Associated Food Dealers 18470 W. 10 Mile Rd. Southfield, MI 48075

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VOL. 14, NO. 8

The official publication of the Associated Food Dealers of Michigan

Working hard for our members.

August 2003

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AFD members make golf outing a huge success
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Ho, Ho, Ho...the Holidays are coming!



It's time to get ready for the busy holiday season at the AFD/Beverage Journal Holiday Show, September 23 and 24 at Burton Manor in Livonia. See page 11 for details

"Golfing Around"



Some people will do anything to get on the cover of a magazine! The Standard Federal team of Tim Dawson, Neal Blocker (upside down). Debbie Morgan and Jeff Rabanus ham it up for the camera during the AFD Foundation Golf Outing.



The skies were clear and the courses full of industry leaders having a good time for a good cause during the AFD Foundation Golf Outing on July 16. See pages 3, 24, 26 and 28 for details and more photos.

Jim Chuck of Frito-Lay flips for the AFD Foundation Golf Outing!

Small group market reform passes!

The Michigan House of Representatives and Senate passed Senate Bills 460 and 234, market reform legislation supported by the Coalition for Health Insurance Market Reform (CHIMR) and Blue Cross Blue Shield of Michigan. The bills were passed in both the senate and house by overwhelming margins and Governor Granholm is expected to sign them. The final language coincides with the principles set forth by CHIMR when this initiative began.

The passage of the legislation is a monumental victory for small businesses throughout our state. By implementing rate bands in Michigan, this legislation will help curb commercial insurers' practice of cherry picking younger, healthier groups from the Blue's insurance pools and allows Blue Cross to address the adverse selection in its pools This, in turn, will stabilize rate increases for small businesses, bringing those increases more in line with national averages.

While health insurance rate increases are an unfortunate reality in the current health care environment, this legislation fixes the serious defect in Michigan's small group market that has been driving even higher increases here in our state.

Highlights of the small group market reform legislation:

Rate bands and rating factors

The market reform legislation implements rate banding in Michigan's small group health insurance market. For each product in up to 10 geographic areas, carriers must offer small groups a rate within a set percentage of an index rate. All rates must be kept inside that range:

- BCBSM can use age and industry as rating factors within a +/-35 percent rate band.
- Health maintenance organizations are permitted to use industry, age and group size as rating factors within a +/-35 percent rate band.
- Commercial insurers can use industry, age, group size

See Small Group Market Reform, page 12

Governor Granholm appoints Nida Samona to Liquor Control Commission



AFD is pleased to announce that Governor lennifer Granholm has appointed Nida Samona to

the five-member Michigan Liquor Control Commission (MLCC). Presently a Southfield City Council Member and an Assistant Macomb County Prosecutor, Samona will begin her position on the Liquor Control Commission this month.

Also appointed to the Commission was Pat Gagliardi, a former State Legislator and lobbyist for Lake Superior State University. Commissioners are currently appointed by the Governor (with Senate concurrence) to four-year terms. The two new Commissioners replace Claudia Gartin and Jim McBryde, whose terms expired.

The AFD Board of Directors and its staff congratulate Nida and Pat and look forward to working with them on issues of importance to our members.

Top 10 C-Store Sales

As a percentage of in-store sales, the top 10 vaned only by the addition of sweet snacks as No. 10 in 2002, replacing the publication category, the first four categores all hold a double-digit share in terms of percent of in store sales. A drop off in share among the top 10 syarts with the No. 5, general merchandise, which holds a 4% share. That emphasizes just how imporant the top four are, with a combined 71.5% of the 90% in-store sales percentage that the top 10 controlled in 2002.

	Percent of in-store sales			
	2000	2001	2002	
Cigarettes	35.8%	38.7%	36.0%	
Foodservice	13.3%	11.4%	12.3%	
Packaged beverages (non-alcoholic)	12.3%	11.4%	12.3%	
Beer	10.9%	9.9%	11.0%	
General merchandise	2.7%	3.6%	4.0%	
Candy	3.9%	3.4%	3.9%	
Fluid milk products	2.8%	3.0%	2.8%	
Other tobacco	1.5%	2.7%	2.7%	
Salty snacks	3.4%	2.3%	2.7%	
Packaged sweet snacks	2.3%	1.8%	1.8%	
Source NACS 2003 State of the Industry Rep	ort (all 1998-2001 data rele	rs to NACS/CSNews in	dustry Databank	



How To Play:

Simply purchase a minimum 25 cases of Pepsi Vanilla products on a single invoice during the month of August, 2003 get a Pepsi Vanilla Cap and T-Shirt. Purchase 50 cases and get a Pepsi Vanilla Hooded Sweatshirt.

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These Pepsi Vanilla products count toward your qualifying purchase: 20 oz. and 2-liter bottles,12-pack and 24-pack cans, regular or diet.







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STATE ZIP. E () PLEASE PROVIDE STREET ADDRESS; UPS* IS UNABLE TO DELIVER TO P.O. BOXES	LEVEL TWO: 50 CASE PURCHASE PEPSI VANILLA HOODED SWEATSHIRT (5283) CHOOSE ONE SIZE: M L XL XL XXL		

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All qualifying entry forms must be received by September 30, 2003 for drawing to be held on October 15, 2003.

Entry forms received after September 30th do not qualify for rebate or drawing and will not be processed. Limit one entry per store location.

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Chairman's Message



By Terry Farida AFD Chairman

The day couldn't have been more beautiful. Clear, blue skies, a light breeze and temperatures in the high 70s and low 80s set the stage for our Annual Foundation Golf Outing. However, cooperative weather was just the icing on the cake for our golfers on July 16. The outing's success was clearly due to the hard work of our great golf committee and volunteers. It started with our two Co-Chairs, Tom Waller from CROSSMARK and Al Chittaro of Faygo Beverages. They successfully rallied the troops of volunteers for a great day on the links.

It takes a lot of work to host an outing that takes over the entire Wolverine Golf club facility. With over 300 golfers, 30 scholars and their parents, there was a lot of coordination behind the scenes. The Golf Committee met numerous times to work out details and then on July 11 to

Teamwork makes AFD Foundation Golf Outing a HUGE success!

stuff enough goodie bags for all golfers.

Then, on the day of the event, they unpacked the truck, coordinated registration, monitored prize holes, handed out goodie bags, put rules of play on carts, checked snack stations, filled ice buckets, took photos, conducted the scholarship presentation, handed out door prizes, sold raffle tickets, and packed the truck again. There were dozens of volunteers and I apologize if I have left someone off the list. For all of our volunteers...THANK YOU! Without your help we certainly couldn't give away 30 scholarships. We truly appreciate your help.

AFD Golf Committee members and volunteers:

Tom Waller

Al Chittaro Jim Willson Paige Chittaro Jim Garmo Alaa Naimi Bill Viviano Jim Bellanca Ed & Joanie Frost Bronson Yaldoo Brent Jamil Ryan MacWilliams Sean Morrison Liz Wolkowicz Faiez Asmary Dan Carpenter Larry Danna James Farber

Ken Misiak Rick Welch John Zebari Ben Benjamin Joe O'Bryan **Bill Turner** Charlotte Blackwell Steve Ferrebee Pat Herns Terry Fleming Chip Gerlach Loring King James Hooks Jeff Vickerman Randy Vermilye Kathleen Reeves Harley Davis Ray Amyot Mark Sarafa

I also want to thank all the companies that donated product and prizes. We certainly weren't lacking for food and drinks at breakfast, on the course, lunch on the turn or at dinner. The sampling stations along the way were also entertaining. Thank you all for your continued support.

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Tony's Pizza
Ramada Inn Southfield
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Better Made
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Kowalski Companies
Michigan Lottery

Michigan Lottery
Miller Brewing Company
National Wine & Spirits

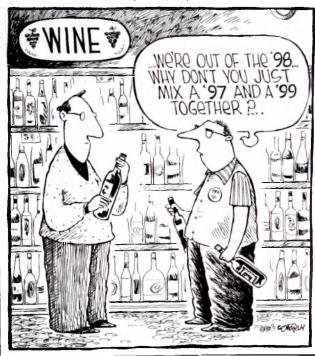
Skyy Spirits
Bar-S Foods

Blue Cross Blue Shield of Michigan Gadaleto Ramsby Warsteiner Beer

Finally, I want to thank our sponsors and golfers. Because you support this event, the AFD Foundation can give scholarships to our deserving youth. They are our future, and we thank you. A list of sponsors is on page 24, along with photos from the event. I am truly proud to be a part of an association that has so many involved members. It was a great event, because of YOU.

