with statistics showing that Michigan wine grapes purchased by state wineries increased from \$800,000 in 1996 to more than \$2.5 million in 2000. Part of this increase is due to increased acreage devoted to wine grapes (a 24-percent increase from 1997 to 2000) and part is attributed to the change in the varieties of grapes grown for winemaking in the state.

"Michigan wine grape growers are becoming very skilled at growing the varieties of grapes that are in high demand for top quality table wines," said Linda Jones, executive director of the Michigan Grape and Wine Industry Council (GWIC), which is

housed and overseen by MDA. "Our growers are producing wine grapes that can go 'toe-to-toe' with the world's best when crafted by our talented winemakers into fine wines. Michigan wines continue to win awards regularly at national and international wine competitions."

For more information on the state's wineries and wine grape production, or to receive a complimentary magazine with a map highlighting Michigan's wineries, visit www.michiganwines.com or call MDA's GWIC office toll-free at 800-292-3939. Copies of the MSU report's executive summary or its complete 75-page analysis are also available by contacting the GWIC.

MDA is the official state agency charged with serving, promoting and protecting the food, agriculture and agricultural economic interest of the people of the state of Michigan. Its programs serve all sectors of agriculture, which is Michigan's second-largest industry.

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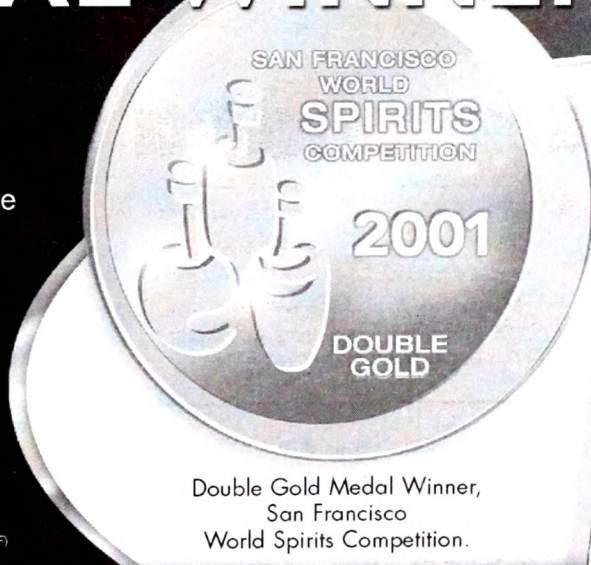
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Cornwell's Country Store changes with the times, yet stays the same

By Ginny Bennett

Cornwell's Country Store has a long history in Argentine Township's Linden. The corner store backs up to Lobdell Lake and has been in the same location since it was built in 1838. Of course, it has undergone some changes from its early days when the building was originally a stage coach stop on the Pontiac Trail.

The current caretakers of this bit of local history are the O'Lears, Cynthia and David. They have researched the building's background noting that it was sold during the Civil War by Mr. Murphy to Mr. Wixom who later settled in Farmington, Michigan. Wixom's son came to run the coach stop that was on the route between Detroit, Lansing and Saginaw. At that time, a trip between Pontiac and the stage coach stop in Linden was four days.

Today, says Cynthia, so much has changed. Developers are encroaching on Argentine Township and would like to subdivide the lush, fertile farmland. As an Argentine Township Trustee, Cynthia and others have fought uncontrolled development, "We have worked hard to fight off developers," says Cynthia, "and we have done so." Developers see the township's proximity-15 miles to Flint, eight miles to Fenton, 35 minutes to Lansing and Ann Arbor, and an hour to Cobo Hall, as a great opportunity. They are as eager to develop as township officials are to quell development to keep the historical atmosphere.

Cornwell's Country Store seems far away from bustling city life but this is just one of the contradictions about the little store and the O'Lears. The owners have an interesting past. Cynthia, her former husband and two children had purchased a home on Lobdell Lake. Next to their home was a small store that struck their fancy. Even though weeds were five feet high, and the gutters were hanging off the roof, they bought the store anyway. Unexpectedly her husband died and left Cynthia a widow with two children, two businesses, plus, "bills, two land contracts and a building not high enough to jump from." Today she can look back at that time from a different perspective.

