Vol. 16, No. 6

Food & Beverage REPORT

The official publication of the Associated Food Dealers of Michigan

Just In

Scotch and Cognac featured at AFD Industry Night

On Wednesday, June 1, AFD will host a special evening of Scotch and Cognac tasting, and hors d'oeuvres. There will also be a special presentation titled, "The New Liquor Law: Is it working?" The event takes place from 7:00 p.m. to 10:00 p.m. at Shenandoah Country Club in West Bloomfield and the price is \$125 per person. Since proceeds will support the AFD Political Action Committee, only personal checks will be accepted. Please see the Chairman's Message on page 3 for more details on this important event and the many reasons why it is important to support AFD's PAC.

Inside

AFD Industry Night features Scotch & Cognac
Orchard Market is "At Your Service"
Vinotecca introduces "Eat. Drink. Shop."
Planning your financial game 20
Credit card companies stop web cigarette sales

Associated Food Dealers 30415 W. 13 Mile Road Farmington Hills, MI 48334

Change Service Requested

Ephedrine legislation could limit sales of cold pills

Recent Michigan legislation has been introduced that will impact how retailers sell products containing pseudoephedrine and ephedrine, most commonly found in decongestants such as Sudafed and Claritin –D. The ingredients in these cough and cold medicines can be used by illegal labs to produce the dangerous drug known as "crystal meth"

Senate Bill 189 will require that retailers:

• Move all products containing ephedrine and pseudoephedrine behind the service counter or to a location that is within 20 feet of a counter and has an unobstructed view. This would involve a potential 230 SKUs according to the Food Marketing Institute.

• Limit sales to two packages per customer in 24 hours.

• Require stores to check the photo ID of any buyer. Buyers would have to be at least 18 years old.

• Keep a log of buyer information, including a description of the product and the amount purchased.

The proposal will exempt only liquid items (e.g. Nyquil or Dayquil). It may also exempt pediatric products designed for

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children under 12.

A number of states are considering similar bills. Some of the legislation in other states would require that products be sold only in pharmacies. So far. Michigan has not taken this position.

AFD supports efforts to stop the illegal use of these drugs, but does not support legislation that places



this burden solely on the back of the retailer.

"There must be a comprehensive solution to this problem that includes assistance from drug manufacturers and stricter enforcement of offenders," asserted AFD President Mike Sarafa. AFD will continue to monitor this legislation and report on new developments.

> Carving a niche in meat sales - the Sherwood food selection was a popular place at the 21st Annual AFD Trade Show. More photos from the show on pages 28 & 29

Here's your chance to connect on the course!

The Annual AFD Foundation Golf Outing is scheduled for Wednesday, July 13 at the beautiful Fox Hills in Plymouth. If you are looking for a good way to connect with others in the industry, have a great time, then place your marker (on the calendar that is) to set aside this important tee time!

Your support allows the AFD Foundation to award 30 scholarships to deserving students in our industry, plus it is a great way to greet old friends and make new ones! See page 13 for details and call Michele MacWilliams (248) 671-9600 to reserve your sponsorship, because you know it's important to "follow through!"



June 2005



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Chairman's **MESSAGE**

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AFD Industry Night provides informative, fun format for members

Supporting AFD's Political Action Committee is the responsibility of all



By Ronnie Jamil AFD Chairman

A night of tasting Scotch and Cognac with friends and industry representatives is AFD's latest event to raise money for its Political Action Committee. It is also an excellent forum for members to see old friends, meet new ones and catch up on the political agenda of our association. In addition to the great beverages and a nice selection of hors d'oeuvres, AFD will also host a special presentation titled, "The new Liquor Law: Is it Working?"

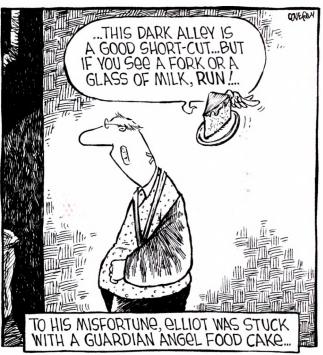
Called the AFD Industry Night. it will take place on Wednesday, June 1, from 7:00 p.m. until 10 p.m. at Shenandoah Country Club (on Walnut Lake Road, just east of Drake) in West Bloomfield. The price is \$125 per person, personal checks only.

It is extremely important for all retailers to attend this event and support our AFD PAC. AFD President Mike Sarafa and AFD's lobbyists continually work to make our industry heard in Lansing.