The Grocery Zone

By David Coverh



Guest Column

Estate Planning for now and later

By Randall A. Denha, Esq. Under the Economic Growth and Tax Relief Reconciliation Act (EGTRRA), the federal estate tax will be reduced each year until it is eliminated in 2010. However, unless subsequent legislation is enacted, the EGTRRA will sunset by law and the estate tax will be revived in 2011. The end result is that taxpayers, especially individuals with a substantial amount of assets, must continue to consider estate planning a high priority. Fortunately, there are several techniques that make sense from an overall financial planning viewpoint, regardless of what eventually happens to the estate tax. For example:

Annual gifts: Under the annual gift tax exclusion, taxpayers currently may give each recipient up to \$11,000 a year without incurring any gift-tax liability.

The exclusion is doubled to \$22,000 for joint gifts made by a married couple. Arranging a series of lifetime gifts to family members can substantially reduce the size of a taxable estate for the future. For example, a married couple with two children can give each child assets valued at \$22,000 for five years in a row, or a total of \$110,000. The future income produced by the gift of the assets would be taxed to the children.

Family limited partnerships: Establishing a business as a family limited partnership (FLP) and granting interests in the FLP to family members generally results in a discounted valuation and future tax savings from income shifting.

Living Trusts: A living trust is a method for keeping assets out of probate. Upon death, the assets in the trust are distributed to the named beneficiaries, similar to a will. Although a living trust may replace a will with respect to certain assets, it is generally recommended to maintain a will in addition to the trust. A living trust is not, however, a device for saving taxes. Income tax on the trust earnings must be paid and the assets are subject to estate tax at death.

QTIP Trusts: Under the unlimited marital deduction, any property passing from one spouse to another is effectively tax-free. However, the deduction is harred where a transferred interest in property is terminable (i.e., the interest ends after a lapse in time or upon occurrence of a specific event). If it is properly structured, qualified terminable interest property (QTIP) transferred to a trust established for a surviving spouse may still qualify for the marital deduction. Once the OTIP election is made, the trust assets are included in the estate of the surviving spouse, even though he or she has no control over their eventual disposition.

Charitable remainder trusts: By

setting up a charitable remainder trust, a taxpayer can leave a portion of his or her assets to a deserving charity while claiming a current income tax deduction. The trust must be established as an annuity trust (a specified amount is paid out to income beneficiaries) or a unitrust (the income beneficiaries receive a fixed percentage based on the fair market value of the assets). Other special rules apply.

This is just a brief overview of several planning techniques that could reduce future estate-tax liability. We can assist you in structuring an estate plan to meet your individual needs.

Randall A. Denha, J.D., LL.M. of Cox. Hodgman & Giarmarco is an attorney specializing in the areas of estate planning, wealth transfer planning and asset protection planning for high net worth individuals. Mr. Denha is an instructor at Oakland University's Certified Financial Planning Program. He is a frequent lecturer for various associations such as the Michigan Association of Certified Public Accountants (MACPA), Michigan Association of Osteopathic Family Practitioners (MAOFP), banks, life insurance companies and brokerage firms, Recently, Mr. Denha appeared in Forbes magazine in an article titled, "Partners, but not with the IRS'

Calendar

September 23 - 24 AFD Beverage Journal Holiday Show Burton Manor, Livonia (248) 557-9600

October 11-14

NACS Convention & Exposition
Chicago, IL
(703) 684-3600

October 17-21

Produce Marketing Association

Annual Convention & Expo.

Orlando, FL

(302) 738-7100

October 26-29
Food Distributors International
Productivity Convention & Expo
Nashville, TN
(703) 841-2400

February 8, 2004 AFD Annual Trade Dinner Casablanca, As Time Goes By Penna's of Sterling Sterling Heights, MI (248) 557-9600

February 9-11, 2004 NGA Annual Convention Paris Las Vegas Hotel Las Vegas, Nevada (703) 516-0700

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AFD works closely with the following associations:



The following is a letter from State Senator Valde Garcia regarding increasing lottery license fees:

Dear Mr. Sarafa,

You have contacted my office to voice your opposition to Senate Bill 590. Thank you for taking the time to share with me your opinion on this particular matter.

When the budget deliberations process began, I started looking for places to cut within the budgets under my responsibility. I did this because I did not believe that Governor Granholm presented an accurate picture of the budget situation. In fact, I was convinced that massive cuts were necessary since many of her tax "loopholes" were not going to be implemented. Additionally, at the time, projected revenue estimates looked bleak.

As a result some very important programs were eliminated and I was hoping to find a way to restore at least some of the funding. During the course of the budget discussions dealing with the lottery, we discovered that there is no annual renewal of the lottery license, and the

initial permit fee has not been adjusted in some time. Believing it was time to reevaluate both of these points; I introduced legislation to increase the amount of commission a lottery retailer could receive. The Senate Fiscal Agency estimated that this would produce approximately \$1.5 million. This was just enough to help keep one very important education program barely alive. Normally, I am not in favor of raising fees or taxes. However, in this case, given the fee history. I thought it might be worthy of consideration.

Several things have changed since my preliminary assessment of the budget. First, despite not passing most of the Governor's loopholes, republicans have found alternative sources of revenue, i.e. bad driver legislation, and the homestead legislation sponsored by Senator Brown. Second, President Bush and Congress provided emergency federal assistance. With these funds now available, and other tax revenues

stabilizing, we are able to proceed without having to raise additional fees. As for the very important education program I was trying to save, the chairman of the K-12 subcommittee was able to save the program.

It now appears that we may no longer need SB 590. However, during the discussions about the bill, it was suggested that we prorate the annual fee for the smaller retailers. I agree that was a sensible suggestion. At this time the senate majority leader has told me we will hold the bill in reserve in the event that we need it. Given the change in circumstances, I concur with his assessment.

Again, thank you for contacting me. I appreciate your views and I hope that you will understand that sometimes reasonable people can disagree.

Sincerely, Valde Garcia State Senator, District 22



Council says biotech foods are safe to eat

The International Council for Science says biotech foods currently on the market are safe to eat with no adverse effects reported and that there is no evidence the current varieties have caused environmental damage. The council's report also shows new regulatory systems for food and environmental safety are needed for new and more complex varieties of biotech crops. -Financial Times

Dollar stores see rise in stock values

The ultra-discount store industry has seen an average 34% jump in

News Notes

stock values this year. Analysts point to the soft economy and consumer passion for discounted stores as reasons for the success of stores such as Dollar Tree, Family Dollar and Dollar General. -Business Week

Wal-Mart tries to make right with female employees

As the world's largest retailer, Wal-Mart was sued more than 6,000 times last year. Now, pending a judge's ruling, it could be facing a classaction sex discrimination suit involving 1.5 million current and former female employees. The threat

of such a suit has the retail giant wondering how it strayed from its reputation as a company that valued all employees and treated them with dignity. -Fortune

Pepsi aims for global market

Pepsi-Cola is taking aim at the multicultural market with ads featuring Beyonce Knowles and Shakira. Pepsi's market is 20% Hispanic, 15% black and 6% Asian-American, says Giuseppe D'Alessandro, Pepsi's director of multicultural marketing. Advertising Age

Vidal Sassoon says his brand is losing royalties

Vidal Sassoon says his life's work and the value of his brand name hang in the balance after Procter & Gamble in February stopped distribution in North America and Europe, P&G says it's still promoting the brand in Asia; however, in the U.S. and Europe, P&G says the brand has lost its cachet. -USA TODAY

Monsanto sues Maine's **Oakhurst**

Arguing Oakhurst's labeling is essentially misleading to consumers, Monsanto filed a suit in U.S. District Court to force the dairy producer to remove claims that its milk doesn't contain artificial growth hormones. Monsanto alleges the claims could lead consumers to believe hormonefree milk is better, though research shows there is no difference between milk produced with or without bovine growth hormones. -Portland Press Herald

The decline of the New England lobster market

After hitting near-peak levels of 8.2 million pounds in 1999, the Rhode Island lobster industry plummeted to 4.5 million pounds in 2001. Though the fall has not yet affected the larger Maine lobster industry, many Rhode Island lobstermen have seen their revenues cut in half; many are getting out of the business. -Portland Press Herald

CoolBrands to acquire some Dreyer's & Nestle brands

CoolBrands International said it will pay \$10 million to acquire some brands and distribution assets from Dreyer's Grand Ice Cream and Nestle. The agreement includes CoolBrands acquiring Dreyer's Dreamery and Godiva labels, Whole Fruit sorbet brand and Nestle's U.S. rights to Haagen Dazs. -USA TODAY/ Associated Press



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Congratulations to Faiez Asmary!