Her background in retail helped her survive. Her parents owned a St. Clair Shores hardware store and Shores Delicatessen and Shore



Cynthia and Dave O'Lea in front of their Cornwell's Country Store

Merchandise Mart. She grew up working in these family businesses and became "used to serving people; something we are good at," she adds.

Cynthia also was the first woman certified by the State as a substance abuse counselor. As director she set the standard for Michigan and Texas. She worked as a counselor for 18 years.

David met Cynthia as she was



Dave O'Lea (right) meets with refrigeration specialist Ray Drummond in the "corporate office."

working in her store. At the time he worked for General Motors. As a busy single mom with two children she didn't have time for much fun or for dating. One Christmas she had given her employees the day off but felt that she should be open for a few hours. So on Christmas morning she was busy in the store when David O'Lea came in looking "pretty cool." Cynthia says she didn't have time to talk to him but he offered to help her put away a few bottles. He ended up working with her until the store

closed. That was 23 years ago. The two married and David continued to work at the store eventually retiring from GM. "Continuing to work at something is important," David says. Retired since 1984, he jokes he might go back to work at General Motors - "for a rest."

Cynthia O'Lea has a reputation for fixing things. She has always been active in the community and was approached by the county and state Republican Party to run for State Senator of the 27th District. The district includes Flint, north to Flushing, south to Fenton and encompasses Genesee County. She ran unopposed in the primary. She will run against incumbent Bob Emerson in the November election. "I have plans for the Flint area," she says.

If elected she has positive ideas for the city, which has been plagued by recurring plant closings that have caused a blight to spread through the area. An idea, central to her plan, is to focus on Flint as a "Brain Center" instead of a mass-production center. With six colleges and universities in the vicinity, she sees the city becoming an educational force that could provide superior technology workers to General Motors and many

other companies. As a mother she understands how it feels to have children move away to find better job opportunities.

Hanging on store walls are photos and letters from newly appointed Army Major Glenn McRill. Cynthia's son has served in Bosnia, Kosovo and Haiti. He is a graduate of West Point and is stationed in Italy and Germany. He loves to fly and in the service he currently flies Chinooks. He got the flying bug from his mom. Cynthia. She once had her own plane.

Her daughter Sharon is a U of M graduate and lives in Ann Arbor. A writer, she does video reviews for an internet site and interviews producers, directors and actors.

The store has an old fashioned look in spite of the many changes that have taken place over the years. It has had numerous additions and most recently an ice cream shop called Gramma Katy's was added. The ice cream parlor is named in honor of Cynthia's Mother, Katy Lenart. The shop has a few tables and serves homemade soups, subs and sandwiches in addition to ice cream. Nothing is mass produced, not even the ice cream cakes and pies. They use first quality ingredients. They offer some old-fashioned real sodas-the first ice cream drink, according to Cynthia. If one can stop by for ice cream at Gramma Katy's, the lakeside deck is probably the best summertime table in the store.

Inside the main store, shelves are filled with all the latest products. The store's old-fashioned style is hardly indicative of the current eclectic product mix. You will find specialty items from alum to pickled asparagus or Vitamin Water to Sanders Bumpy Cakes. Area farmers butcher and sell their meat sides directly to the locals, and so the only fresh meat products available at Cornwell's are ground chuck and fresh poultry. Some fresh local seasonal produce is carried by Cornwell's. A jar of pork hocks rests next to Nature's Burger. Pickled okra isn't far from the coconut milk. It is a one-stop shopping experience in one sense, since one can purchase a wide variety of items like candy making supplies, Budweiser steins, Coca-Cola clocks, notions, games and greeting cards.

Customers value the small town store which reminds them of a simpler time. While the appeal of the "country store" has "cache" for modern shoppers, the fact is that everything in the store is up-to-date and new. Lobdell Lake homeowners dock their dinghy, make their purchases, and enjoy a treat before going home. A big parking lot with a circle drive around the store allows cars easy access. They can be in and out and quickly on their way.

The area's roads are two lanes, winding, and at times even congested, but it will never be again like it was 167 years ago on the coach road between Pontiac and Linden. They are closer now to bustling cities than ever before.

Lottery,

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customers. Also be sure to prominently display your Change Play point-of-sale materials in order to get the word out to your customers as soon as possible. So the next time your customers have change coming back, ask if they'd rather play their change and buy a Change Play ticket!