One major success was the passage of HB 4458, which now gives retailers the right to raise liquor prices and determine their own profit margins. Any increase that you make

The Grocery Zone

By David Coverly



to your shelf price now goes directly to your bottom line. This wouldn't be possible without the AFD PAC's successful efforts.

AFD is currently working on other issues that directly affect your pockets. They continue to lobby relentlessly to fight the Bottle Bill expansion to include juice and water containers. This issue is something that we must stay on top of. It will not go away.

There is also a proposal to triple the liquor license renewal fee. These issues are real, and without AFD there to fight for the retailer, we would be easy targets for tax and fee increases.

AFD's PAC would also like to see food stamp payments spread out to a twice-monthly program. This would help retailers with staffing and inventory control, by keeping customers coming through their doors on a more regular, even basis (instead of once a month immediately following their payment.)

By attending the AFD Industry Night and contributing to the AFD PAC, you are helping to elect legislators who support our industry.

For tickets or more information, please call Dan Reeves at the AFD offices (248) 671-9600. See you on Wednesday, June 1 at Shenandoah!



Intrastate Distributors' Tony Youssif killed in water accident On Friday, April 1, Tony Youssif, sales manager for Intrastate Distributors, was killed in a tragic personal watercraft accident. At the time he was on vacation with his family in Clearwater, Florida. The funeral was held on April 7 at Mother of God Church in Southfield. He is survived by his wife Kim and two children – son Danny and daughter Amanda. AFD sends its deepest condolences to the Youssif family and to Intrastate Distributors on their great loss.

Detroit City Council Candidate Jai-Lee Dearing means business

By Kathy Blake

Entrepreneur and business owner Jai-Lee Dearing is running for Detroit City Council with a fresh approach. "With a background as an entrepreneur and business person in this community. I will bring a businesslike approach to dealing with the grave issues the city is now facing." he wrote in a letter to Detroit's movers and shakers.

He believes the city of Detroit should be treated more like a business than a bureaucracy. "I look at our city as a corporation and the residents as shareholders. The mayor is the president and the council members are the board of directors," explained Jai-Lee.

"We have not elected a business person or entrepreneur to City Council in Detroit since William Patrick in 1958. That's why I say 'It's Time to Get Down to Business,'" adds Jai-Lee.

His family has owned retail establishments since the 1920s. Jai-Lee is the fourth generation of entrepreneurs. He started out working in his father's store-which is now closed-Bert's General Store during the '70s and '80s. He learned that "hard work and knowing everybody's job better than they do," is the road to success. He graduated from Martin Luther King High School and attended college at Wilberforce University in Ohio. When his father fell ill, Jai-Lee returned home to manage and run the day-to-day operations of the family business. Jai-Lee now serves as Vice-President of Dearing and Associates, where he heads the entertainment, catering and real estate consortium. In this position, he runs Bert's on Broadway, a four-story Top 40 and hip-hop club at 1315 Broadway in Detroit, which opened in 2002, and Bert's Marketplace, a still-trendy jazz club that his father opened 20 years ago in Eastern Market.

The top three floors of Bert's on Broadway are used for private events and political fundraisers. Jai-Lee recently hosted a political fundraising event for himself inviting Detroit's senior citizens. He said 50 percent of Detroit homeowners are retired, yet they account for more than 50 percent of votes. The 18 to 40 crowd are part of the other 50 percent of homeowners, yet they only vote 18 percent of the time.

The Dearing family also caters banquets at Chene Park and Detroit's theatres. Their barbecued ribs have won the Michigan "State Rib & Soul Cookout," four out of five years in a row.

Jai-Lee says his family is continuously involved in charities. "We are very thankful this great city has supported us, that's our way of giving back," he remarked. They started "Christmastime in the City," which has raised \$20,000 for

needy causes in the past five years, and contributed to the Sclerosis Foundation, Prostate Cancer funding and numerous others.

Jai-Lee's family owns 2,500 vacant lots in the Riverfront Development Authority area. They sell property to developers for affordable housing. His father, Bert, handles the real estate part of the business.

Jai-Lee is also a Detroit Housing Authority Commissioner and he serves on the boards of Jefferson Business Association, Eastern Market Merchant Association and the Eastside Emergency Center.

He served as a campaign manager and chief staff member for the Detroit City Council, where he became known as a doer. In 2003, he ran in the special election to fill the seat vacated by the tragic death of Detroit City Council Member Brenda M. Scott. "We ran a spirited campaign, finishing runner-up in the



Primary which was an impressive accomplishment for my first time out," said Jai-Lee.