AFD has learned that Faiez Asmary of National Wine & Spirits, will marry Elizabeth Meram in August.

AFD wishes the couple good luck and happiness in their future together!

we're supporting a business incubator that'll hatch 80 new businesses.



This local community project includes an international welcome center and shopping district. It will grow new businesses and create 190 new jobs. We're proud to support community development programs, as well as programs for education and the environment. But giving is also a personal matter. That's why you'll find me and other DTE Energy employees volunteering our time in the community, fixing up neighborhoods, tutoring young people, planting trees and cleaning waterways. As a company and as individuals, we know we have the power to make a difference.

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Special Report

AFD instrumental in introducing new vertical license

On July 1, the Michigan Department of State kicked off its "Check to Protect! Who's a VIP?" campaign. Spearheaded by Secretary of State Terri Lynn Land, it marks the rollout of new vertical driver's licenses and state identification cards for residents under the age of 21.

The Vertical Identification
Program (VIP) provides an instant
visual cue solely designed to help
clerks, waiters and law enforcement
more easily identify minors. The
format of the new "portrait-style"
licenses differs radically from the
horizontal licenses now carried by all
Michigan drivers, which takes the
guesswork out of checking IDs.

AFD's Vice President Dan Reeves was instrumental in providing information to the state about vertical licenses. He researched the programs of other states and presented his findings, which will make it much easier for retailers to verify age.

The revamped layout also creates a more tamper-resistant design to thwart attempted alterations or forgeries.

The result is additional safeguards



for our young people and extra protection for businesses.

The program is being buoyed by a catchy public-awareness campaign targeting teens, parents and law enforcement as well as the retail community. The "Check to Protect! Who's a VIP?" promotion sends a

strong signal of enforcement, responsibility and public safety.

Our industry continues to be very supportive of this program. We have always done our part to help keep minors from purchasing adult-only items such as alcohol and tobacco.

Thanks to the VIP campaign,

parents will have peace of mind knowing that their children are carrying cards especially designed to ensure their well-being. That alone is something in which manufacturers and retailers can take great pride.

But the vertical license program is good for the bottom line as well. Violating state liquor laws could result in damaging sanctions such as stiff fines and the loss of a liquor license. Few business owners intentionally run such a risk. The security of being able to immediately determine a minor's underage status gives retailers an extra measure of comfort.

Another selling point is that this law does not carry a burdensome government mandate that falls on retailers' shoulders. There is no expense or special training required on the part of business owners.

Under the new law, the Department of State must issue vertical licenses and ID cards to minors, and publish on the documents the dates when the holder reaches the age of 18 or 21. The law also

VIP continued on page 16





AFD Food & Beverage Report, August 2003......9

Beer makers tap into import market

Imported beer sales increased 6% last year, compared to a 0.7% rise for domestics, according to industry analysts. Seizing on the growth in premium beer sales, companies such as Anheuser-Busch and Miller Brewing are seeking ways to increase their product lines to include more imported brews. -USA TODAY

Amex looks to increase market share

American Express is in line to capitalize upon lawsuits involving Visa USA and MasterCard International and their member banks. The suits claim the two associations

News Notes

illegally prevent their member banks from reaching agreements with American Express and other companies; Amex officials say their higher merchant fees would be appealing to banks. -The Wall Street Journal

Whole Foods becomes first major organic chain

Each of Whole Foods' 140 stores has received organic certification, making it the first major grocery chain to certify all of its stores. Several independent health food stores have been certified and Whole Foods'

competitor, Wild Oats Markets, is considering certification for its coffee and juice bars. -The New York Times

Aurora restructures through bankruptcy

The maker of Aunt Jemima pancakes and Duncan Hines mixes plans to restructure its business through a bankruptcy plan that offers a larger stake of the company to a Boston-based buyout firm. J.W. Childs Associates is slated to take on 65.6% of Aurora Foods.

Boston.com/Associated Press

McDonald's sets antibiotic policy

The policy, set to go into effect worldwide by the end of next year, prohibits McDonald's suppliers from using any of 24 antibiotics used to promote growth in poultry or pork products. Industry observers say the policy could cost suppliers as much as \$700 million in decreased production and could force some out of business.

—Just Food

Grocers court Hispanic consumers

Supermarket chains such as Super Saver and Albertson's are designing stores to attract the nation's largest minority group. The group has a purchasing power of \$580 billion, according to 2002 data from the Census Bureau. Some grocers are opening entire stores that cater to Hispanics by employing bilingual workers and displaying ads in Spanish. -Chicago Tribune/

Will there be a "veneteria" in every office?

With budget cuthacks and timestarved employees becoming more frequent, many companies are introducing vending machines that carry everything from candy bars to salads and sandwiches. Revenues for the vending machine industry increased from \$17.4 billion in 1992 to \$24.34 billion in 2001. -The Charlotte Observer

Who will win the doughnut battle?

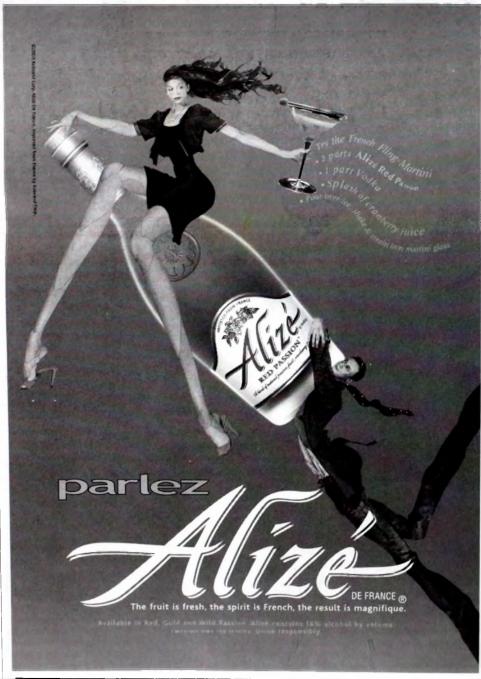
The battle between the country's two doughnut powerhouses is set to take off, as Dunkin' Donuts plans a new offensive to combat the quick rise of Krispy Kreme. Although Dunkin' Donuts still trumps Krispy Kreme in revenue, Krispy Kreme is expanding at a rate greater than it had projected when it went public in early 2000. -Business Week

Hershey and Cadbury at risk for obesity lawsuits

A JP Morgan report shows Hershey and Cadbury Schweppes are among the companies most at risk for being sued in any obesity lawsuits, as 95% of Hershey's products and 88% of Cadbury's food items are considered "not so healthy." Coca-Cola, PepsiCo and Kraft are also at risk of being sued. -Just Food

Food giants eye healthy fare offering

Kraft Foods, McDonald's, Frito-Lay and Kellogg are among the food industry giants planning to roll out new products that are targeted at health-conscious consumers. Kraft plans to change the way it creates, packages and promotes its products. -USA TODAY



Lottery, Continued from previous page

One jackpot-winning ticket was sold in Maryland for the June 20 drawing. The Michigan Lottery had its share of happy Mega Millions winners as well. Among the 10 Mega Millions states, there were 42 ticket-holders who matched the first five numbers to win second-tier prizes of \$175,000. Of those 42 winning tickets, five were sold by Michigan Lottery retailers. Overall, Michigan Lottery players collected more than \$1.7 million in cash prizes in the June 20 Mega Millions drawing!

The following Michigan Lottery retailers sold \$175,000 winning tickets:

- 7-Eleven 147H, 3013 Lansing Rd, in Perry
- Fresh Tobacco, 13363 Dix Toledo Road, in Southgate
- 7-Eleven 084A, 420 Baldwin St., in Jenison
- * Toma Quick Service, 36550 Garfield Road, in Clinton Township
- Rite Aid Discount Pharmacy #4545 1998 Biddle St., in Wyandotte

The enthusiasm for the growing jackpot shown by Michigan Lottery retailers, coupled with players' excitement about the nine different ways to win Mega Millions, has made Mega Millions a huge success here in Michigan. This game's popularity has steadily grown since it debuted in September 1996 as The Big Game. In fiscal year 2002, Michigan Lottery players collected more \$205.9 million in Big Game/ Mega Millions cash prizes, including jackpot jackpots of \$80 million (lump sum cash value \$43.7 million) and \$17 million (lump sum cash value \$10,071,089)!

