



Food & Beverage **REPORT**

The official publication of the Associated Food Dealers of Michigan

AUGUST/SEPTEMBER 2004

Just In

AFD's Accounting Firm, Follmer Rudzewicz, Becomes UHY Advisors MI

Follmer Rudzewicz Advisors, Inc. recently announced a name change to UHY Advisors MI, Inc.

Bryan Besco, Senior Marketing Associate said, "We have been providing financial and business consulting services to family owned, middle market companies for over 36 years. As a result of this merger, we now operate under one brand name with 20 offices nationally and 148 offices globally in 50 countries."

The CPA firm represents the Associated Food Dealers of Michigan and some of its members. Pat Gregory, one of the firm's accountants, was featured in the June AFD Food & Beverage Report. For more information, call Besco at (248) 355-1040 ext. 590.

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Liquor Tax Won't Die

Despite repeated commitments to protect small businesses, a liquor tax increase remains part of the budget discussions taking place between the Governor and legislative leadership. Several other tax increase proposals are being discussed as well including increasing the tax on casinos. AFD has remained vigilant in opposing the liquor tax proposal unless it fundamentally addresses retailers' profit margin. We need your help to keep up the pressure. Please contact the offices below to register your opposition to raising the liquor tax:

Gov. Jennifer Granholm – (517) 373-3400

Speaker of the House Rick Johnson – (517) 373-1747

Senate Majority Leader Ken Sikkema – (616) 534-3464

It's Beginning to Look a Lot Like Christmas!

The weather may be warm and sunny, but the AFD Holiday Beverage Show is just around the corner! Mark your calendars for September 21 and 22 at Burton Manor in Livonia. See page 21 for details!

The Heat Was on for the AFD Foundation Golf Outing!



AFD golfers took over the beautiful Fox Hills in Plymouth on Thursday, July 22, in order to raise funds for foundation scholarships and enjoy some friendly competition on the course. Left: Kevin Yousif of Nine Mile & Hilton Market in Ferndale hits a great drive. Above: The "Joe Sarafa Integrity Award" for honestly counting every stroke, went to the great guys in red from Coke!

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Michigan Center for Public Policy issues report about electric market restructuring

Though the state's electric market restructuring program needs some changes, it may not need the overhaul proposed in a recently-introduced Senate package, according to a report issued by the Mackinac Center for Public Policy. Gongwer News Service reported

that electric utilities have argued that the reforms under PA 141, 2000, were going to cost electric customers more in the long run and have been predicting large rate increases when all rate freezes are

Electric Market, continued on page 12.

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Chairman's MESSAGE

Associated Food Dealers Joins in Emergency Preparedness Education



By Ronnie Jamil
AFD Chairman

If an intentional food contamination incident occurred, would you as a grocery store owner or manager know what to do?

The Associated Food Dealers of Michigan is working with organizations and individuals in

Michigan and around the nation to coordinate emergency preparedness and food security efforts in this state.

An important part of this continuing education effort came on May 21, when over 120 individuals from around the nation participated in a daylong emergency preparedness event held at the Kellogg Center in East Lansing. The Associated Food Dealers along with other Michigan food industry associations and governmental agencies were in attendance. AFD Vice President Dan Reeves sits on the Michigan Food & Agricultural Protection Strategy Steering Committee, which hosted the event.

The committee was joined by personnel from law enforcement, public health, outbreak investigation, food regulation, emergency management, health care, and public

communication/media relations.

Those attending represented the full range of organizations that store owners/managers might be working with while responding to an intentional food contamination incident.

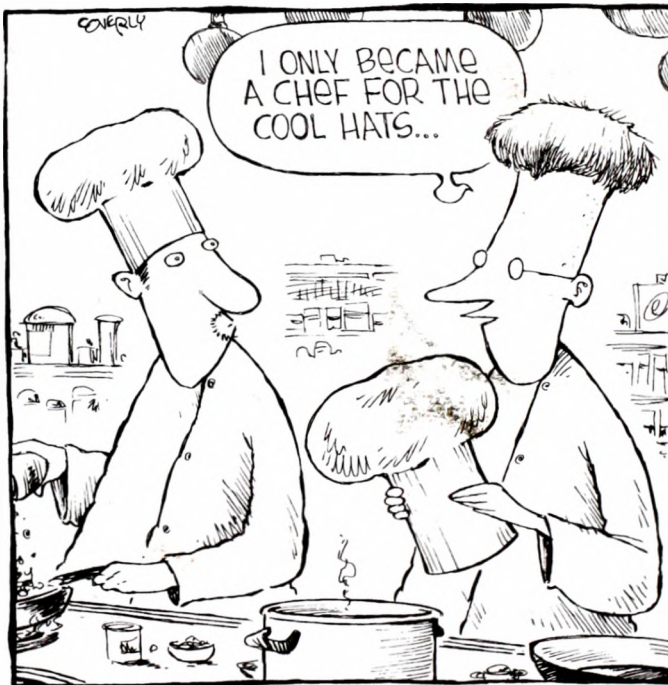
The conference centered around a "tabletop exercise" which simulated an emergency situation that allowed participants to walk through existing response procedures to test emergency preparedness. This tabletop exercise highlighted the importance of store owners/managers knowing the following:

- How to contact response agencies 24 hours a day, 7 days a week, and
- The role and responsibilities of key response agencies like local public health, law enforcement, and food regulators, and
- Protection of your business and livelihood involving more than physical protection such as bars on the windows or locked doors.

For further information about emergency preparedness, contact Dan Reeves at AFD's new office (248) 671-9600.

The Grocery Zone

By David Coverly



USDA Labels French Fries as Fresh Vegetables

Eating your vegetables can now include french fries, according to the U.S. Department of Agriculture (USDA) and a federal judge in Texas.

The *Chicago Tribune* reports that U.S. District Judge Richard Schell endorsed little-noticed changes by the USDA to federal regulations that govern what defines a fresh vegetable. The French-fry industry had recommended the changes, and spent the past five decades pushing for revisions to the Perishable Agricultural Commodities Act, known as PACA. Congress passed PACA in 1930 to protect fruit and vegetable farmers in case their customers went out of business without paying for their produce.

Attorney General Mike Cox Protects the People and the State

By Kathy Blake

As Michigan's 52nd Attorney General, Mike Cox is sworn to protect the people of Michigan. He also must protect the interests of the state of Michigan. "Anything the state touches, must be protected legally. We defend every state agency," asserts Cox. "I have two jobs, I'm the lawyer for all of the state government and I'm the protector of the people."

His position has been called "watchdog" in the past, though Attorney General Mike Cox would rather take action than watch and wait. "I am committed to resolving old problems of child support collection, as well as the new epidemic of identity theft. And my office is striking back against the corruption and cons of today, while not forgetting about the 'cold cases' of yesterday, and bringing the guilty to justice," he proclaimed.

Cox oversees 280 lawyers plus an additional 195 staff members. The attorney general's main office is in Lansing, with branch offices in Detroit, Petoskey, Grand Rapids and Escanaba. He spends two to three days at his office in Lansing, and travels to the other offices and meetings the rest of the work week.

Though he's in a position of power, Cox says his focus is on protecting Michigan's most vulnerable residents—children and senior citizens. A Republican, Cox was elected to his four-year term which began in January of 2003. He said he likes his new position, adding that being able to help people through change is what makes the job rewarding. "Because it touches every part of state government, it's also very interesting," said Cox.

As chief law enforcement officer for the state of Michigan, his duties include representing the State and the Governor, protecting consumer's rights, protecting consumer's pocketbooks against fraud and unfair prices and rates, protecting the environment, overseeing the 83 elected county prosecutors



throughout Michigan and directing criminal policy.

In light of the growing problem of identity theft, he and his staff drew up a grant proposal. The U.S. Department of Health and Human Services granted \$300,000 for the Michigan attorney general's office to start up a program to protect senior citizens from identity theft and credit card fraud.

Called "It's MI Identity" the program is the first in the nation and may serve as a model for other states. "We want to develop a program that can be reproduced, nationally," Cox said.

The program is designed to uncover identity theft of seniors living in adult resident care facilities as well as raise public awareness about the threat of identity theft.

"We are working with AARP to help seniors. We're collecting statistical research to reach 10 percent of Michigan's seniors and compare it with their credit history," explained Cox. If there's any discrepancies, the attorney general's office will investigate, he said.

He said the Federal Trade Commission reported that \$53 billion was stolen through identity theft last year and of that, \$48 billion was stolen from businesses.

Attorney General Cox said, "Ultimately we want to come up with three prongs for 'It's MI

Identity': (1) Educate consumers on how to avoid being victims; (2) Protect consumers from identity theft from store employees when using credit cards at stores; (3) Help police and prosecutors to better investigate and prosecute these crimes."

He said he has started a statewide cooperative campaign with law enforcement to provide training and investigative techniques to officers and staff, adding that frontline law enforcement also helps raise public awareness about ID theft.

Cox says his biggest change for the attorney general's office has been going after deadbeat parents for child support. He pioneered the creation of a Child Support Division to collect millions of dollars of unpaid support owed to Michigan's children. "More than 630,000 kids don't get regular child support, 400,000 don't get any child support. We drew up bills for child support that are in the House and Senate," said Cox.