Jai-Lee wants to help solve the budgetary crisis using good business sense. "My primary focus will be on reversing the devastating and depressing trend of population loss and disinvestment," said Jai-Lee. He wants to address the root problem of a shrinking tax base.

"Having been raised in this community and now raising my children here in the City, I am committed to Detroit and seeing it through to a brighter future," he asserts.

Jai-Lee Dearing is hosting a fundraiser for his campaign for city council at his club, Bert's on Broadway, on Friday, June 3. For more information, call Jai-Lee at 313-475-0308 or email jai_lee_ dearing@yahoo.com.

Calendar

June 1, 2005

AFD Industry Night Political Action Committee Fundraiser Shenandoah Country Club West Bloomfield, MI (248) 671-9600

June 22-23, 2005

Retail Dollar Store Association National Dollar Store Expo Las Vegas, NV 1-800-859-9247

July 13, 2005

AFD Scholarship Golf Outing Fox Hills, Plymouth, MI (248) 671-9600

September 20, 2005

AFD W. Michigan Holiday Beverage Show DeVos Place, Grand Rapids, MI (248) 671-9600

September 21 & 22, 2005 AFD Holiday Beverage Show Metro Detroit (248) 671-9600

Statement of Ownership

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The Cost Of Dieting

According to Forbes magazine, in 2004, US citizens spent about \$46 billion on diet products and self-help books. The magazine looked at 10 diet systems to see which ones were the most expensive (including foods, books and membership fees where applicable) and found that Jenny Craig was the priciest, with an average weekly cost of \$137 65, more than 52 percent higher than the national average for regular food. NutriSystem was next, followed by Atkins, Weight Watchers, and the Zone Diet.

The Subway Sandwich Diet was the least expensive of the bunch at \$68.60 a week.

Forbes notes that "much of that money is wasted. Indeed, a government review found that two-thirds of American dieters regained all the weight they had lost within a year, and 97 percent had gained it all back within five years And following these regimes is significantly more expensive than the ned and true technique of eating less and exercising more."

Marketers pitch snacks to the grown-up sweet tooth

As legislators and advocacy groups take steps to promote federal regulation of children's advertising, companies that manufacture sweetened cereals, candy and snack foods are looking for noncontroversial ways to get their advertising messages into the marketplace. Interstate Bakeries Corp., which markets Twinkies and other snack pastries under the Hostess brand. increasingly is targeting its advertising at adults, who, research shows, comprise the majority of its customers. The Wall Street Journal

Chewing gum for breast enhancement

Who needs plastic surgery when there gum? A chewing gum that is popular Japan claims to enhance one's breast size, improve circulation, reduce stress and fight the aging process. Bust-Up gum releases extracts from the plant Pueraria minifica, which helps keep muscle tissue in good order. The plant is also used by tribes in Thailand and Burma as a traditional medicine, and is said to increase one's bust size by 80 percent.

Bite-size ice cream

U.S. ice cream producer Dreyer's is planning to launch snack-sized ice cream pieces that wil be available in a box. Called "Dibs," the company is hopeful the new product will appeal to people who want to eat ice cream, a who also don't want to scoop it into a

Smaller merchants aim to fight hike in credit card fees

Visa and MasterCard recently began charging merchants higher transaction fees when customers use premium credit cards, such as those offering concert tickets as rewards. Small business owners, who often don't benefit from transaction fee discounts like chains do, are fighting the fee increase, with some imposing higher minimum purchases for credit card transactions. -The Wall Street Journal

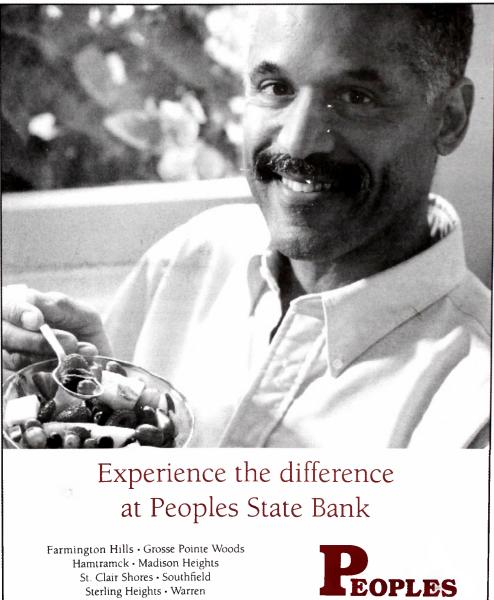
Three more restaurant chains cutting trans fats