Congratulations to all of our retailers on increased Mega Millions ticket sales. Your patience and courtesy with customers is a big reason Lottery players keep coming back. Thank you for a job well done!

NEW INSTANTS DEBUTING IN AUGUST. I am pleased to announce that the Lottery will be unveiling five new instant games this month. On August 7, players will have a million reasons to play the \$10 "\$1,000,000 Player" featuring a \$1,000,000 top prize. The \$1 "X Marks the Spot" hits store counters on August 14 offering a \$4,000 top prize. Players will have the chance to win a \$25,000 top prize when the \$2 "Doggone Lucky" goes on sale on August 21. On August 28, the \$5 "Big Bear Bucks" roars into stores featuring a \$200,000 top prize. Also on August 28, the \$1 "Ace in the Hole" bonus game goes on sale, offering a \$1,000 top prize.

Shanty Creek condo for rent

Stay in condo overlooking Schuss Mtn. 18th fairway and help support AFD Foundation!

Picturesque one-bedroom condo sits on the Schuss Mountain 18th fairway, at the Schuss Village of the beautiful Shanty Creek resort. The condo has one bedroom with a queen bed, a small living room with queen sleeper sofa, kitchen and bath. It sleeps four but is best suited for a couple

Rent through AFD and save! This unit normally rents for \$180 per night, but AFD members can rent it for just \$95 per night, minimum two-night stay. Best yet, \$20 per night will go to the AFD Foundation and may be tax deductible as a charitable contribution. Please consult your tax advisor.

For reservations or more information, contact Michele MacWilliams at (248) 625-0070.





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- T.I.P.S. Seminars
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- · Monthly Food & Beverage Report
- · Scholarship Awards

ACTIVITIES

- Annual Trade Show
- · Formal Trade Dinner
- · Scholarship Golf Outing
- Annual Seniors Picnic
- Thanksgiving Turkey Drive
- Beverage Journal Holiday Show

- Verizon Wireless Coupon Bedemption Program
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Thanks sponsors! AFD awards 30 scholarships at golf outing!

Thanks to you sponsors for making the Associated Food Dealers of Michigan Foundation Golf Outing a success. With your support AFD was able to award scholarships for the 2003/2004 school year to 30 deserving students. Read more about your scholars next month.

Eagle Sponsors

Faygo Beverages, Inc.

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Kar Nut
Kowalski Companies
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Miller Brewing Company
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Pepsi Bottling Group
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Standard Federal Bank
Strategic Planning Concepts/Sagemark Consulting, Inc.

More scholars and sponsors on page 26

Birdie Sponsors

Allied Domecq
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National Wine & Spirits
Phillip Morris
Skyy Spirits
Standard Federal Bank



Great Lakes Beverage Company Guardian Alarm Company Tom Davis & Sons Dairy Value Wholesale Hubert Distributors Inc. Sherwood Food Distributors



Terry Bunting of Michigan Lottery (left) and Christopher Ammori



Greg Gagnon of Authorized Cellular and Rebecca Brooks



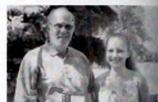
Scott Caddy (left) and Bill Turner of Miller Brewing Company



Todd McCormick of Diageo and Jackie Canan



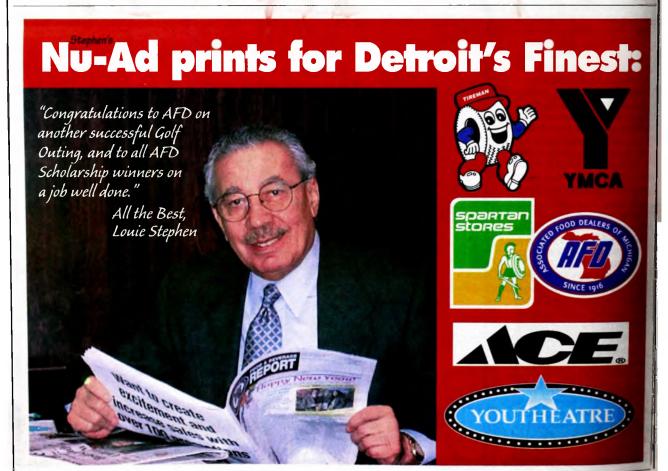
Forest Bryson of Faygo Beverages, Inc. and Heather Drake

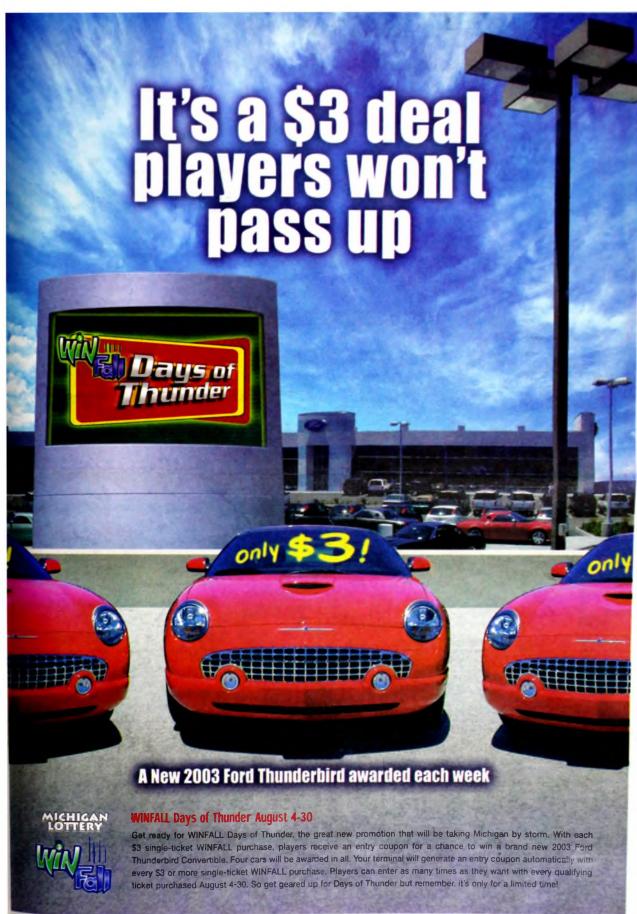


Joe O'Bryan of 7UP Bottling Group and Rachel DuBridge



Jim Grant of Melody Farms and Kimber Ebels







Jim Trischett of Anheuser-Busch and



Kelly Flynn of Pernod Ricard USA and Lauren Hesano



Giovinazzo of Peoples State Bank



Sarah Najor and Jim Holycross of North Pointe Insurance Company



Linda Kowalski of Kowalski Companies and Anthony Hamilton



Greg Hillman of Petitpren, Inc. (left) with Joseph Krystyniak



Tom Waller of CROSSMARK and Jeffrey Najor



Matthew Pisching and Jim Quasarano of Eastown Distributors





Mark Sarafa of Absopure (left) and Paul Lacki



Francine Orow and Fouad Ashkar of DTE Energy



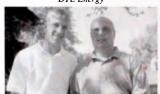
John Zebari of Kar Nut with scholar Bryan Reid's mother



Sonya Haio of Standard Federal Bank and Ann Hermiz



Brian Pizzuti of National Wine & Spirits Corp. (left) and Scott Lemons



Thomas Paylak and Bob Poirier of Coca-Cola



Mark Bodike of General Wine & Liquor Company and Christina Shaman



Redeem your manufacturers' coupons with us . . .

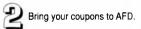


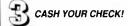
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Over 250 AFD grocers use our coupon redemption service ... this is proof we do it the way grocers like it.

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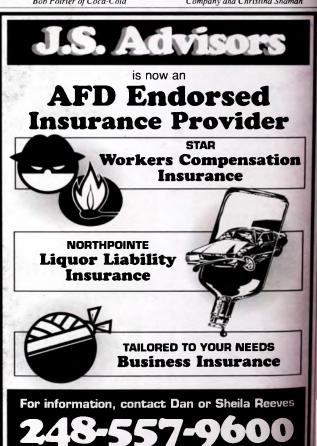




· Quick, efficient and accurate processing of your coupons is started immediately.