Cox graduated from Catholic Central High School in Detroit and then served in the Marine Corps. After completing his service, he went on to graduate from the University of Michigan Law School in 1989. He went to work at the Oakland County Prosecutor's office for a year before becoming a prosecutor for the Wayne County Prosecutor's office in Detroit.

In Wayne County, he tried more than 125 jury trials and hundreds of bench trials with more than a 90 percent conviction rate. His cases ranged from organized crime to public corruption to drug and gang-related homicides. He was appointed Director of the Wayne County Prosecutor's Homicide Unit in 2000, which prosecutes approximately two-thirds of all homicides in Michigan. "Working as a prosecutor, we come in contact with people when they're at their worst; grieving. By solving the

Mike Cox, continued on page 11.

Calendar

September 12-15

National Beer Wholesalers Association
Annual Trade Show
San Diego, CA
(800) 300-6417
info@nbwa.org

September 21-22

AFD Holiday Beverage Show
Burton Manor
Livonia, MI
(248) 671-9600

September 27

Beverage Retailing Summit 2004
Orlando, FL
(646) 654-7452
jfriedman@vnuuspubs.com

October 15-19

Food Marketing Institute Productivity
Conference & Expo
Dallas, TX
www.fmi.org

October 17-20

The NACS Show 2004
Las Vegas, NV
(703) 684-3600

Statement of Ownership

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Hiram Walker Retiree, Art Robbie Inducted to Hall of Fame

Art Robbie was one of two recipients of the 2004 National Polish-American Sports Hall of Fame award in recognition of his countless contributions to his community.

He received the award at the 2004 Induction Banquet held at the

American Polish Cultural Center in Troy in June.

Art Robbie turned a successful amateur boxing career into a successful business career at Hiram Walker, Inc, where he worked for 34 years. He advanced to the position of Executive Relations Manager,

reporting directly to the chairman and president of the company. In his role, Robbie oversaw the distribution of millions of dollars in monetary product and service donations to a number of charitable organizations and causes in Michigan.

He began boxing at age 10 in the Kosciusko school program. He continued through to Hamtramck High School, where he was class president and graduated in 1947.

He distinguished himself by serving in all four of the armed services. Beginning in 1944, he first served in the U.S. Navy Reserve, then the U.S. Marine Corp Reserve, followed by the U.S. Army and finally the U.S. Air Force Association Strategic Army Command, from 1952-1954.

While he was in the army, his amateur boxing career flourished. In 1950, he was the Ft. Riley (Kansas) Middleweight Champion. In 1951, he earned the Ft. Sill (Oklahoma) Light Heavyweight Championship. Robbie finished his Army boxing career in 1952 as an undefeated middleweight. His army boxing career record was 47 wins and only one loss; and his overall boxing record was 80 wins and four losses. He was never KO'd in his career.

From 1960-63, he served as Hamtramck's Civil Service Police and Fire Commissioner. In 1970, he received a civilian citation from the Detroit Police Department for apprehending a dangerous armed felon.

During his career, he received over 40 awards for athletics, civic duty and business accomplishments, including the Hiram Walker "Cord Man of the Year" and the Associated Food Dealers of Michigan "Distinguished Service Award." He would often appear at charitable functions as a guest gourmet cook.

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7UP Goes Low-Cal With Vitamin C

Beverage Digest reports that Cadbury Schweppes will introduce a low-calorie version of 7UP fortified with vitamin C and calcium. To be called 7UP Plus, the timing and formulation of the drink are still being finalized, however, it is said to have 15 calories per 12-ounce serving and may be introduced as berry- or multi-flavored. Cadbury Schweppes reportedly did not confirm nor deny the information. — Dow Jones

Michigan Food Products to be Showcased Worldwide

Michigan food and agriculture companies have a bigger and better opportunity to expand their export markets at one of the largest and most prestigious food shows to be held next spring, announced Dan Wyant, director of the Michigan Department of Agriculture (MDA).

Wyant explained that MDA is again sponsoring a Michigan Pavilion at the U.S. Food Export Showcase (USFES) of the Food Marketing Institutes' Supermarket Industry Exposition, held in Chicago annually the first week in May. The FMI Supermarket Expo is North America's largest food show with about 20,000 domestic food buyers and 6,000 international buyers from nearly 100 countries. For the first time ever, USFES and the state's pavilion will be in a prime and highly coveted spot right near the show's main front entrance.

Exports continue to be an integral component of the viability and success of Michigan agriculture as about one-third of everything we grow is sold to overseas markets," Wyant added. "Opportunities like this are especially helpful in challenging and lean budget times. USFES has proven to be instrumental and cost effective in helping small and medium-sized Michigan companies and organizations highlight their products and tap new markets or increase their sales. We are confident that this new location and exposure will be a tremendous benefit to our Michigan companies and better showcase our safe, high quality food products."

There are 20 available spaces in the Michigan Pavilion, each offered at \$2,200. Additionally, past exhibitors referring new companies that exhibit in the Michigan Pavilion will receive a \$100 discount. MDA must receive all registration forms and payments by 5 p.m. on Oct. 1, 2004.

The tens of thousands of buyers at the show represent supermarkets, hotels, restaurants, institutional and retail stores who travel to the show to note new products and make purchasing decisions. In the past couple of years, the show has led to more than \$1 million in sales for

Michigan companies.

Organized annually by the National Association of State Departments of Agriculture in conjunction with the U.S. Department of Agriculture's Foreign Agricultural Service, USFES attract

a significant interest throughout Asia and the Americas. In particular, large delegations of buyers are expected from China, Brazil, Japan, Nicaragua, Taiwan, Canada and Russia.

For more information on the show,

or to receive other export assistance for Michigan food and agriculture products, contact Jamie Zmitko in MDA's Agriculture Development Division at 517-241-3628, e-mail at zmitkoja@michigan.gov or visit www.mdainternational.com.

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The Associated Food Dealers of Michigan Welcomes These New Members Who Joined April Through June

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McDonald's Restaurant
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Nick's Market
North Adams Fuel N Food
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Pre Paid Legal Services
Premier Energy Marketing
Renucci's Bar & Restaurant
Sam's Supermercado
Serra's Market
Shaw-Ross
Sisco's Sunoco
Starting Gate Saloon
Sunkiss Market
Taylor Party Store
Tiffany Spirit Shoppe
United Wholesale Dist. Group
Value Center Market

NewsNotes

Detroit's Snack Industry Weathers Atkins "fad"

Detroit-area snack makers say they see little effect from the low-carb diet trend, and they won't introduce reduced-carb snacks like the national brands. "There is no such thing as a low-carb chip," says Uncle Ray's CEO "Uncle Ray" Jenkins. The president of Better Made Snack Foods agrees, calling the Atkins craze a fad that will pass. Detroit-area snackers consume an average of 7 pounds of potato chips per person annually, nearly double the national average. -The Detroit News

Retailers May Pass Along Coffee Price Hikes

Coffee producers are keeping track of rising coffee bean prices worldwide, noting in May a nearly 20% increase in costs. While Procter & Gamble and Sara Lee are increasing their prices up to a quarter per pound, Kraft and Nestle have not made a decision and are watching for further developments. Analysts expect retail prices to increase by as much as 10%. -Newsday

Dutch Company Begins Marketing Low-Carb Potato

HZPC Holland cross-bred two existing strains of potatoes to create a new breed with one-third fewer calories and proportionately fewer carbs. The breed has been planted in small crops around the U.S. and the first retail crop is expected next year. -Duluth News Tribune

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MemberProfile

Nash Finch Caters to the Independent Retailer

By Michele MacWilliams

"Performance Driven" is the slogan that Nash Finch uses on their advertising, on company literature, their website and business cards. The company is dedicated to this slogan, and reinforces it with products and services designed for its independent retail customers.

Nash Finch Company is one of the leading food retail and distribution companies in the United States, with nearly \$4 billion in fiscal 2003 annual revenues. The company owns and operates a base of over 80 retail stores, principally supermarkets under the Econofoods, Family Thrift Center and Sun Mart trade names. These corporate-owned stores are located primarily in the upper midwestern states of Iowa, Minnesota, Nebraska, North Dakota, South Dakota and Wisconsin.

In addition to its retail operations, Nash Finch Company concentrates on its food distribution business, which serves independent retailers and military commissaries in 27

states, the District of Columbia, Europe, Cuba, Puerto Rico and Iceland.

Nash Finch began in 1885 and today is one of the largest wholesalers in the country, employing approximately 10,000 associates. Nash Finch is publicly traded on the NASDAQ under the symbol "NAFC" and is a Fortune 500 business. The company's corporate retail operations focus on trade areas where Nash Finch stores command a number one or number two market share position. Corporate stores range from local, conventional stores in rural trade areas to large, modern supermarkets in growing urban markets.

"In Michigan, our independent retailer base is primarily in the eastern half of the state, from the Upper Peninsula to Detroit," says Thomas R. Welsh, Nash Finch merchandising manager.

Their main Michigan facility is located in Bridgeport. Built in 1980, the building has since seen several additions, growing as customer base

grows.