Quiznos, Jason's Deli and Fazoli's are joining Legal Sea Foods, Ruby Tuesday and Au Bon Pain in reducing or eliminating trans fats from their menus, six months ahead of government regulations that will require packaged goods manufacturers to list trans fat content on labels. "This is not a fad," says Legal Sea Foods CEO Roger Berkowitz. "It's a movement." -USA TODAY

News **NOTES**

Report: Italian food on the rise

A report from Packaged Facts notes the decline of low-carb diets and the rising popularity of whole grains should bolster sales of Italian foods, particularly whole-grain pastas. Despite the decline in pasta sales during the low-carb trend, the report notes pizza sales remained strong -Progressive Grocer



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News**NOTES**

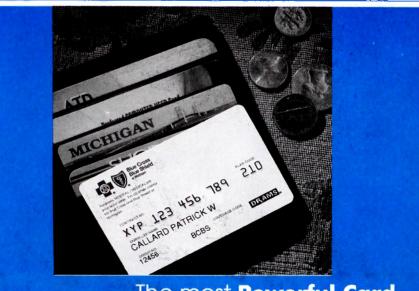
Consumers munch on the run Shoppers in the U.S. and Europe are demanding more flavor and convenience from their snacks, a new report said. With monthly snack spending reaching between \$25 and \$30 per consumer, the sector represents a growing opportunity for food companies, according to the report. *-FoodNavigator*

Cell phones don't cause gas fires

A professor from the University of Kent in the UK has found that cell phone use while filling up does not cause an inferno at the pump. The professor bases his findings on research he conducted from 243 gas station fires over the past 11 years that were supposedly ignited from cell phones. His findings show that not one of those fires was caused by a cell phone, but instead caused by static electricity.

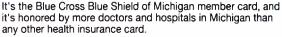
Pregnant moms get their own munchies

Moms on the go aren't the only group being targeted by food manufacturers. In Florida, "Mommy Munchies Bar" is available for moms to be and nursing moms. Produced by Eating for Two Inc.–for moms and by moms–the bars contain protein, calcium, folic acid and iron. The company plans to expand distribution throughout the U.S. later this year.



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For information about Blue Cross coverage available to AFD members, please call Melissa Varney at 1-248-671-9600.





Bud-maker launches watermelon beverage

Anheuser-Busch Company's, the nation's biggest brewer, is adding a watermelonflavored brew to its Bacardi Silver lineup, hoping it will give a warm-weather boost to the company.

Bacardi Silver Watermelon is the latest flavored malt beverage, or "malternative," whose sweet taste is expected to appeal to people in the 21-27 age group.

Anheuser-Busch accounts for nearly half the domestic beer market. Its Budweiser is the best-selling full-calorie beer and Bud Light the No. 1 light beer.

The three-year-old Bacardi Silver line is part of the company's effort to diversify its produc line. In January, Anheuser-Busch rolled out B-to-the-E — a brew spiked with caffeine, fruit flavoring, herbal guarana and ginseng. It Jaunched Budweiser Select, a low-carb, lowcalorie beer, in March.

Bacardi Silver Watermelon will be packaged in six-packs of 12-ounce bottles along with a

"Sideways" blamed for Merlot's woes

The hit movie about two friends traveling through California's wine country has sparked interest in wine in general, and specifically in the varietal Pinot Noir. But a throwaway line about Merlot has been credited with dampening sales of that hugely popular wine. -The Washington Post

Twinkies still got it at 75

At 75, Interstate Bakeries' Hostess Twinkies are showing no signs of aging, with sales totaling \$47 million in the last year. The company says 500 million of the cream-filled cakes are made annually. -The Washington Post

New beer markets "no aftertaste"

Category competition among beer, wine and liquor is fierce. So much that global brewer InBev is marketing a "no aftertaste" beer with a hint of papaya.

USA Today reports that InBev, the world's largest brewer by volume, is launching its Brazilian beer, Braham, in select major cites starting June 1. The beer forgoes the "bitter aftertaste" that can turn off new beer drinkers instead, InBev says Braham has a crisp finish accompanied by a hint of papaya. The beer will reach additional U.S. cities by July 1.