Sunday Drawings. The budget for fiscal year 2003 was recently passed by the Michigan legislature. The passage of the FY 2003 budget is bringing about a significant change for the Michigan Lottery – the implementation of Sunday drawings for the first time in the Lottery's 30-year history!

The Michigan Lottery is just one of 10 lotteries nationwide that does not currently offer Sunday drawings. In past years, the legislature has always included language in the yearly budget bill to prohibit the Sunday drawings. This year, however, that language was removed, allowing us to implement Sunday drawings – and potentially increasing Lottery sales by an estimated \$83 million!

Sunday drawings will begin on Sunday, October 6, and the games that will immediately add Sunday drawings are the Daily 3 and 4 (both midday and evening) and Michigan Rolldown. The new Change Play game will offer drawings seven days a week, and the first Sunday drawing for that game will be on Sunday, October 20. And, finally, Keno game drawings will be expanded to seven days a week on October 16. Keno drawings currently take place on Monday, Tuesday, Thursday and Friday evenings.

New Instants. The Lottery is excited to debut eight new instant games in October. On October 3, Lottery players will try their hand at winning big bucks when the \$5 "Super 6s" instant ticket goes on sale offering over 100 top prizes of \$6,000! Also on October 3, the Lottery will introduce the \$1 "Wanted: Winnings," with a top prize of \$3,000. Monopoly game fans will be thrilled to see the debut of the \$2 "Monopoly" instant game on October 10, offering a \$20,000 top prize. Also on October 10, the Lottery will introduce the \$2 "Money Mine," with a top prize of \$25,000. For the high rollers, on October 17, the \$10 "Casino Wild" will go on sale offering 20 top prizes of \$100,000. On October 24, lucky Lottery players all over Michigan will be playing the new \$1 "Lucky Cherries," which offers over 350 top prizes of \$700. On October 31, bingo lovers will be excited to play the Lottery's newest \$2 instant bingo ticket, "Crazy 8s Bingo," with a \$28,000 top prize. Finally, Lottery players will be on the path to wealth with the \$5 "Lucky Lanes," which hits ticket counters on October 31 offering a top prize of \$200,000.

Wal-Mart tests "dollar store" concept

The same week that a study by Retail Forward suggested that the small format sector and dollars stores would perform well because of their "compelling price/value/convenience" approach, Wal-Mart announced that it is testing a "dollar store" boutique in a number of existing units, including some in Texas and Maryland.

Essentially, these stores have segregated sections in which all items cost a buck or less.

The concept could spread to other

stores if it catches on with consumers.

There is some concern within the traditional dollar store business that Wal-Mart could build freestanding dollar stores, starting up its own chain using the format. However, Wal-Mart spokesman Tom Williams told Dow Jones that "the company hasn't broken ground or signed leases for any separate dollar-store business, and the company hasn't been shopping for irregular merchandise or closeout products often associated with dollar-store outlets."

However, he wouldn't rule out the possibility of a freestanding chain. "I wouldn't want to speculate, but we are very comfortable with the store-within-a-store concept," Williams said.

Wal-Mart has tested the store-within-a-store concept before, most notably with candy stores. Considering its clear intentions in the gasoline business, and now this test of dollar stores, one has to wonder if eventually Wal-Mart will start getting into the convenience store business.

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 Spartan Stores, Inc. (734) 455-1400
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ASSOCIATES:
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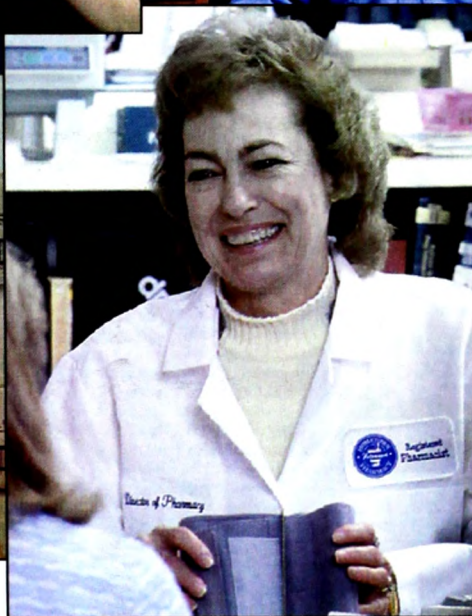
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