"Nash Finch aims to develop strong and profitable independent retail customers," says Welsh. "To this end, our wholesaling operation is sales driven and relentlessly focused on delivering premier customer service and low cost."

Through its food distribution segment, Nash Finch Company distributes and sells a full line of food products, including dry groceries, fresh fruits and vegetables, frozen foods, fresh processed meat products and dairy products. The company also distributes a variety of non-food items, such as health and beauty aids, paper products as well as cleaning supplies and small household items.

Most products are nationally advertised brands, although the company also sells several unbranded items, mostly meats.

In addition, the Nash Finch Company distributes and sells private label products using its own



Tom Welsh

trademarks and brand names including Our Family, IGA, and Value Choice. The Our Family and IGA brands are designed to offer consumers high quality items at significant savings when compared to national brands. The Value Choice label is positioned to compliment the other brands and is geared to the shopper who demands price value.

In addition to a variety of products, Nash Finch also offers services geared to assist with store

Nash Finch, continued on page 11.



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management. Utilizing the Internet, Nash Finch retailers can key into Nashnet, where a host of services make managing a store easier and faster. New item listings, special ePromotions and eReports (invoices, statements, price books, deal reports) and PlanOGrams (a shelf space managing system) are available online.

In today's environment, with new competitors and supercenters rapidly entering new markets, understanding how shoppers view a store is critical. Nash Finch Market Research Services offers a menu of telephone and in-store consumer research programs to help retailers gain the knowledge they need to succeed. The company also offers mapping and analysis services, geographic information systems and demographic reporting. The services allow a retailer to accurately define trade areas, screen markets, review demographic research and develop a competitive analysis.

Success for any retail establishment starts with choosing the right store location and understanding the potential sales for that site. For over 20 years, Nash Finch Market Research Services has coordinated site location research for its customers using an independent, experienced site location analyst.

"We believe that the selection and development of that real estate are two of the most important keys in the success of a grocery store," Welsh asserts. The Nash Finch Store Development Group can provide the entire process from site location, real estate negotiations, store design, construction management, and even equipment purchasing to grand opening.

"The trend in the 1990's was to buy anywhere, regardless of the competition, just to add scale. Today major national chains are reevaluating individual stores, exiting those locations where they are less competitive, and opening the door for quality independent operators," states Nash Finch CEO Ron Marshall. To that end, Nash Finch Company is positioned and ready to assist and serve Michigan independent retailers.

murders, we help them find a sense of justice," said Cox. He learned a little about the retail business working on cases of convenience store murders.

where the store made a bank drop at precisely the same time every day. Cox said he believes there are some tactics retailers can use to decrease the likelihood of crime at their store.

"Mike Cox and his office have been extremely accessible and responsive to small business concerns," stated AFD President Mike Sarafa. "We've enjoyed a great working relationship and look

To contact the Attorney General's office for information, call 517-373-1110, for consumer complaints, call toll free: 1-877-765-8388 or write to Consumer Protection Division, P.O. Box 30213, Lansing, MI 48909. The attorney general's website is www.michigan.gov/ag.



SUBURBAN

NEWS

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Better Business Bureau



Miller Appoints New Senior Director—Convenience Stores

Miller Brewing Company announced that Bob Littlefield has been appointed senior director — convenience stores. Mr. Littlefield comes to Miller Brewing Company with more than 25 years of sales and marketing experience, most recently as vice president of retail sales at Veryfine Products, Inc.

Mr. Littlefield spent ten years with Veryfine Products, Inc., where he led the introduction and continued growth of the Fruit 2 O brand and the development of convenience programs to compete with direct store delivery juice programs. He later helped enable the very profitable sale of Veryfine to Kraft Foods. He has also held several significant positions at Tropicana Products, Inc., and Maxwell House Coffee Division of General Foods Corporation.

"Mr. Littlefield has extensive knowledge of both national chain and smaller beer-centric c-store chains

and will serve Miller well as we execute our c-store strategy and operational plan," said Regenia Stein, vice president — Strategic Accounts & Category Management. "His hire is

an example of Miller's commitment to bringing in performance-driven people who are fundamental to our capability to grow and sustain our competitive advantage."

Electric Market, continued from page 1.

lifted in 2006. Utility officials say the only way to ensure a reliable electric market without increasing rates is to pass the Senate Package.

But Theodore Bolema, author of the Mackinac center report, 'Assessing Electric Choice in Michigan' said the competition already introduced into the market would largely prevent those increases.

Kelly Rossman-McKinney, spokesperson for The Michigan CLEAR (Citizens for Long-Term Energy Affordability and Reliability) Coalition said the report leaves out some key needs of the state's utilities and their customers.

"We are encouraged that the Mackinac Center's policy briefing on electric deregulation acknowledges some of the disparities of PA 141, and even supports some of the key legislation currently introduced to fix those disparities," she said. "At the same time, we are disturbed at the Mackinac Center's willingness to support immediately eliminating the rate cap, which would instantly cause Michigan's residential and small business electric rates to skyrocket. We are also concerned by their lack of support for sharing responsibility for a fund that calls on all Michigan citizens to help low-income residents."

Producers Find Novel Ways to Get More Omega-3s Into Eggs

While researchers agree omega-3 fatty acids are heart-healthy, the varieties found in fish — DHA and EPA — are more easily absorbed into the body. Those found in oils and nuts — the short-chained ALA — must first be converted into the long-chained variety. Some egg producers are beginning to raise hens on foods high in DHA and EPA and are touting their eggs as being an alternative source of the most healthy form of omega-3s for those who don't like fish.

—San Francisco Chronicle

Diets Filled with "Empty Calories"

Despite the popularity of low-carb diet crazes, snack foods such as soda and chips still make up about one-third of the typical U.S. diet, according to new research. The study of 4,700 adults showed high levels of consumption of foods such as soft drinks and pastries, with sweets, desserts and alcoholic beverages accounting for nearly 25% of all calories consumed by Americans, and salty snacks and fruit-flavored drinks adding another five percent.

—MSNBC/Reuters

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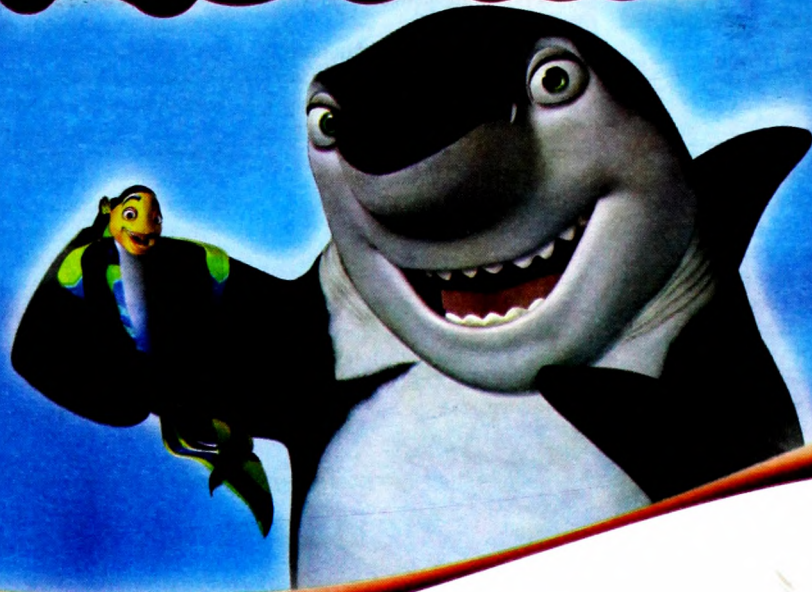
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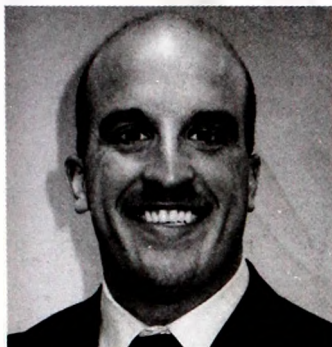


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Don't Allow an Estate Plan to Stand Still



By: Randall A. Denha, Esq.
Cox, Hodgman & Giarmarco
Attorney at Law

Is life exactly the same as it was one year, five years or ten years ago? Of course not. Life is constantly changing and evolving, whether one wants it to or not. The same thing holds true about an estate plan. This is not a document one should place in a drawer or save and forget about until a crisis arises. An estate plan should be a work in progress that reflects changing circumstances.

It's a good idea to review the various components of an estate plan – or at the very least, a will – every few years to ensure that the provisions continue to meet current needs and desires. After the review, a need to simply modify a will can be met by a codicil drafted with the necessary revisions, or if the review suggests, a will can be completely overhauled. In either event, the time spent reviewing an estate plan will be time well spent.

When does an estate plan need to be updated? Ask the following questions. If the answer to any one of them is "yes", it's likely that the plan should be revised:

- Has there been a marriage, remarriage, divorce or separation?
- Have any children or grandchildren been born or children adopted?
- Have any children gone to college or moved out of the home?
- Have any beneficiaries died or become incapacitated?
- Has the executor named in the will or a trustee died or

become incapacitated?