Some industry insiders warn that marketing beer as having "no aftertaste" could backfire as liquor and wine sales continue to have an edge over beer sales. Anheuser-Busch has actually revised the marketing slogan for Budweiser Select by calling it a "cleaner finish" beer rather than a "no aftertaste" product. -NACS

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BRIGHT CRISP CLEAN PURE

BRIGHT BECAUSE IT'S FRESH. CLEAN BECAUSE IT'S PURE. WITH A CRISP TASTE KNOWN ONLY TO THE KING OF BEERS. THE PERFECT BALANCE BETWEEN TRUE FLAVOR AND TRUE REFRESHMENT.





News**NOTES**

Coca-Cola reworks old formulas, creates new drinks

With warmer summer months, beverage companies geared up to satisfy thirsty consumers.

Coca-Cola Zero hit the shelves in the U.S. last month. The soft drink company will launch an extensive advertising campaign with new ideas that are also new to the company. "Coca-Cola Zero's personality will be different than any of our other brands, and our marketing will reflect that with some fresh ideas we haven't tried before," Marketing Director Christine Holland said in a press release. The company is also planning to launch new packaging for its Powerade sports drink later this year.

Coca-Cola is also introducing its Minute Maid Light juice drinks in 64 fl. oz. chilled cartons. In a press release, the company says the light brand "is expected to refresh the chilled juice drink category with a low-calorie, noncarbonated drink that does not compromise on taste," adding that the light beverages were developed in response to consumer feedback for a great-tasting and chilled juice drink. -NACS

Obesity said to reduce life expectancy in U.S.

A new study done by the University of Illinois-Chicago and published in the New England Journal of Medicine suggests that the obesity epidemic in America will within the next 50 years reduce the average life expectancy of 77.6 years by between two and five years – more than the impact of either cancer or heart disease.

The impact, according to lead author Prof. Jay Olshansky, would be enormous. It would reverse two centuries of lengthened life spans, and would have cultural and economic implications – including possibly

Is Farmer Jack for sale?

Great Atlantic & Pacific Tea Co. (A&P), may be forced to sell Farmer Jack now that attempts to sell other assets have stalled, according to the *Detroit Free Press*.

In 2003, the 102-store Farmer Jack chain began a rebuilding campaign in attempts to regain market share in metro Detroit. The company also spent millions last year to convert 10 stores into its discount Food Basics format.

Great Atlantic & Pacific Tea Co., of Montvale, N.J., has been trying to sell off assets as

helping to save Social Security because fewer people would be around to collect.

The researchers believe that as many as six months have already been shaved off US life spans because of obesity.

Not everyone agrees, though.

University of Pennsylvania demography expert Samuel H. Preston tells the Seattle Post-Intelligencer that the projections are "excessively gloomy," and some experts say that science will find ways to counteract the effects of obesity. -Morningnewsbeat.com

its debt levels have risen and stock price has lagged. The company was trying to sell its Canadian grocery operations, but those efforts fell through earlier this year.

Farmer Jack was founded in Detroit more than 75 years ago. A&P bought the chain in 1989 and put 10 of its local stores under the Food Basics banner last spring.

Roundy's, the Milwaukee-based grocery wholesaler, and Grand Rapids-based Spartan Stores Inc. were mentioned as possible buyers for some of the stores.

Target Voluntarily Moves Cold and Allergy Medicines to the Pharmacy

National retail chain Target Corp. will voluntarily restrict cold and allergy medicines containing pseudoephednne behind the pharmacy counter in all of its stores.

Target's voluntary plan is being enforced as a way to combat methamphetamine abuse. Nearly 300 of Target's 1,330 stores do not have a pharmacy and therefore will not sell products containing pseudoephedrine. (See related front page story.)

In a statement, Target Chair and CEO Bob Ulrich says, "We believe that this is the right thing to do for our guests, team Sebelius signed into law legislation that will take effect July 1 and restrict the sale of cold and allergy medicines containing pseudoephedrine and ephedrine. In a statement, the governor said that the law "will make it harder for meth makers to obtain a key ingredient by placing certain cold pills behind the pharmacy counter and by limiting the number that can be purchased."

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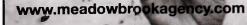
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Retailer PROFILE Detroit-trained operations man moves into ownership in West Michigan

By Kathy Blake

Using his management expertise, Gary Gerlach, a former Spartan district manager in Detroit, switched hats to become the proud owner of two Roundy's Orchard Market stores in the Muskegon area last summer.