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

We were back at Wolverine Golf Course on July 16 for the Annual AFD Foundation Golf Outing. With clear skies and a welcomed breeze, it was an exciting day out of the office and on the courses for over 300 golfers, scholars and guests.



A BIG THANKS to our great co-chairs, Al Chittaro of Faygo and Tom Waller of CROSSMARK.



The Coke Detroit team (1 to r) Anwar Gappy, Mike Sheena, Mario Fiordilino, and Rick Holland.



Coke Van Buren Team Mark Krause, Joe Abbate, Brian Holland, Derek Woelke



Tony's Pizza players Ray Boucher and Leo Chasse Jr.



Mike Sarafa, AFD president, draws names for the door prizes.



National Wine's team of Todd McCormick, Jeff Faucher, Steve Null and Ken Bauswell



Nemo Yaldoo of Sylvan Market, Curtis Clinton and Keith McCue of Powers



Mark Wilson, Mike Cavin, Jim Petras and Larry McCann of Allied Domeca



Terry Fleming was the lucky winner of the Jack Nicklaus Golf Bag from Gadaleto Ramsby & Associates.



Brian Yaldoo, Ric Fine, Mel Larsen,



The Meadowbrook Insurance team of Jim Wheeker, Darwin Daniel, Mike Coles and Kenn Allen



Bob Opalewski, Keith Byrd, Mark Seman and Anthony Zebari



They stuffed bags and bags of goodies! The Golf Committee met on the Friday before the Golf Outing to stuff those great goodie bags. Thanks to all!



The Pabst team, Mike Vito and Spencer Moore



Tom Snyder, Rick Amicucci, Brad Petitpren and Greg Hillman of Petitpren



Matt Cole of Brown-Forman and Mary Shelly



AFD Chairman Terry Farida hands out prizes.



Brothers Nick Pittiglio of Nick's Shortstop and Dom Pittiglio of Sharon's Shortstop played with Joe Luka and Marc Siegler of Sherwood Foods



Frito's Carter Hunt, Jim Chuck, William Langford and Scott Beardslee



Sheena Tapo and Chip Gerlach of Interstate Brands-Wonder Bread/Hostes



Tom Perkins, Jim Kaye, Mark Karmo and



Team Pepsi: Mike Sobutka, Kurt Norman, Dave Dempsey, Scott Wiseman and Chris Zebari



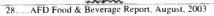
Terry Fleming of Canandaigua Wine Co and Rick Kral of Barton Brands present scholarship award to Andrea Wittler.



Amber Zelley and Jeff Vickerman of Pepsi Bottling Group



Matt Barribeau, Bob Powier, Rick Welch and Thom Welch





New Members

The Associated Food Dealers of Michigan welcomes these new members who joined April to June 2003:

7 Eleven Food Store, Saginaw 7-Eleven, Flint Apollo Supermarket Ayers Business Service B & B Party Store Beefmaster Bloomfield Gourmet Shop Bowers Harbor Vineyards C D's Quik Mart Canopy Bottle & Gourmet Shoppe Casablanca Party Store Checkered Flag Party Store
Cloverdale General Store
Distilled Spirits Council of the
United States
Dodge Park
Drake Party Center
Eastman Party Store, Midland
Express Mart Food Stores
Ficks Market
Food Value
G & M Party Pantry
Glen Miller Party Store

Hanckel's Food Market
Hutchinson Food & Drug
Interstate Foods
J & G Liquor Inc
Jefferson Liquor Mart
Kings Cove
Lansing Shell
Latino Food
Lawrences Westside Deli
Lighthouse Liquor
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Merit Woods Pharmacy Midway Liquor & Deli Miller's Party Store Moore's Market New Redford Foods Optima Oil Parkway Partyville Store I Pete's Hy-Grade Market, Lansing Picolos Party Shop Plymouth Super Center Randy's Sausage Shop, Detroit Ray's Liquor Ray's Party Store, Eastpointe Riverside Market Sak-N-Save Serra Cheese Co. Shop-N-Go Smoke House, Eastpointe Stanton Corners Sullivan, Ward, Bone, Tyler & Asher, P.C. Super Y Market T I Spices, Clinton Twp Three Sevens Party Store Tim Horton's, Waterford Tonys Country Store Uncle Freds Party Store Uncle Pauls Foods V R M Skopje Beverage Shop Valley Produce #2 Value Market, Mt. Clemens Van Ball's Prime Beef Verndale Products, Detroit Vics Grocery, Clio



Small Group Market Reform Continued from front page

Wykstra Oil Co.

and health status as rating factors within a + /-45 percent rate band.

A transition period until the end of 2006 is allowed to bring current busines into compliance with the rate bands. Upon renewal of a group, carriers may only raise rates up to 15 percent, plus trend. In other words, 15 percent is the maximum a group's rate can increase as a result of rating factors that the carrier allowed to use.

In addition, carriers can assess sole proprietors (groups of one) up to 25 percent additional premium. An additional premium protects carriers against the elevated risks of providing health care coverage to groups of one, which are statistically much more costly to insure than other small groups.

Participation Rules

Senate Bill 460 creates a permissive, scaled participation rule for carriers to use for groups of two to 50. Participation rules provide carriers with the ability to help protect themselves from adverse selection. This legislation allows carriers to require 100 percent participation for groups of 10 or fewer; 75 percent participation for groups of 11 up to 25, and, 50 percent for groups between 26 and 50.

Spartan drivers help police catch drunk drivers

Spartan Stores announced plans to participate in the national You Drink & Drive. You Lose. Mobilization. Spartan Stores entire fleet of truck drivers is participating as "Night Owls" and joins more than 900 drivers to help identify possible drunk drivers, increasing the odds that those driving drunk or impaired will be stopped and arrested. Spartan Stores "Night Owls" will assist Michigan State troopers, sheriff's deputies and local police officers by identifying drivers who exhibit warning signs of possible drunk drivers. Truck drivers who spot suspected drunk drivers call 9-1-1 to provide a vehicle description, license plate number, location and direction of travel as well as the driver's behavior. Dispatchers will notify officers, based on their availability and proximity to the

A media conference was held at Spartan Stores. Media was invited to take a ride in the Spartan Stores truck to view the road from a "Night Owls" perspective.

"Spartan Stores has a long standing cooperative partnership with the law enforcement, and we are pleased to participate in this worthwhile effort," said Terry Vissers, Corporate Safety and Compliance Manager for Spartan Stores. "This is an opportunity for our drivers to play a part in saving one life at a time."

"With the help of Spartan Stores and drivers, we're putting drunk drivers on notice." said Lieutenant Colonel Peter Munoz, Commander of the Michigan State Police Uniform Services Bureau. "We encourage people who know they will be drinking to designate a sober driver or call a cab rather than risk spending the night in jail."

the night in jail."

With the "Night Owls" on watch and police agencies in patrol, this is the largest, most aggressive drunk driving mobilization in Michigan's history. More than 80 percent of the state's law enforcement agencies are participating in this effort.

Based in Grand Rapids, Michigan, Spartan Stores, Inc. owns and operates 77 supermarkets and 21 deep-discount drug stores in Michigan and Ohio, including: Ashcraft's Markets, Family Fare Supermarkets. Food Town, Glen's Markets, Great Day Food Centers, Madison Family Market, Prevo's Family Markets and the Pharm. The company also supplies more than 40,000 private-label and national brand products to more than 330 independent grocery stores.

Employees and shoplifters account for \$36 billion in theft annually

Retailer theft has climbed to \$36 billion a year, according to the Ernst & Young Study of Loss Prevention.

This loss is a combination of both internal theft by employees and theft by shoplifters, and when combined with inventory management errors, rises to a staggering \$46 billion a year.

This number inevitably leads to high prices being passed on to the consumer, reports the *Denver Post*.