- Has there been a significant change in the medical condition of a family member?
- Has a business been acquired or sold?
- Have major assets such as real estate, stock or a home been acquired or sold?
- Has the state of residence changed?
- Have business, financial or personal circumstances changed in any significant manner?
- Have the federal or state tax laws changed in a manner that may affect the existing estate plan?

Note that a review of an estate plan could be especially significant if there has been a remarriage and there are children from a prior marriage. If appropriate, one can revise a plan to preserve the current spouse's lifestyle while providing for the eventual distribution of assets to one's children.

Tax advisory: If an estate plan has not been reviewed since 2001, this should not be put off any longer.

Under the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA), the federal estate tax system has been modified and various new provisions could affect estate planning decisions. Furthermore, the federal estate tax will be repealed in 2010 under EGTRRA, but the tax will be reinstated under pre-EGTRRA law in 2011 unless Congress takes further action.

Randall A. Denha 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.

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Businesses Alerted to Take Note of New \$50 Bill

The new patriotic-themed \$50 bill will enter circulation on Sept. 28.

The redesigned Series 2004 \$50 notes feature subtle background colors of blue and red, images of a waving American flag and a small metallic silver-blue star.

The U.S. government said that banks and businesses should make final preparations for the new notes. For some businesses, preparations include training cash-handling employees on how to use the notes' security features, for others it entails making technical adjustments to ATMs or machines with cash receptors, such as vending or automated checkout machines.

When the redesigned \$20 note was issued in October 2003, some machines designed to accept cash in self-checkout lines had trouble handling the new bill.

"The enhanced security features in this series of notes help ensure that U.S. currency will continue to represent the trust, value and confidence that people all over the world have grown to rely on and expect," said Federal Reserve Board

Governor Mark Olson. "As always, all new notes will co-circulate with the older designs. All notes are good for good."

Tom Ferguson, director of the Treasury's Bureau of Engraving and Printing, said, "The objective of the new currency program is a safer, smarter and more secure currency and its smooth transition into daily commerce. To that end, we have been working with the appropriate machine manufacturers for nearly two years to ensure they have the information they need to make their equipment compatible with each newly redesigned note that is introduced into circulation."

The redesigned \$50 note is the second in the Series 2004 new currency designs, following the redesign of the \$20. The Treasury also plans to redesign the \$100 note. A decision has not been made on whether the \$10 and \$5 notes will be redesigned, but the \$1 and \$2 designs will not change.

Public education

The government is undertaking a worldwide public-education program

to help ensure that people all over the world know the new currency is coming, and to help them recognize and use the security features.

The outreach includes cash-handlers, merchants, business and industry associations, and the media. There is nearly \$700 billion in circulation worldwide, and as much as two-thirds of U.S. currency is held outside the United States.

A variety of training materials--including posters, training videos and brochures--is available in 24 languages. The materials can be downloaded or ordered at www.moneyfactory.com/newmoney.

Security features

The new \$50 design retains three important security features that were first introduced in the 1990s and are easy for consumers and merchants alike to check:

1. Watermark: A faint image, similar to the portrait, which is part of the paper itself and is visible from both sides when held up to the light.
2. Security thread: Also visible from both sides when held up to the light, this vertical strip of plastic is

embedded in the paper and spells out the denomination in tiny print.


3. Color-shifting ink: The numeral in the lower right corner on the face of the note, indicating its denomination, changes color from copper to green when the note is tilted.

Evolution of counterfeiting

Counterfeiting has been kept at low levels through a combination of improvements in security features, aggressive law-enforcement and education efforts to inform the public about how to check their currency, said the government. About one out of 25,000 \$50 notes is a counterfeit, according to the Federal Reserve Board.

However, since 1995, digitally produced counterfeit notes have increased from 1 percent of all counterfeits detected in the United States to 40 percent. To stay ahead of counterfeiters as advances in technology make digital counterfeiting of currency easier and cheaper, the government said it expects to redesign the currency about every seven to 10 years.


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"Casino Millions" Instant Game Makes Holt Man an Instant Multi-Millionaire



By Commissioner Gary Peters

The Michigan Lottery helped gear up race fans at Brooklyn's Michigan International Speedway (MIS) when it held the "Casino Millions" \$2,000,000 grand-prize drawing just prior to the start of the DHL® 400 NASCAR® Nextel® Cup series race on June 20, 2004.

Five finalists had been chosen out

of more than 800 qualified entries. These five finalists participated in a trackside event in the midst of victory lane at MIS. Each finalist chose a covered tube containing either a green flag or a red flag. The two finalists with the green flags moved on to the final drawing for the \$2,000,000 grand-prize. The finalists then made their way through winner's circle toward two Chevrolet Malibus, and then the finalist whose vehicle started was the grand-prize winner.

Holt resident James Rutledge was the lucky finalist whose vehicle roared when he turned the key.

The 46-year-old said he is "thrilled" about winning the \$2 million grand prize. He is still unsure what he is going to do with his winnings.

"The whole experience was unbelievable," he said. "When I

heard that car start, I was so happy!"

In his free time, Rutledge enjoys restoring old bicycles and going to his cabin up north.

Rutledge purchased the \$1,000 winning ticket that entered him into the finalist drawing at Northside Party Store, 1601 Cooper St., in Jackson.

MEGA MILLIONS JACKPOT SOARS. Recently, Michigan Lottery players came down with a case of jackpot fever! The Mega Millions jackpot reached a whopping \$294 million for the July 2 drawing – setting a new jackpot record for the Mega Millions game.

For the entire jackpot run, when it started at \$10 million on May 11 to when it reached \$294 million on July 2, Michigan Lottery players wagered \$48,552,378 on Mega Millions tickets.

One jackpot-winning ticket was

sold in Massachusetts for the Friday, July 2 drawing. The Michigan Lottery had its share of happy Mega Millions winners as well. Among the 10 Mega Millions states, there were 18 Michigan ticket-holders who matched the first five numbers to win second-tier prizes of \$175,000.

The enthusiasm for the growing jackpot shown by Michigan Lottery retailers, coupled with players' excitement about the nine different ways to win, 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.

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!

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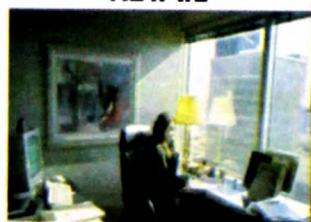
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Electronic Age Verifier has New Paycheck Cashing Application

For those merchants who provide paycheck cashing service for their customers, Scan Technology can help combat the risk of fraud due to counterfeit paychecks.

The new 2000P/M-1 and 2000P/MB-3 Electronic Age Verifiers will offer a simple and convenient means to assist the effort to track down those individuals who commit check fraud of this nature. The additional feature expands the

functional capability of these units beyond the ability to assist merchants in detecting fraudulent ID and helping to prevent the sales to minors of tobacco products and alcoholic beverages.

The new models have a stored memory capability that allows the immediate or delayed hardcopy retrieval of the swiped cardholder's identification. The merchant may either attach the verifier unit directly

to a serial printer, or the data can be uploaded to a PC for future retrieval on demand. To accomplish the data separation and isolation of paycheck customers from conventional ID card swipes for age sensitive product sales, the merchant will be supplied with "Marker Cards."

The merchant has the ability to reference his card swipe data on the corresponding date and time and

provide law enforcement personnel with the information to aid in apprehension, prosecution and possible recovery. Merchants, who are interested in either the conventional age verification application or the new paycheck cashing application, are invited to call D. J. King & Associates at (989) 777-7550 or (800) 781-5316 for additional information.

Michigan Ups Cigarette Tax to \$2 Per Pack

On July 1, Michigan's cigarette tax climbed to \$2 per pack, giving the state the second-highest tax after New Jersey at \$2.05 a pack.

Michigan Gov. Jennifer Granholm said that the state's poor health status could be bolstered by increasing the current cigarette tax of \$1.25 per pack by 75 cents.

However, others say that the tax hike will hurt small businesses and drive smokers to purchase cigarettes on the Internet or across state borders. Some Michigan cigarette

vendors fear they will have to close their doors.

"It's too much. This will put me out of business," Goran Erdelean, owner of Smoke House II told the Lansing State Journal.

One of Erdelean's regular customers, Georgia Vroman, said she will drive 90 minutes to Indiana in order to save about \$12 on a carton of Eve Lights.

"It's worth the drive. I don't like the idea of hurting local businesses, but this tax is ridiculous," said Vroman.

According to Gov. Granholm, the tax increase will garner \$97.1 million in the current fiscal year ending on September 30. The State Senate gave final approval to the tax increase on June 24. It is part of Granholm's plan to balance Michigan's budget, which is facing an estimated \$1.2 billion deficit in the fiscal year which begins on October 1, reports the Journal.

The Michigan Business Alliance for Fair Taxes, which consists of groups including the Associated

Food Dealers of Michigan, Michigan Chamber of Commerce, and the Michigan Retailers Association, contends that the increased cigarette tax will result in job losses for small and midsize retailers.

"This is not a good idea," Tricia Kinley, director of tax policy and economic development for the Michigan Chamber of Commerce told the Journal. "Michigan businesses will suffer."