Gerlach had left Spartan in 2000 to become director of operations for Roundy's four West Michigan stores. When the stores became available for purchase, Gerlach bought the Orchard Markets in Spring Lake and Fruit Port.

His Orchard Markets are eight and nine years old respectively and approximately 28,000 square feet in size. Gerlach said that in order to compete with the supercenters that were being built in Muskegon, he formed the slogan, "At Your Service." He said, "We feel that service is one of our strengths." Both Orchard Market stores have full carryout service and cater to their customers with a total floral department, a full bakery and deli with rotisserie chicken, in addition to all the conventional grocery fare. The stores offer certified Angus beef. freshly ground daily. He plans to add a pharmacy to the Spring Lake store soon.

The busiest time of year is during the summer months when tourists swamp the area. "The lakes all around our stores bring in cottage folks and boaters," Gerlach said. Of his grocery stores purchase

experience, Gerlach said the biggest hitch was obtaining the liquor license. Because so many things hinged on approval of the liquor license, such as the application for accepting food stamps, it held up everything. "It took almost six months to get the liquor license and delayed my acquisition of the stores throughout the whole summer, (the busiest season)." Roundy's allowed him to keep the stores open. "I took the risk in order to keep the stores open and 150 people employed ... and we kept all the employees." If Gerlach hadn't persisted in getting the liquor license, the stores would have closed, putting those people out of work. He finally received it on the eve of his grand opening by going to the MLCC office for what was supposed to be a short meeting and spending eight hours discussing and then waiting for their decision.

"The governor really needs to take care of this liquor control. When I can go to Wisconsin or Indiana and get a liquor license in 2 to 3 weeks, Michigan is making it hard for retailers."

Gerlach's friend, Bill Vangordner, purchased one of the



Gary Gerlach of Orchard Market

Orchard Market, continued on page 26.



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The Associated Food Dealers of Michigan welcomes these new members who joined January through March of 2005:

Wine Basket Market Lakeview Food Basket Caids Corner Grocery J. B. Express Mart David Greenfield Party Store Rainbow Food Blissfield Market Beer Wagon Party Shoppe Easy Stop Foster's Wheel Inn Hansen's Beverage Co. Excel Check Management Kent Beverage Tri-County Pest Control Stardust Lounge Metro Liquor Plaza K-Z Market Cloverleaf Amoco

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Your customers can't get enough of our tasty mix of peanuts, sunflower seeds, chocolate pieces, and raisins. So be sure to satisfy your customers' cravings when they're looking for the "One & Only" Sweet "N Salty Mix.[®]

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Huckleberry Junction

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AFD Foundation Golf Outing 2005

30 A

To Benefit AFD Foundation Scholarships! Proceeds raised will help

fund at least 30 academic scholarships!

At Beautiful FOX HILLS 8768 N. Territorial, Plymouth

Wednesday, July 13, 2005 • at Fox Hills, Plymouth ALL GOLFERS RECEIVE:



Continental breakfast, BBQ lunch, dinner reception with open bar, snacks and beverages on the course, green fees with cart, free use of driving range and door prize eligibility. You are also automatically qualified for all gaming holes, including longest drive, hole-in-one for \$10,000 and more!

HOLE SPONSOR PACKAGES ARE AVAILABLE Please contact Michele MacWilliams at 248-671-9600 for details and reservations.

Instant tickets support Michigan's economy



Michigan Lottery retailers and players will soon notice a small but significant addition to the back of instant game tickets. Beginning with the Raceway Riches in late April, instant tickets began carrying the words "Printed in Michigan" Actually, our instant tickets have been printed in Michigan for many, many years, but we recently realized that no one but us knows that. It seemed appropriate that we share this information because by printing the tickets in-state, we are supporting Michigan's economy and creating jobs.



Our printer, Pollard Banknote, has an enormous state-of-the-art facility in Ypsilanti at which our instant tickets are printed. This operation employs approximately 220 people who are experts in the printing of high quality security products for the gaming industry. As a matter of fact, not only does Pollard print Michigan's instant tickets, but it prints tickets for a number of other lotteries across the country, including New York, Ohio and Texas. And Pollard takes it a step further in printing tickets for Ireland! All this in Ypsilanti!

While we should all be proud of the huge contribution the Lottery makes to the School Aid Fund--**\$645** million in fiscal year 2004—we should be proud as well of the Lottery's support of Michigan's economy through Pollard Banknote and its Michigan employees.