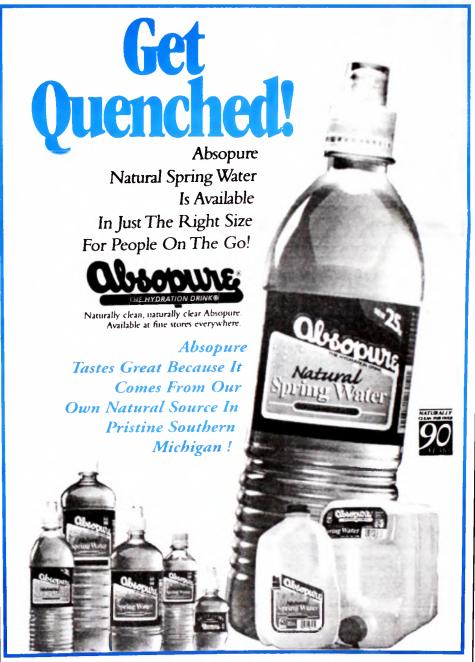
Denver's Twist and Shout record store is an example of how far some retailers will go to reduce theft. Storeowner Paul Epstein has 60,000 magnetic CD cases throughout his store to ensure the disks aren't stolen, coupled with 14 surveillance cameras, which are monitored 12 hours a day by an employee.

"This has allowed me to go home and sleep and relax without freaking out," said Epstein.

Epstein's strategy of focusing on preventing shoplifting is similar to that of most retailers, but it relatively ignores the problem of employee theft. The Ernst & Young study found that employee theft accounted for

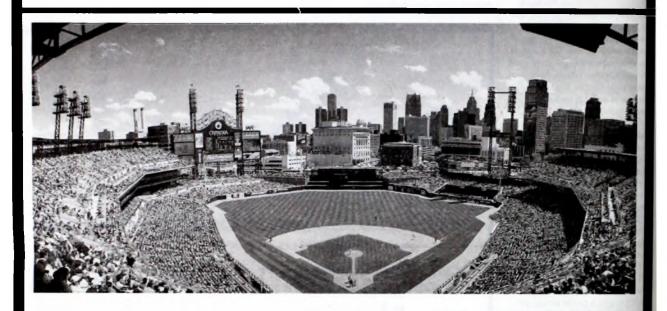
46.6 percent of the losses, while shoplifter theft accounted for 31.8 percent. The study also revealed that companies recovered an average of \$223 per shoplifter apprehended compared with \$1,525 for each employee.

"Retailers spend most of their efforts to stop shoplifting, when most of the losses are from employee theft. They need to do a better job of identifying this." said Jay McIntosh, director of retail and consumer products at Ernst & Young.



Arab and Chaldean American Night

Saturday, August 30, 2003



Please join the Detroit Tigers for pre-game activities and a special on-field ceremony to commemorate and honor the achievements of Arab and Chaldean Americans.

Gates open at 5:30 p.m. On-field activities begin at 6:30 p.m., prior to the Detroit Tigers vs. Chicago White Sox game at 7:05 p.m.

For more details call (313) 471-2052

Steering Committee Co-chairs: Elaine Lewis, Detroit Tigers, Inc. Martin F. Manna, Interlink Media

American Arab Anti-Discrimination Committee (ADC)
Arab Community Center for Economic and Social Services (ACCESS)
Chaidean Iraqi American Association of Michigan (CIAMM)
Chaldean American Reading and Encouraging (C.A.R.E.)
Associated Food Dealers of Michigan (AFD)
American Arab Chamber of Commerce
Chaldean American Ladies of Charity (CALC)
Chaldean Federation of American (CFA)
Lebanese American Heritage Club

Arab and Chaldean American Night at Comerica Park...in celebration of diversity with Metro Detroit Arab and Chaldean communities.



we come to play!





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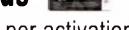
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VIP, continued from page 8

authorizes a one-time allocation of \$1 million to implement the change.

The law puts Michigan in good company. At least 13 other states use the vertical license system and have reported declines in the number of illegal sales to minors.

State Sen. Shirley Johnson and former state Sen. Loren Bennett, sponsors of Public Acts 553 and 554 of 2002, deserve thanks for their visionary policy-making. Their work keeps Michigan at the forefront of ensuring public health and safety.

And that is important. Even with safeguards currently in place, the challenge of keeping minors from

making adult-only purchases remains.

Michigan driver's licenses for minors already carry a bold notation that the license holder is under 21. Despite that tool, state liquor control inspectors still believe that store clerks and waiters too often fail to correctly determine a purchaser's age.

A legislative analysis found that an average of 34 percent of clerks and waiters involved in state "sting" operations unlawfully sold to minors in 2001. While that number has been declining, the Michigan Liquor Control Commission notes that the majority of licensees who sold illegally during the sting operations actually did so after checking the underage decoy's ID.

State authorities speculate that minors making the purchase sometimes intimidate these clerks and waiters. More often, inspectors believe that those making the sale are either careless or confused because they are dealing with a high volume of customers and are unable to make on-the-spot determinations regarding a purchaser's age.

The impact of underage drinking extends beyond the minors themselves. In addition to the health risks for these youths, it drives up insurance costs and jeopardizes fellow motorists.

In Michigan, more than 1,600 drunken-driving arrests statewide each year from 1999 through 2001 involved minors, the Michigan Annual Drunk Driving Audit reports

No single program will eliminate the problem of teen drinking. As Land points out, though, other states successes with vertical licenses offer hope that lives can be saved in Michigan.

It's easy to see why retailers, manufacturers, police and safety groups are standing shoulder to shoulder in support of this initiative. The vertical license law saves lives. safeguards public health and helps to protect a business's bottom line.

It's no wonder why Michigan's retail community is sold on the idea. So don't forget - "Check to Protect!"

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MACOMB TWSP. 15835 Hall Rd.

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CORPORATE SALES

33500 Van Dyke Ave.

Fleming to sell wholesale husiness

In what may be the first step in dismantling the country's largest food distributor, Fleming is in talks to sell its wholesale unit to C&S Wholesale Grocers. An industry observer said C&S will need to work hard to regain former customers, estimating Flemin has lost nearly half of its customers since filing for bankruptcy.

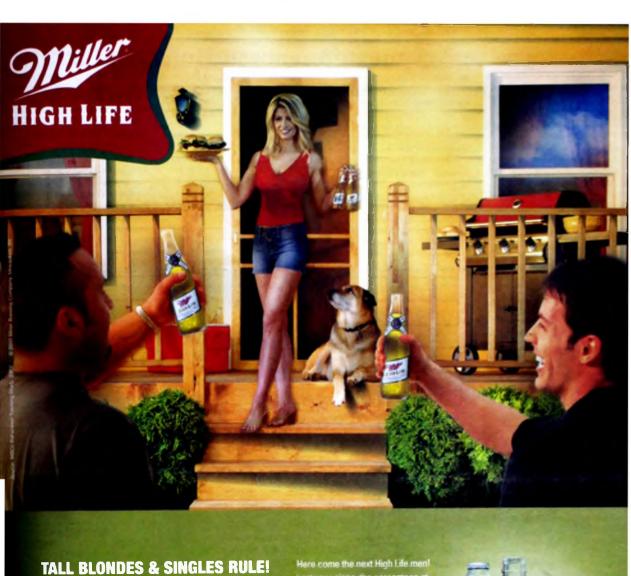
-Just Food, The Wall Street Iournal



AWARDS FOR PUBLICATION EXCELLENCE

AFD Food & Beverage Report wins APEX Award

The AFD Food & Beverage Report received the APEX Award of Excellence for Magapapers and Newspapers-Printed in Four Color. APEX awards are based on excellence in graphic design, editorial content and the ability to achieve overall communicati excellence. Out of 5,000 entrants. The Food & Beverage Report was recognized as exceptional. "I am greatly honored to receive this prestigious award. It makes all the hard work and dedication of our team worthwhile," says Michele MacWilliams, editor of the Food & Beverage Report.



FACT

NO WONDER MILLER HIGH LIFE SALES HAVE MORE THAN DOUBLED IN THE 21-27 AGE GROUP! Here come the next High Life men! Last year alone, the percentage of High Life consumers ages 21-27 grew from 10% to 21%!

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MILLER BREWING CO

Freshness makes the difference at Holiday Market

By Kathy Blake Holiday Market of Canton is a delight of sights and aromas. Walking through the automatic doors with WELCOME printed above, customers are greeted by vivid colors of fresh flowers on the left, and fresh fruit and vegetables on the right. In the center lies the olive bar, with over 50 varieties, next to the soup bar, which holds six different soups, made fresh daily and kept hot. Beyond that is the sushi counter which is run by two full-time sushi chefs. Drawing patrons onward is the cheese case with 500 Artisan cheeses from around the world. The cheeses not in the front case are stored in a temperature-controlled refrigerator

Storeowner, John Pardington is enthused with procuring the freshest product available even if it means spending extra time, manpower and money. "We cater to people who care about what they eat," he asserts.