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Meet the AFD 2004 Scholars

On July 22, at the AFD Foundation Golf Outing, the following students were each awarded \$1,500 scholarships. AFD is proud to award these deserving students with scholarships and gives thanks to the sponsoring companies for their financial support!



Chelsea Acho
Submitted by:
5 Star Market
Sponsored by:
7 UP Bottling Group
Chelsea plans

to attend the University of Michigan-Dearborn as a freshman majoring in Athletic Administration and Physical Education. She is a graduate of Belleville High School in Belleville where she served on the student council, was a member of SADD, and played basketball. She and her older sister will be playing basketball for U of M-Dearborn.



Bradley Armstrong
Submitted by:
Value Center Market
Sponsored by:
Anheuser-Busch

Bradley will be a freshman at Michigan State University in East Lansing. He plans to major in Mathematics. He is a graduate of Lee M. Thurston High School in Redford, where he played golf, varsity tennis and was captain of the hockey team. He received a scholar athlete award, an academic letter, Michigan Competitive Scholarship, Phi Beta Kappa award, and Michigan Merit Award.



Sarah Atcho
Submitted by:
Polly Market
Sponsored by:
Kowalski

Sarah is a junior at Madonna University in Livonia majoring in Television Communications with a minor in Speech Communications. She is secretary of the Broadcast Club at the university. She graduated from Hazel Park High School in Hazel Park. She received a Taiwanese Scholarship Award and participated in Drama Club in which she was honored Thespian of the Year. She was a member of the National Honor Society, Debate Club and Broadcast Club.



Chantel Bahoura
Submitted by:
Liberty Food Center
Sponsored by:
Allied Domecq

Chantel will be a freshman at the University of Detroit Mercy in Detroit studying Law and Political Science. Chantel is a graduate of Walled Lake Western High School in Walled Lake where she received the Number One Student Award, the highest honor roll. She worked on the yearbook and participated in junior varsity soccer, Spanish Club, Positive Peer Influence and Chaldean youth groups.



Jeffrey Balthazor
Submitted by:
Van's IGA
Sponsored by:
Sagemark Consulting, Inc.

Jeffrey will be a freshman majoring in radiology at the Northeast Wisconsin Technical College in Marinette Wisconsin. He graduated from Menominee High School in Menominee. While in high school, he was in the National Honor Society and participated in track. Jeffrey also received the Michigan Merit Award.

Darwin Beacham, Jr.
Submitted by: **NAACP**

Sponsored by: **Farmer Jack**

Darwin will attend Michigan State University in East Lansing studying accounting. He graduated from St. Martin DePorres High School in Detroit where he received academic honors, and was on the baseball and football teams. His football team was state champions in 2001 and 2003. Darwin also traveled to Australia and played with the U.S. Baseball Stars.



Michael Brown
Submitted by:
Sherwood Food Distributors
Sponsored by:
Central Distributors of Beer Inc.

Michael Brown Jr. of Detroit will be a freshman at Lawrence Tech University studying computer engineering. He graduated from Cass Tech High School in Detroit with a 3.9 grade point average. He received the Principal's Award and the Detroit Public School Award of Excellence.



Scott Caddy
Submitted by:
Holiday Market
Sponsored by:
DTE Energy

Scott is a sophomore at Eastern Michigan University in Ypsilanti majoring in English. He graduated from Dondero High School in Royal Oak. Scott participated in marching band, jazz band and symphony band. He also participated in track and was Most Valuable Player his senior year in cross-country.



Veronica Dallo
Submitted by:
In N' Out Food Store
Sponsored by:
Eastown

Veronica will be a freshman at Oakland University in Rochester studying marketing. She graduated from Mercy High School in Farmington Hills. Veronica was on the National Honor Society and was a creative communications contestant.



Kimber Ebels
Submitted by:
Country Fresh
Sponsored by:
North Pointe Insurance

Kimber is a sophomore at Redeemer University College in Ancaster, Ontario studying History, English and Missions. She graduated Valedictorian from Northern Michigan Christian High School in McBain. Kimber was student council vice president, participated in the band, track, chapel committee, helped disabled adults in a bible

class and traveled on mission trips to Chicago, Mississippi, and the Dominican Republic.



Kimberly Edsall
Submitted by:
Mel's Food & Beverage
Sponsored by:
Brown-Forman Beverage Co.

Kimberly is a senior at Aquinas College in Grand Rapids pursuing a Bachelor of Science degree in chemistry and biology. She graduated Valedictorian from Roger High School in Wyoming. She is currently a member of the Aquinas Cheer Team and belongs to Beta Beta Beta in which she served as a senate representative. She was elected president of the Aquinas Chemical Society. While in high school, she was co-president of the SADD council, secretary of the Key Club and co-president of the drama club. She was a cheerleader every year and received All-Conference Honorable Mention for golf.



Lauren Eriks
Submitted by:
Spartan Stores Inc.
Sponsored by:
Kar Nut

Lauren will be a freshman at Hope College in Holland, Michigan majoring in English. She graduated from Forest Hills Central High School in Grand Rapids. She was editor of the high school newspaper, band field commander, National Merit Scholarship finalist, and was student youth group leader.



Michael Haisha
Submitted by:
Pelzers
Sponsored by:
Interstate Brands-Wonder Bread/Hostess

Michael will be a freshman at the University of Michigan in Ann Arbor majoring in Business. He

Scholars,
continued on page 23.

Scholars, continued from page 22.

graduated from Belleville High School in Belleville. Michael was on the High Honor Roll and received a National Merit Scholarship. He participated in tennis, marching band, symphony band, French and Spanish clubs.



Vincent Haisha
Submitted by:
Pelzers
Sponsored by:
People's State Bank

Vincent plans to attend University

of Michigan—Ann Arbor as a freshman studying political science. He graduated from Belleville High School in Belleville. Michael was on the Honor Roll and received a National Merit Scholarship. He participated in tennis, marching and symphony band, French and Spanish clubs.



Meredith Immen
Submitted by:
SIS Systems Group
Sponsored by:
O & B Grocers Wholesale

Meredith plans to attend James Madison College at Michigan State University in East Lansing. She will be a freshman majoring in political science and international relations. Meredith graduated Magna cum Laude at Mercy High School in Farmington Hills. She was senior class secretary of the student council. She is a member of Phi Beta Kappa and participates in competitive dance at Noretta Dunworth School of Dance in Dearborn. She is employed at the Henry Ford Museum.



Brandon Kalasho
Submitted by:
Miller's Party Store
Sponsored by:
Philip Morris USA

Brandon is a sophomore at

Wayne State University in Detroit studying accounting. He graduated Magna cum Laude from De La Salle Collegiate High School in Warren. He was a member of SADD and Focus Hope.



Ann Krzyaniak
Submitted by:
Pinny Food Center
Sponsored by:
Intrastate Distributors

majoring in social studies and history for secondary education at Central Michigan University in Mt. Pleasant. She

graduated Valedictorian in 2001 from Standish-Sterling Central High School in Standish. She received a Good Citizen award, participated in cross-country, was on the student council and is a member of Daughters of the American Revolution. In college, she served an internship at Walt Disney World Resort in Orlando. She is in the Honors program in college and serves as a resident assistant.



Joseph Krystyniak
Submitted by:
Sharon's Short Stop
Sponsored by:
General Wine & Liquor

Joseph is a sophomore at Michigan State University in East Lansing studying accounting. He

Scholars, continued on page 24.

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Made In Michigan

Scholars, continued from page 23.

graduated Summa cum Laude from Chippewa Valley High School in Clinton Township. He played varsity soccer three years and was captain in 2002. Joseph is involved in many volunteer activities in college such as mentoring, VITA, and Honor's college.



Jeffrey Lemons
Submitted by:
Spartan Stores Inc.
Sponsored by:
Miller Brewing Company
Jeffrey will be

a freshman at the University of Michigan in Ann Arbor majoring in chemistry. He graduated from Portage Northern High School in Portage where he received highest honors. He made Academic All-State Soccer, Academic All-Conference Big 16, and Academic All-Conference Football Big 16. He is a board member for the "Be There Foundation," a non profit organization that feeds the needy youth of the world. He also volunteered for the Special Olympics, March of Dimes, and mission trips to Jamaica and El Salvador.



Rita Michlitsch
Submitted by:
Fortino's
Sponsored by:
Melody Farms
Rita is a junior at Purdue

University in West Lafayette majoring in mechanical engineering. She graduated from Grand Haven High School in Grand Haven. She was president of the Grand Haven Youth Foundation, German Student of the Year, and Girl's State Academic All-state Golf. At Purdue, she is on the Dean's list and interned at Abbott Laboratories. She is a member of the Society of Women Engineers and the Alpha Phi Omega Service Fraternity.

*Congratulations to all
AFD Foundation 2004
Scholarship Winners!*



Jeffrey Najor
Submitted by:
Fraser Dollar Store
Sponsored by:
Nash Finch Companies
Jeffrey is a

sophomore at Albion College in Albion majoring in biology, pre-med. He graduated from Brother Rice High School in Bloomfield Hills where he was on the A honor roll, received awards for excellence in history and physics, track and cross-country. In college, he is a member of the Albion Arab Club, the American Medical Student Association and is on the Dean's list.