Retailers: Start your engines. The Michigan Lottery launched the NASCAR theme instant ticket, Raceway Riches, which is sure to be a top seller, given the extreme popularity of NASCAR racing. In addition to \$30,000 top prizes, this \$3 ticket features five individual NASCAR driver tickets and four second chance drawing opportunities. In each drawing, a grand prize racing trip will be awarded. That package includes a four-day, three-night trip for two to the winner's choice of any NASCAR race in the 2005 or 2006 season. Also up for grabs in each drawing are 286 prize packs that include branded merchandise related to the driver of the winner's choice: uniform jacket, leather travel bag, limited edition photo plaque, t-shirt, and racing cap.

This series of tickets went on sale April 25, with a launch event that featured popular driver Matt Kenseth. One of five players featured on the tickets. Kenseth signed autographs and participated in a mock NASCAR race with a group of "drivers" who'd submitted their names at an Internet site created for the occasion. Other featured drivers are Jeff Gordon, Jimmie Johnson, Mark Martin and Greg Biffle.

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They/II race in for these new instant 00004

CCCC

Two of your Lottery players' favorite themes - racing and casino games - are the stars of Raceway Riches and \$2,000,000 Cash Casino, the Michigan Lottery's newest instant games! Be sure to have plenty of these exciting tickets in stock, because they're bound to go - fast!

Raceway Riches

• Popular NASCAR® racing theme Each ticket features one of five NASCAR[®] drivers

CCCC

- Top cash prizes of \$50,000
- · Bonus drawings for Player's Choice NASCAR®



\$2,000.000 CASH CAS

- Features casino-style games
- \$2,000,000 top prize
- Over 1,000 prizes of \$1,000 that enter players into Grand Prize finalist drawing
- · 25 ways to win

Member **PROFILE**

Jonna family introduces new wine, food and retail concept to Metro Detroit

Vinotecca provides venue to "Eat. Drink. Shop."

Vinotecca

Location: 417 S. Main St. Royal Oak, 49067

Hours: Dinner only, 4-11 p.m. Sun-Wed., 4-midnight Thurs.-Sat., with light menu until 2 a.m.

Prices: Conversation dishes \$5-\$9, sandwiches \$8-\$9, salads \$7-\$10, pizzas \$8-\$9, cheeses \$4-\$9, desserts \$5-\$8. Wines by the glass \$5-\$15.

Call: (248) 544-6256

By Michele MacWilliams

On Monday. April 11, a new concept in wine and food merchandising opened in Royal Oak. Called Vinotecca, it is a wine bar, cheese bar, a small-plate restaurant and retail shop wrapped in one sleek, upscale package. It is the latest wine and food concept of the Jonna family, founders and proprietors of Merchants Fine Wine stores in Dearborn and Grosse Pointe Woods.

Vinotecca is the third in a trio of restaurants on the corner of Main and Fifth streets in downtown Royal Oak. The other two have been in place since last year.

Bastone, a Belgian-style brasserie and brewpub, and Cafe Habana, a Cuban cantina, are Vinotecca's neighbors and share the same kitchen. In fact, patrons of Bastone can enter Vinotecca from a door at the back of the restaurant, which makes for easy access to Vinotecca's wine cellar.

Vinotecca offers 30 to 40 different wines by the glass and features more than 150 bottles on its extensive wine list. The restaurant features tapas and small plates of food to be paired with wine. The cheese bar features more than a dozen fresh cheeses that can also be pared with wine. A retail wine store/cellar and lounge are located on the lower level.

"My father, John Jonna, has been bringing unparalleled wine and gournet food experience to Metro Detroiters for more than 35 years," says Kristin Jonna, AFD board member and Vinotecca owner. "Vinotecca customers can expect the same level of hands-on service and expert guidance in choosing and pairing their food and wine. We plan to make this a place where people can have fun tasting wine and learning about all that good food and wine can bring into their lives,"

Detroit News restaurant critic Molly Abraham describes Vinotecca as, "a good-looking space, long and narrow with an industrial style open ceiling with ducts and vents exposed, and seats at high oak-topped tables on stainless steel legs."

The backdrop to the bar is an array of wine bottles in horizontal niches. There's also a cruvinet large enough to hold eight reds and four whites, allowing more expensive wines to be offered by the glass. Although wine is the focus, Vinotecca stocks a full range of liquor as well as beers on tap made by the Bastone brewery.