His produce manager, Scott Harris, drives to the produce terminal near the Ambassador Bridge daily to purchase the finest and freshest produce as it arrives from all over the continent. "I am there around 2 or 3 in the morning buying fruits, vegetables and flowers right off the trucks," says Harris. He also shops at the Eastern Market. He excitedly shared a slice of a Jazz apple, (a brand new apple hybrid from Brazil) with Pardington, his boss, and coworker, Lyla Darwish, the store's front-end manager.

Keeping it fresh is the concept of the store. They even roast fresh peanuts everyday. It takes a lot of manpower to run such a hands-on operation. Including part-time workers. Holiday Market has 150 employees. The enthusiasm of the owner for quality and service trickles down to his workers. They all take pride in their product, knowing it's the freshest obtainable. Employees often suggestive sell to patrons who browse near their denartment.

At the bakery counter, a young



woman points at the case and says, "I think that Monster Cookie is calling me." Michael DuBois, pastry chef, pulls the tray out so she can point to the particular cookie that is speaking to her.

DuBois was preparing apple pies from scratch using his grandmother's recipe that had been passed down through the generations. He said the store layout and offerings remind him of when he was in France, studying to be a chef. The bakery manager, Linda (Alice) Sauchak, is a graduate of the Culinary Institute of America. She oversees three shifts-with the first one starting at 3 a.m.-to prepare the day's pastries and breads. "We try to make everything from scratch. We make all our own pie filling using what's fresh at the time," says Sauchak. They also make a wide variety of cakes, tarts, cookies, cupcakes and three different brownies. "We try to cater to all tastes, covering the spectrum, with cakes such as Bumpy Cake, Tirimisu and Banana Split Cake," Sauchak

Nearly 50 varieties of bread, pizza crusts and rolls are produced in the bakery. The breads are made with organic flour, purified water and sea salt. The heart of the store is the oven, which is a spectacle to behold. It is a 35,000-pound wood-burning brick oven shipped from France. Pardington hired French masons to assemble and install it. Pardington says they burn only white oak in it. The wood burning oven gives the pizzas and breads a crispy crust and earthy flavor. They offer 20 varieties of pizza, plus made to order is available too.

Customers can order pizza and then shop while it cooks, or they can purchase "Take and Bake" pizzas to cook at home.

At the Deli counter, Linda Mari is kept busy with customers. On the average weekend, 3,000 pieces of fried chicken are sold at the store. The chicken is freshlybreaded and deep-fried periodically throughout the day. The Cole slaw, which like everything else at the store is made from scratch, won a blind taste test performed by the Detroit Free Press.

The meat and fish counter holds the highest quality available with only USDA Select Meats,

Certified Premium Beef and Alaskan Copper River Sockeye Salmon. They make 20 varieties of sausage and smoke their own salmon. Kabobs of several combinations are kept fresh



John Pardington, owner

and ready to grill.

As for coffee, they have a few beans. Pardington buys 30 varieties of un-roasted green coffee beans in 100-pound gunnysacks. With an instore roaster, customers take their selected green coffee beans to the coffee counter and get freshly roasted coffee beans in five minutes. Coffee lovers undoubtedly appreciate the varieties and freshness of the coffee. Pardington says he sells Jamaican Blue Coffee at a third of the price of anywhere in town. What goes better with coffee than chocolate? The chocolate case is conveniently located in the coffee bar counter. Shoppers can buy a cup of Java or a cup of freshly squeezed lemonade and enjoy it at one of a few tables.

Close by is the salad bar with the usual fare plus an amazing assortment of pickled vegetables and combinations like portabello mushrooms in oil with sun-dried tomatoes and garlic. Pardington says he buys direct from the producer or farmer whenever possible.

In order to compete with the supermarket chains, Pardington says independent storeowners better have a lot of money—or be different. "We do well because we don't do what the chains do," he says. His goal is to compete but not play by the same rules. "We tried to find our niche and differentiate. We cater to the

customer," he says.

Holiday Market is Spartansupplied for center store items. However Pardington says he tries to get as many products as possible directly from the source. The store is supplied by hundreds of vendors, which makes for more work especially when establishing relationships, but he believes the end result is better product offerings and sometimes better prices. Pardington purchases Japanese, German and British Isles imports from where they enter our country. "I get a cheap vicarious thrill out of bringing something in from the around the world." There are end caps for these and foods from other countries throughout the store.

The offerings of Holiday Market completely cover the spectrum of taste and cost. Expensive high-end items like Chairman's reserve champagne at over \$300 a bottle displayed in a temperature-controlled case, and a Davidoff cigar at \$22.95 in a climate-controlled humidor at the front of the store are in the mix. In the center of the store are separate coolers for storage of wine and beer. There is a large selection of foreign beers and kegs are sold at \$5 over cost. There are more than 3 000. facings of wine, both sides of an aisle full, with temperature-controlled storage, and a complete liquor room at the front of the store.

"We have the greatest selection around of olive oils from Spain, France, Greece and Italy," says Pardington. He purchases 55-gallon drums of virgin olive oil and customers refill their own containers. "It's cheaper than anywhere you can get it and fresher too," he says.

Pardington managed his in-law's Holiday Market in Royal Oak for eight years, before he and his wife opened their own Holiday Market in Canton in 1998. The Royal Oak store is where Pardington learned that customers really appreciate it when retailers go the extra mile to provide special requests.

In 2001, Progressive Grocer, a national magazine, gave Holiday Market their Outstanding Independent award. The store is mostly frequented by residents of Canton, but customers hail from Plymouth, Westland, Wayne, Ann Arbor and Belleville as well. It's easy to see why customers travel from all across the western suburbs to experience this unique store. A trip to Holiday Market is more than just a trip to the grocery store. You could almost call it an entertainment option.



Over 50 varieties of bread are baked from scratch in the French wood-burning brick oven.

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Legislator Profile

Representative Shelley Taub is proud to serve her district

By Kathy Blake

State Representative Shelley Goodman Taub (R-40) takes pride in her work and holds a great deal of respect for her responsibilities. She is serving her freshman term representing Birmingham, Bloomfield Hills and the surrounding area

"I am really honored to be able serve my district. Each day I head to my office in Lansing, I take a short detour west to look at the Capitol building," says Rep. Taub. "Being a representative is a great deal of work, more than I imagined, but it's worth it," adds Taub.

The personal satisfaction of being able to make a positive difference in people's lives is what motivates Taub.

Although she recently came into state politics. Taub brings 10 years of experience as Oakland County Commissioner to the table. She also managed her husband's medical practice for 30 years. This gives Taub a good background for her position on the Appropriations Committee.

Taub says that the Appropriations committee's most recent task was to present a balanced budget to the Governor. "We are all very aware that very severe cuts had to be made. If



it's absolutely vital, then we kept it." explained Taub.

Taub is Chair of the General Government Subcommittee. This subcommittee is responsible for the budget of all government operations except judiciary and state police. The General Government Subcommittee is in charge of nine budgets including the Lottery Treasury, Management and Budget, Legislature, Governor, Attorney General and Secretary of State.

Cutting budgets is never easy, but Taub was able to make some major changes in the Management and Budget budget. Taub found the state workers auto lease fund to be \$71 million. It was not a line item of the budget. It was in a segregated fund. She obtained the list in a comprehensive form and then moved the auto lease fund to a line item and reduced it by 25 percent. She explained that there were two levels of auto leases and she wants to reduce most of the high level leases at \$600 per month to the lower \$300 per month level.

Although balancing the budget has kept all Appropriations committee members quite busy, Rep. Taub has also managed to assist with matters close to home. She helped pass the Orchard Lake Corridor Bill, which enhances the business districts of Farmington Hills, Bloomfield Township, West Bloomfield, Keego Harbor, Sylvan Lake and Orchard Lake. She amended the Business Improvement District (BID) Bill in the House to allow townships to

participate with cities. Previously, the law only permitted cities and villages to work together in a BID.

In 2001, Rep. Taub was appointed by Governor John Engler to the Michigan Higher Education Assistance Authority and the Michigan Higher Education Loan Authority. Her district includes: Bloomfield and Southfield townships: the cities of Birmingham, Bloomfield Hills, Keego Harbor, Orchard Lake Village and Sylvan Lake; and the villages of Beverly Hills, Bingham Farms and Franklin.