Thomas Pavlak
Submitted by:
Coca Cola Bottling Company
Sponsored by:
Coca Cola Bottling Company
Thomas will be a sophomore at the

University of Notre Dame majoring in aerospace engineering. He graduated Co-Valedictorian from DeWitt High School in DeWitt. He was Student Council class secretary and National Honor Society Treasurer. He played on the 1st Team All-Ingham County League Soccer and participated in varsity track. In college, he was on the Dean's list his freshman year.



Lashonda Pope
Submitted by:
Great Giant Supermarket
Sponsored by:
Pernod Ricard
Lashonda is a

freshman attending Mott Community College in Flint, majoring in business management. She graduated from Beecher High School in Flint in the top 10 of her class. She was student government vice president and a student council member. Lashonda received the student of the month award. She started a group to help teenage girls with low self-esteem and she has started a local chapter of Beta Beta.



Brittany Weiss
Submitted by:
Foods for Living
Sponsored by:
Standard Federal Bank
Brittany is a sophomore at

Michigan State University in East Lansing majoring in International Relations and Arabic. She graduated from Waverly High School in Lansing. She played in the orchestra, received the Outstanding Senior Award and several departmental awards.

Aisha Wells
Submitted by: NAACP
Sponsored by: National Wine & Spirits Corp.
Aisha will attend Oakland

University in Rochester studying nursing. She graduated from Northwestern High School in Detroit where she was a member of Business Professionals of America, Pommerate, the yearbook staff and a dance company.



Amber Zelle
Submitted by:
Pepsi-Cola
Sponsored by:
Pepsi-Cola
Amber is a junior at the

University of Michigan in Ann Arbor majoring in English and History. She graduated from Grand Blanc High School in Grand Blanc. She was top ten in her class, received the Academic Award of Excellence and was student council secretary during her junior and senior years. In college, she is on the Dean's list, participated in Alternative Spring Break in 2003 and 2004 and is active in the St. Mary's student parish.

Jason Dzierzawski
Submitted by: Western Michigan University
Sponsored by: Petitpren
Jason is a senior in the Food

Marketing program at Western Michigan University, (WMU). He is a member of the Food Marketing Association and Sigma Phi Omega Fraternity. Jason was chosen for the scholarship by WMU for his outstanding academic record.

Classified

CHARLEVOIX BUSINESS FOR SALE—Established Grocery Store in Northern Michigan known for its custom meats, fine wines, and specialty food items. Don's IGA is a landmark to local and summer residents alike! Real estate, two liquor licenses, equipment and fixtures included. Priced at \$849,000. Call Lori Jodar at Boyne Realty: 231-439-4097.

DELI & ICE CREAM EQUIPMENT—Soft Serve, frozen pop machine, coffee equipment, deli slicers, scales, deli cases, prep tables and lots more. Only 1 year old. Cell phone 313-492-3392.

PALLETS—Let us pick up your 48x40 unwanted 4-way pallets each week or two and pay you cash. We'll keep your back rooms clean. Phone 313-491-1500.

WE NEED—Outdated, close dated and discontinued products—food, candy, juices, etc. \$\$\$ Phone 313-491-1500. 100% tax write-off also available.

FOR SALE—Food Prep Equipment, Excellent Condition. 1) DBL Duty Beverage, Air Refrig. Sandwich/Pizza Prep., 5"–\$1,500. 2) 18" Heat Seal Food Wrapper—\$100. 3) U.S. Berkel 10" Stainless Steel Slicer—\$200. 4) 2-Deck Pizza Warmer/Hutch—\$200. 5) Hot Dog Rotisserie—\$200. 6) JCM Gold 7-Dept. & PLU Cash Register—\$150. 7) Kubota Electronic Scale, 30#—\$150. Contact George @ 810-227-8989 for info or offer.

FOR SALE—Liquor store, approx 3800 sq. ft. 18 doors of cooler space. Lenawee County. Call 517-456-7249 for details.

FOR SALE—Liquor, Lotto, Deli, Pizza 10 miles west of Flint, buy 4-lane highway. Doing over \$8,000/week. Excellent Lotto sales. Building and business/apartment. Large parking lot. Owner retired. This is a well-established business (50 years at this location). Price: \$245,000. Call 810-621-3663.

FOR SALE—Magazine rack, 6 feet long, 2 tier with 4 rows per tier. Bought new, used only 6 months. Beige color. Asking \$100.00 or best offer. Call 810-985-8261 and ask for Dave.

HIGH VOLUME LIQUOR MARKET—In great suburban area. Business and building 1.5 million. Serious inquiries only, please. Call 248-346-2438.

PARTY STORE, EASTSIDE LOCATION—Beer, Wine, Deli, Lotto. Only Serious, interested buyers. 1-586-777-2463 (Warren Location) With equipment.

FOR SALE—Store fixtures with compressor and shelving. Call (734) 285-9633 and ask for Neil of Butch.

FAST FOOD DRIVE THROUGH—Open 86 hours/week . . . gross \$500,000 per year \$250,000 with \$100,000 down. Reasonable rent with option to buy (land). (734) 428-9628.

FULL LINE CONVENIENCE STORE—with Mini Storage! What an opportunity! Totally updated structure & top of the line equipment! Includes beer, wine, liquor and lotto license. Gasoline, Cigarettes, Groceries, Pop, Coffee, Cappuccino, slushes, Sandwiches and Pizza. Located in thumb area. Call today on CO-797. Wonderful recreational land, 108.6+ acres in Sanilac County \$239,000. Call Barb at Osentoski Realty at (989) 672-7777.

BANQUET HALL & RESTAURANT FOR SALE—Hamtramck. Includes: real estate & everything. 10,000 sq. ft. + Good money make! \$560K. Call for FREE recorded info. 24 hours—877-533-8360. ID#2018.

BRING ON THE GROCERIES—Ready to go! Totally remodeled with equipment and fixtures. Great location with high traffic. For information 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 property.

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

Researchers Discover Why Wine Antioxidant Helps Fight Cancer

A recent discovery could explain how the antioxidant resveratrol, found in red wine, helps to control heart disease, arthritis, autoimmune disorders and atherosclerosis. Marty Mayo, assistant professor of biochemistry and molecular genetics at the University of Virginia, and his

team reported that the compound helps to starve cancer cells by inhibiting the action of a key protein that feeds them.

"We used physiologically relevant doses of resveratrol and found dramatic effects on human cancer cells," Mayo told FoodNavigator.com.

He added that the total amount of resveratrol in one glass of wine three or four times a week is the right amount to block the protein from feeding cancer cells. However, Mayo warned that drinking more than that would hinder that effect and may actually lead to a greater

risk of cancer.

Resveratrol is found in a number of plants, including grape skins, raspberries, mulberries and peanuts. Its job in nature is to fight fungus during the rainy season, and it is especially prevalent in grapes used in making red wine.

Put Some Umph in Your Drink

Many people rely on a caffeine-laden cup of joe to jumpstart their day or give them a jolt of energy in the afternoon. For those coffee drinkers who brew a pot just for the caffeine and not to savor the flavor and aroma, there is a now a tablet that can give them a similar energy boost.

The new Umph effervescent energy tablet dissolves in any cold beverage (fruit juice, sports drinks, iced teas, sodas, etc.) to create an instant energy drink, according to Frontsiders, LLC.

Umph contains about as much caffeine as a cup of coffee. In

addition, the tablet features vitamin B6 to help the body metabolize energy naturally and Panax Ginseng, which has been used for centuries to fight fatigue and help ease stress, said Frontsiders. Each 5-calorie tablet has a gram of carbs and is free of sugar, aspartame and ephedra.

One customer quoted by Frontsiders said, "I used to need three cups of coffee in the morning and one in the afternoon just to get through the day. Now, I get more energy on less caffeine with Umph--and I'm not staining my teeth anymore."

Oscar Mayer Wienermobile Hits the Road for Charity

Retailers shouldn't be surprised if they see a giant hot dog heading down the road this summer. The iconic Oscar Mayer Wienermobile is traveling the nation's highways to collect wishes from kids of all ages.

The inaugural Oscar Mayer "Oh I Wish" contest prizes include the chance to win the use of the Wienermobile for a day and up to \$5,000 to make a wish come true.

Oscar Mayer joined Big Brothers/Big Sisters to help

celebrate their 10th anniversary and to raise money to help make wishes come true for thousands of young people. At Wienermobile events across the country, Oscar Mayer will collect wishes and donations to Big Brothers/Big Sisters, as well as hold an eBay online auction for a Wienermobile experience. Oscar Mayer will match the amount from the highest auction bid and all donations collected up to \$100,000.

Ready to Drink
in 1.75L bottles and 200ml 4-packs



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MARGARITAS

Five Flavors Available
Azul: Original Blue Margarita
Fresa (strawberry)
Mango
Melon
Baya (berry)

Effective immediately, McCormick Distilling Co. is proud to announce the appointment of Trans-Con, Co. as the exclusive statewide distributor of Tarantula Ready To Drink Margaritas.

To order, call your local member of the Trans-Con, Co. distribution family:

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Encore Group/Trans-Con, Co.	(888) 440-0200

BAKERIES:

Ackroyd's Scotch Bakery & Sausage	(313) 532-1181
Archway Cookies	(616) 962-6205
Awrey Bakeries, Inc.	(313) 522-1100
Interstate Brands/Wonder Bread/Hostess	(586) 792-7580
S & M Biscuit Dist. (Stella D'Oro)	(586) 757-4457
Taystee Bakeries	(248) 478-0201

BANKS:

ATM of America	(248) 932-5400
ATM of Michigan	(248) 427-9830
Comerica Bank	(313) 222-4908
Peoples State Bank	(248) 548-2900
Standard Federal Bank	1-800-225-5662

BEVERAGES:

Absopure Water Co.	1-800-334-1064
Allied Domecq Spirits USA	(248) 948-8913
Ambassador Service Group	(248) 879-7704
American Bottling	(313) 937-3500
Anheuser-Busch Co.	(800) 414-2283
Bacardi Imports, Inc.	(248) 476-6400
Brown-Forman Beverage Co.	(734) 433-9989
Brownwood Acres	(231) 599-3101
Central Distributors	(734) 946-6250
Click Wine Group	(586) 725-7160
Coca-Cola Bottlers of MI	

Auburn Hills	(248) 373-2653
Detroit	(313) 825-2700
Madison Heights	(248) 585-1248
Van Buren	(734) 397-2700
Port Huron	(810) 982-8501

Coffee Connection	(248) 583-1765
Coors Brewing Co.	(513) 412-5318
Diageo	(800) 462-6504
E & J Gallo Winery	(248) 647-0010
Eastown Distributors	(313) 867-6900
Faygo Beverages, Inc.	(313) 925-1600
Future Brands	(248) 471-2280
Galaxy Wine	(248) 363-5300
Garden Foods	(313) 584-2800
General Wine & Liquor Co.	(313) 867-0521
Great Lakes Beverage	(313) 865-3900
Great Lakes Distribution	(810) 794-1300
Hubert Distributors, Inc.	(248) 858-2340
Intrastate Distributing	(313) 892-3000
J. Lewis Cooper Co.	(313) 278-5400
Java Joe's	(734) 439-3280
Jones Sodas	(269) 382-4200
Josulate Wines, Inc.	(313) 538-5609
Leelanau Wine Cellars	(231) 386-5201
McCormick Distilling Co.	(586) 254-5650
Michigan Grape & Wine Industry Council	(517) 373-1104
Miller Brewing Company	(414) 259-9444
MJC Distributors	(248) 360-1005
National Wine & Sprits	(888) 697-6424
(888) 642-4697	
Pepsi-Cola Bottling Group	
- Detroit	1-800-368-9945
- Howell	1-800-878-8239
- Pontiac	(248) 334-3512
Pernod Ricard USA	(630) 922-6484
Petipren, Inc.	(586) 468-1402
Schiul Coffee Co.	(616) 956-6815
Seven-Up of Detroit	(313) 937-3500
Stony Creek Brewing Co.	(313) 299-5411
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BROKERS/REPRESENTATIVES:

Acosta-PMI	(734) 737-1250
Bob Arnold & Associates	(248) 646-0578
CrossMark	(248) 207-7900
Hanson & Associates, Inc.	(248) 354-5339
J.B. Novak & Associates	(586) 752-6453
Metro D Sales	(734) 416-8969
S & D Marketing	(248) 661-8109

CANDY & TOBACCO:

Altira Corp. Services, Inc.	(734) 591-5500
Brown & Williamson	(734) 462-2931
Nat Sherman	(248) 202-7339
R.J. Reynolds	(248) 475-5600

CATERING/HALLS:

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

DAIRY PRODUCTS:

Country Fresh Dairies	(800) 748-0480
Golden Valley Dairy	(248) 399-3120
Melody Farms Dairy Company	(734) 525-4000
Mexico Wholesale	(313) 554-0310
Pointe Dairy	(248) 589-7700
Serra Cheese Co.	(586) 790-8000
Superior Dairy Inc.	(248) 656-1523
Tom Davis & Sons Dairy	(248) 399-6300

ELECTRONIC AGE VERIFICATION

D.J. King & Associates	(800) 781-5316
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EGGS & POULTRY:

Consumer Egg Packing Co.	(313) 871-5095
Linwood Egg Company	(248) 524-9550

FRESH PRODUCE:

Aunt Mid Produce Co.	(313) 843-0840
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ICE PRODUCTS:

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

INVENTORY SERVICES:

Action Inventory Services	(586) 573-2550
Goh's Inventory Service	(248) 353-5033

INSURANCE:

AAA Michigan	(800) AAA-MICH
AAA Bourdeau Insurance Services, Inc.	(248) 855-6690
Capital Insurance Group	(248) 333-2500
Gadaleto, Ramsby & Assoc.	(800) 263-3784
JS Advisor Enterprises	(810) 242-1331
Frank McBride Jr., Inc.	(586) 445-2300
Meadowbrook Insurance	(248) 358-1100
North Pointe Insurance	(248) 358-1171
North Star Insurance Agency	(248) 398-5550
Paulmark Agency	(248) 471-7130
Rocky Husaynu & Associates	(248) 851-2227

MANUFACTURERS:

Art One Sign Expo, Inc.	(248) 591-2781
General Mills	(248) 465-6348
Jaeggi Hillsdale Country Cheese	(517) 368-5990
Old Orchard Brands	(616) 887-1745
Red Pelican Food Products	(313) 921-2500
Singer Extract Laboratory	(313) 345-5880
Strauss Brothers Co.	(313) 832-1600

MEAT PRODUCERS/PACKERS:

Bar S Foods	(248) 414-3857
Family Packing Distributors	(248) 738-5631
or (313) 873-3999	
Hartig Meats	(810) 557-0055
Kowalski Sausage Company	(313) 873-8200
Nagel Meat Processing Co.	(517) 568-5035
Polok Packing Co.	(313) 893-4228
Strauss Brothers Co.	(313) 832-1600
Wolvenne Packing Company	(313) 568-1900

MEDIA:

The Beverage Journal	(800) 292-2826
Booth Newspapers	(734) 994-6983
Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
Michigan Chronicle	(313) 963-5522
Suburban News - Warren	(586) 756-4000
- Flint	(810) 785-4200
Trader Publishing	(248) 474-1800
WDIV-TV4	(313) 222-0643

NON-FOOD DISTRIBUTORS:

Items Galore	(586) 774-4800
J&B Medical Corp.	(248) 324-8900

POTATO CHIPS/NUTS/SNACKS:

Better Made Snack Foods	(313) 925-4774
Frito-Lay, Inc.	1-800-359-5914
Motown Snacks	(313) 931-3205
Kar Nut Products Company	(248) 541-7870
Mexico Wholesale	(313) 554-0310
Niklas Distributors (Cabana)	(248) 582-8830
Rocky Peanut	(313) 871-5100
Variety Foods, Inc.	(586) 268-4900

PROMOTION/ADVERTISING:

Art One Sign Expo	(248) 591-2781
Enterprise Marketing	(616) 531-2221
PJM Graphics	(313) 535-6400
Stanley's Advertising & Dist.	(313) 961-7177
Stephen's Nu-Ad, Inc.	(586) 777-6823

RESTAURANTS:

Copper Canyon Brewery	(248) 223-1700
Pizza Papalis Corp.	(248) 540-2426
Rio Wraps	(248) 540-2426

SERVICES:

AAA Michigan	(800) AAA-MICH
AAA Bourdeau Insurance Services, Inc.	(800) 455-0323
Alarm-Medic	(248) 349-9144
American Mailers	(313) 842-4000
AMT Telecom Group	(248) 862-2000
Andrews Brothers Inc.	
Detroit Produce Terminal	(313) 841-7400
AON Risk Services	(248) 359-6080
Bellanca, Beattie, DeLisle	(313) 882-1100
Birno & Birno Investment Co.	(248) 540-7350
BMC Grocery Systems Specialists	(517) 485-1732
Business Machines Co. (BMC)	(517) 485-1732
C-21 Travis/Real Estate	(586) 206-9000
C. Roy & Sons	(810) 387-3975
Cartronics, Inc.	(760) 707-1265
Cateraid, Inc.	(517) 546-8217
Central Alarm Signal	(313) 864-8900
Check Alert	(231) 775-3473
Cherry Marketing Institute	(517) 669-4264
Clear Rate Communications	(248) 968-4290
Closed Circuit Communications	(248) 682-6400
Copper Mug Vending	(248) 789-4943
Cox, Hodgman & Giarmarco, P.C.	(248) 457-7000
D.J. King & Associates	(800) 781-5316
Detroit Edison Company	(313) 237-9225
Diamond Financial Products	(248) 331-2222
Digital Security Technologies	(248) 770-5184
Eden Foods	(517) 456-7424
Elite Pest Management	(586) 294-7055
Financial & Marketing Ent.	(248) 541-6744
FMS Accounting & Payroll Providers	(615) 294-4055
Freedom Systems Midwest, Inc.	(248) 399-6904
Gadaleto, Ramsby & Assoc.	(800) 263-3784
Great Lakes Data systems	(248) 356-4100
Guardian Alarm	(248) 233-1645
JJ Security Systems	(847) 668-2666
Kansmacker	(248) 249-6666
Karoub Associates	(517) 482-5000
Market Pros	(248) 349-6438
Marketplace Solutions	(989) 235-5775
Metro Media Associates	(248) 625-0700
National Processing Services, LLC	(248) 540-7900
Nordic Electric, L.L.C.	(734) 973-7700
Paul Meyer Real Estate	(248) 398-7285
POS Systems Management	(248) 689-4608
Preferred Merchant Credit Resources	(616) 794-3271
Premier Energy Marketing	(866) 348-7605
Prepaid Legal Services	(586) 777-9700
REA Marketing	(989) 386-9666
Sagemark Consulting, Inc.	(248) 948-5124
Shimoun, Yaldo & Associates, P.C.	(248) 851-7900
Salim Abraham, Broker	(248) 349-1474
Secure Checks	(586) 758-7221
Security Express	(248) 304-1900
Southfield Funeral Home	(248) 569-8080
T & L Acquisition	(313) 381-2266