While Taub was an Oakland County Commissioner, she represented most of West Bloomfield, part of Bloomfield Township, and the cities of Keego Harbor, Orchard Lake Village and Sylvan Lake. She served on the boards of several local organizations including the Human Services Coordinating Council, Strong Families, Safe Children and the Domestic Violence Task Force.

She chaired the Senior Summit and Prescription Task Force. Taub hosted and helped produce a senior citizen's informational program for Cable TV called The Senior Show. One episode

See Rep. Taub, page 29





For information on AFD's endorsed Blue Cross program available to AFD members, call: Sheila at (800) 666-6233 or of the Blise Cross Blue Shield Association

sreeves@afdom.org

Beer study available to retailers

Miller Brewing Company's 2003 report filled with facts, hard-to-find industry information

The 2003 edition of "Beer is Volume with Profit," Miller Brewing Company's 78-page state-of-the industry publication, was released in early July, complete with a new, easyto-read look, new data, new charts and some previously unavailable industry information.

"Our new look is complemented with information we're making available for the first time," said Joan 7itzke, sales communications manager, "We have broadened the publication's scope, expanded the Convenience Store chapter, added several new charts including charts listing the leading import and flavored malt beverage brands, and included information on the beer industry's contribution to state economies.

Included in the expanded Convenience Store chapter is information on space allocation/ optimization, and the single-serve opportunity. In addition, many charts have been enhanced to reflect more than five years of historical data, to help provide a better perspective on

In addition to the new material. Beer is Volume with Profit features dynamic charts, graphs and tables, providing the most comprehensive overview of the US beer industry available anywhere

Beer is Volume With Profit will be posted online at Miller's retailer web site, www.milleradvantage.com. Retailers can order a printed version online as well.

"This is the place to go when you are looking to examine the US beer industry very closely," Zitzke continued. "It is designed to provide channel specific data that can help retailers maximize their profitability."

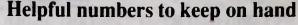
To order a free copy of Beer is Volume with Profit, log on to www.milleradvantage.com.

Food manufacturers to add trans fatty acid content to food labels

The FDA's new rule would require food manufacturers to include trans fatty acids on "Nutrition Facts" labels. The labeling rules, which will take effect Jan. 1, 2006, are aimed at helping consumers make healthier choices. -The Washington Post

Singapore may agree to partially lift chewing gum ban

If Singapore implements a partial an on chewing gum, Wm. Wrigley Jr. Co. may sell its Orbit and Orbit White brands in the region. Since 1992, the company has lobbied for Singapore to end chewing gum restrictions. -Chicago Sun-Times



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Lottery Lowdown

"\$2,000,000 Blast" instant game makes Bay City man an instant multi-millionaire!

By Commissioner Gary Peters

The Michigan Lottery added a bit of excitement to a Detroit Tigers game by holding the grand-prize drawing for its "\$2,000,000 Blast" instant game at Comerica Park on June 28, 2003.

Five finalists had been chosen out of more than 700 qualified entries. These five finalists participated in an on-field event held between the seventh and eighth innings during the

Detroit Tigers vs. Arizona
Diamondbacks baseball game. On
the field, five envelopes were placed
along the third baseline, and then
each finalist chose an envelope they
hoped contained the grand prize
symbol.

Bay City native Brian Lutze was the fifth finalist, which meant he simply had to go pick up the envelope that had not been chosen by the other finalists. It turned out that number five was his lucky number, as the fifth envelope contained the lucky \$2,000,000 grand prize!

The 30-year-old Lutze said he feels "tremendous" about winning the \$2 million grand prize. He plans to use his winnings to buy a new house and invest for the future – and possibly take a few trips.

In his free time, Lutze enjoys playing Michigan Lottery games and working on old cars – specifically his 1969 Chevy. He added that the instant games and Mega Millions are his favorite Michigan Lottery games. He offered the following words of advice to other Lottery hopefuls: "Don't give up! It is possible for anyone to win!"

Lutze purchased the \$1,000 winning ticket that entered him into the finalist drawing at Meijer #48, 2980 Wilder Road, in Bay City.

DAYS OF THUNDER. The Michigan Lottery is gearing up to give away four 2003 Ford Thunderbird Convertibles during its "Days of Thunder" WINFALL promotion being held August 4 – 30.

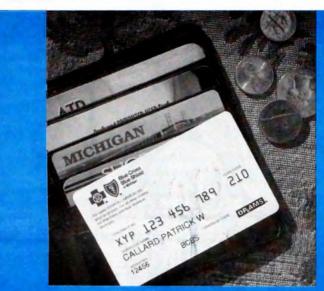
Each player who purchases a WINFALL ticket valued at \$3 or more will automatically receive an entry form for the next available WINFALL "Days of Thunder" sweepstakes. The entry form will be generated from the Lottery terminal after each \$3 qualifying wager. The entry forms can be submitted via mail to WINFALL Days of Thunder. P.O. Box 20220, Ferndale, MI 48220-0220, online at www.michigan.gov/lottery or hand-delivered to one of the Lottery's six regional offices.

Your customers will surely be interested in the "Days of Thunder" promotion, so I encourage you to prominently display your point-of-sale materials

MEGA MILLIONS JACKPOT SOARS. This past June, Michigan Lottery players came down with a case of jackpot fever! The Mega Millions jackpot reached a whopping \$180 million for the June 20 drawing – the fourth largest Big Game/Mega Millions jackpot ever.

For the entire jackpot run, when it started at \$10 million on April 25 to when it reached \$180 million on June 20, Michigan Lottery players wagered more than \$36,902,112 on Mega Millions tickets!

Lottery, continued on next page



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1997 24' SEARAY SUNDANCER—Low mileage, sleeps 4, galley, Call Mary at 734-262-5983.

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BANQUET HALL & RESTAURANT FOR SALE— Hamtramck, Includes: real estate & everything, 10,000 sq. ft.+ Good money maker. \$560K. Call for FREE recorded info. 24 hours—877-533-8360

RECENTLY VACATED—21,000 square foot lease space for grocery store, Just remodeled, new equipment, excellent location on high volume street in Saginaw, Great opportunity, call 216-595-0780.

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

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

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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. grocery equipped with deli, bakery and meat department with smoke house. Includes real estate and equipment. Always shown profit. Owner entiring—no reasonable offer refused. More information. call (810) 329-4198.

BUSINESSES FOR SALE—Franchise Bagel Store— located in the western suburbs. Strong growth and track record of the franchise make this an excellent opportunity. Turnkey operation. Asking \$220.000. Liquor Store— Macomb County Revenue of \$900L. asking \$275,0000 plus inventory. Terms available; Grocery Store—Over \$2.0mm in sales, cash flow \$350,000. Land contract. Wayne County For more information, call Empire Business Brokers, Jay Houghton, 248-547-1642.

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

COUNTRY PARTY STORE—Owner retiring. Beer. wine, lotto. Salem Township. Only \$45.000+ Ask for George (313) 460-9194.

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Rep. Taub Continued from page 20

of the professionally-produced series was awarded The Philo Farnsworth Award for Best Informational Show for Seniors.

Taub was the chairman of the first Children's Summit, a two-day planning seminar about Oakland County children aged 0-3 with child experts from all over the state. The Summit members built a playground for disabled children and wrote a booklet titled "Their Life is in our Hands." The booklet discusses how a baby's brain develops and is an easy to read resource book. It won the National Association of County

Organizations award. It will be printed in Spanish and is in the process of being translated to Arabic Taub also helped print a senior citizen's resource guide.

Rep. Taub has been active in her community throughout her adult life. She is industrious and motivated to help others. She is a member of the Optimist International, Bloomfield Youth Guidance, an advisor for the Birmingham Junior League and United Way of Oakland County.

She grew up in Detroit, graduated from Munford High School and earned her Bachelor's degree in Education at the University of Michigan. She had her own radio show at the age of 19 and did a craft show on TV as well. After graduating from U of M, she taught elementary school for 3-1/2 years. She then started a family and stayed home to raise her children while managing her husband's, (Dr. Steffan Taub) medical practice. She and her husband have been married 41 years, have three children and two young granddaughters. In her spare time, Rep. Taub enjoys reading, going for walks, hiking and travelling.

To reach the Rep., call 517-373-8670, email Shelleytaub@house.state.mi.gov or write State Representative Shelley Taub, PO Box 30014, Lansing, MI, 48000, 7514

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July......Scholarship Golf Outing
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