T.D. Rowe Corp.	(248) 280-4400
Travelers Express/Money Gram	(248) 584-0644
UHY Advisors, Inc.	(248) 355-1040
Variate Wireless	(248) 658-5000
Western Union Financial Services	(513) 248-4900
Westside Cold Storage	(313) 961-4783
Whitey's Concessions	(313) 278-5207

STORE SUPPLIES/EQUIPMENT:

Alarm-Medic	(248) 349-9144
Belmont Paper & Bag Supply	(313) 491-6550
Brehm Broaster Sales	(989) 427-5858
Bunzl USA	(810) 714-1400
Culinary Products	(989) 754-2457
DCI Food Equipment	(313) 369-1686
Envipco	(248) 471-4770
Four Seasons Beverage & Equip	(734) 254-0886
Hobart Corporation	(734) 887-3070
Martin Snyder Product Sales	(313) 272-4900
MSI/Bocar	(248) 399-2056
National Food Equipment & Supplies	(248) 960-7290
Taylor Freezer	(734) 525-2535
TOMRA Michigan	1-800-610-4886

WHOLESALE/FOOD DISTRIBUTORS:

Amend Corp.	(734) 242-2411
Brownwood Acres	(231) 599-3101
Capital Distributors	(800) 447-8190
Central Foods Wholesale	(313) 862-5000
Chef Foods	(248) 789-5319
Consumer Egg Packing Co.	(313) 871-5095
CS & T Wholesalers	(248) 582-0865
D&B Grocers Wholesale	(734) 513-1715
Dearborn Sausage	(313) 842-2375
EBY-Brown, Co.	1-800-532-9270
Economy Wholesale	(313) 922-0000
Elegance Distributors	(517) 663-8151
Epstein Distributing Co.	(248) 646-3508
Food Services Resources	(248) 738-6759
Great North Foods	(989) 356-2281
Hamilton Quality Foods	(313) 728-1900
I & K Distributing	(734) 513-8262
International Ice	(313) 841-7711
International Wholesale	(248) 544-8555
Interstate Brands/Wonder Bread/Hostess	(586) 792-7580
Jerusalem Foods	(313) 538-1511
Kaps Wholesale Foods	(313) 567-8710
Karr Foodservice Distributors	(313) 272-6400
Kay Distributing	(616) 527-0128
Liberty Wholesale	(586) 755-3625
Lipan Foods	(586) 447-3500
Metro D Sales	(734) 416-8969
Mexico Wholesale	(313) 554-0310
Michigan Quality Sales	(313) 255-7777
MJC Distributors	(248) 360-1040
Nash Finch	(989) 777-1891
Nash Sherman	(248) 202-7338
Niklas Distributors (Cabana)	(248) 582-8830
Norquick Distributing Co.	(734) 254-1000
Polok Packing	(313) 893-4228
Robert D. Arnold & Assoc.	(810) 635-8411
Roundy's	(419) 228-3141
S. Abraham & Sons	(616) 453-6324
Shaw-Ross International Importers	(313) 873-7877
Sherwood Foods Distributors	(313) 366-3108
Spartan Stores, Inc.	(734) 455-1400
Suburban News: Southfield	(248) 945-9000
Flint	(810) 785-4200
SuperValu Central Region	(937) 374-7874
Tiseo's Frozen Pizza Dough	(586) 566-5710
Tom Maceri & Son, Inc.	(313) 568-0567
Tony's Pizza Service	(616) 795-0225
U.S. Ice Corp.	(313) 862-3344
United Wholesale Group	(517) 267-9800
Value Wholesale	(248) 967-2900
Weeks Food Corp.	(586) 727-3535
Wine Institute	(313) 882-7830

ASSOCIATES:

American Synergistics	(313) 427-4444
Canadian Consulate General	(313) 567-2208
Wielden & Associates	(248) 588-2354
Wolverine Golf Club, Inc.	(586) 781-5544

Unique Marketing Programs Make Loyal Cloverleaf Customers

By Michele MacWilliams

Located on Northwestern Highway and Inkster in Southfield, Cloverleaf Market is a spirits and wine shop surrounded by upscale stores and restaurants. Within a two mile radius, the shopping and dining options are so numerous that they're exhausting. Art galleries, home design centers, clothing boutiques, discount stores, drug stores, and restaurants with just about every cuisine you could desire are only minutes away. With all these shopping options what makes customers choose to buy their wine and liquor at Cloverleaf Market?

Tom Natoci, operating partner, thinks it is a combination of elements that make the store successful

"Our customers could go a lot of places to buy their wine," says Natoci. "It's more convenient to go to Nino Salvaggio's, where you can also get produce and grocery items with one stop." Natoci says that Cloverleaf must be savvy in their marketing so that customers choose to make an additional stop at their store.

"All of us that work here have been in the business for quite a while. We're passionate about what we do and what we sell," Natoci insists. "With the exception of major brands, we taste everything in here before it goes on the shelf," he adds. "If we don't like it, it's not here."

Natoci and his employees, Putnam Weekley and Nathir Dawood, are the real reason for Cloverleaf's success. Customers come in for selection sure - with over 500 different liquors and over 3,000 wines - the choices are mind boggling. But picking the right wine for a particular menu is not only an art... to understand the nuances of all these wines is truly a labor of love. Cloverleaf's customers realize this and trust its staff to help them choose that perfect bottle. They come back because the choice was right.

Cloverleaf Market benefits from its name. Started in 1961 by the Lutfy family, the store built a reputation for its knowledgeable staff, good

prices, and wide selection of wine.

Originally located at the southwest corner of Telegraph and 12 Mile Roads, Cloverleaf drew customers from across Metro Detroit. Over the years, Cloverleaf frequently partnered with the Golden Mushroom Restaurant to offer wine dinners where patrons could sample wines paired with food created by Master Chef Milos Cihelka. These special events served to distinguish Cloverleaf from its competitors and start a local customer base.

Realizing the value of the real estate that the market sat on, in 1998 the Lutfy family moved Cloverleaf's beer, wine and liquor business in order to develop the land. They then sold the business to Natoci and his partners.

Natoci's love for wine and the retail business began with his first job at Cloverleaf Market in 1975.

Family obligations took him away from retail and into automotive tooling and design for 13 years. But when the opportunity to purchase Cloverleaf arose, he jumped at the chance. That was six years ago and he has never looked back.

Since purchasing Cloverleaf, Natoci and his crew have implemented a number of novel marketing programs that have proved quite successful. The first was their weekly sale update newsletter. "At first we would fax the newsletters but it took so long for the fax program to run that some customers complained that their fax line rang in the middle of the night." They turned to email next, first through a host company and later, with the urging of Putnam, they bought the email list from the host company and started sending the weekly newsletters themselves.

Cloverleaf's weekly emails talk about everything wine. They may promote a special wine that Cloverleaf was able to acquire. Sometimes they talk about wines in the \$80 dollar range and sometimes the \$8 bottles. "Putnam likes to change it around, to give people variety," says Natoci. He adds that they often talk about wines in



Clockwise from top left,
Putnam Weekley,
Tom Natoci and
Nathir (Nick) Dawood

general, not promoting anything in particular, but rather providing education about a region, a varietal or anything else that may be of interest. Putnam Weekley is the email newsletter author and list manager of over 1,500 email addresses. His knowledge of wines and computers makes him a valuable asset.

"In our weekly meetings, we review the newsletters of a few weeks earlier, to track sales and see what worked, and what didn't," says Natoci.

The store's shelf talkers are created in-store and are written by the staff. Each employee offers his opinions and wine picks. Cloverleaf's other major marketing program is its

frequent shopper plan. Customers receive points for purchases. No card is necessary; all records are kept in the register's computer. Customers get discounts from 5% to 15% depending upon the amount spent. "It doesn't matter how much they buy, one bottle or a case, they get the discount on all wine," states Natoci, adding that the program encourages return visits.

So what are the ingredients for Cloverleaf's success? A mix of frequent shopper incentives, an enormous selection of wine and liquor and expert advice from knowledgeable, friendly staff!

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