Vinotecca was designed to reflect all aspects of wine production – from the vineyard to consumption. Cork details on the bar and walls, earthy slate tile and stainless steel ladders bring the traditions of winemaking closer to patrons. Glass boxes are used on one wall to display the various soils in which vines grow, from the gravel of Bordeaux to the chalk of Champagne. Lights shine through clusters of glass grapes in shades from violet to pale gold as a backdrop to the room.

The retail space, located on the lower level, has the feel of a California tasting bar with a walk-in wine cellar.

"We want our customers to feel comfortable and relaxed in an environment that lends itself to the casual understanding and enjoyment of wine," says Jonna. "Every element of Vinotecca's decor speaks to wine; from the oak floors to the soil-box lamp fixtures, we've tried to incorporate some aspect of wine production into the atmosphere of Vinotecca."

The menu offers sharable dishes including Duck, Salmon & Mushroom Roulettes, Marinated Olives and Crispy Calamari. The most expensive item on the menu is a



Kristin Jonna, with parents John and Nancy Jonna.



Vinotecca's extensive walk-in retail wine cellar.

warm trout and spinach salad at \$10. All sandwiches are served with fries and are either \$8 or \$9.

Diners have the choice of ordering wines by the taste, by the glass, by the half carafe or by the bottle, and while there are bottles at \$100, there are also plenty in the \$20-\$30 range. They can then purchase the bottles of the wines they taste in the restaurant from the retail store on the lower level. The store features more than 200 wines.

"Having a retail shop located onsite was essential to the Vinotecca experience," adds Jonna. "After serving the Metro Detroit community for 35 years, we understand the importance of taking the intimidation factor out of the wine experience. With Vinotecca, we can offer people some place fun to come, learn a bit about what wines they like and then allow them to purchase their favorites to share with family and friends."

Vinotecca is the first of several concepts the Jonna family plans to open in Southeast Michigan. The next location, in Ann Arbor, is slated for 2006.

"Wine is made from grapes and yet no other libation delivers such a range of complex colors, aromas and flavors. The presence of this historic and cultural beverage has endured for centuries through religion and tradition. Vinotecca is here to enrich your life through the experience of wine, food and conversation. Be experimental, learn as you savor and let us bring the charm of wine into your life." – The Jonna Family



Emerald Ash Borer – How it impacts you



By Patricia Lockwood, EAB Policy Director Office of Governor Jennifer M. Granholm

The Emerald Ash Borer (EAB), an invasive beetle, continues to make a pest of itself in Michigan and is currently responsible for the death or damage of an estimated 15 million trees in southeast Michigan and threatens millions more.

If you buy or sell firewood, there are some important things you need to know about EAB and the state and federal regulations in place to combat this pest.

EAB is an exotic, aggressive beetle

native to Asia and not previously known in North America until its discovery in southeast Michigan a few years ago. EAB adult beetles are smaller than Lincoln's head on a penny, but are capable of causing great destruction to the ash resources of the state and the nation.

To date, there are 20 quarantined counties in southeast Michigan and 18 outlier infestations. Outliers are isolated pockets of infestation outside of the known generally infested area. These outlying infestations are generally a direct result of human movement of the beetle through transport of firewood and other ash commodities.

Here's what you need to know about the Emerald Ash Borer quarantine and its impact on your business, especially those who buy and sell firewood in Michigan:

• The 20 quarantined counties are: Branch, Calhoun, Clinton, Eaton, Genesee, Gratiot, Hillsdale, Ingham, Jackson, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, Saginaw, Shiawasee, St. Clair, Washtenaw, and Wayne.

• For information about the quarantine and the boundaries of the 18 quarantined outliers, visit the MDA Web site at www.michigan. gov/eab.

• The quarantine restricts the movement of all ash trees, ash branches, untreated ash logs, and ash wood chips larger than 1 inch (in two dimensions).

• You may not move firewood taken from nonconiferous (hardwood) trees from any quarantined area into a nonquarantined area. This includes purchasing firewood from a vendor to sell at your business. "Nonconiferous" refers to trees that lose their leaves annually or nonevergreen species.

• You may move firewood of any species within quarantined counties as long as you do not pass through a non-quarantined area. For example, you may purchase and move firewood from Monroe County to Eaton County.

We need the help of every Michigan business, citizen and tourist to protect the state's 700 million ash trees as well as the more than 8 billion ash trees across the nation. Do not sell and/or distribute ash materials and help us spread the word about EAB – not the beetle!

The EAB Cooperative Response Project has numerous posters, publications and other materials available to post near your firewood sale area. For free copies of posters or publications to distribute to your customers or for additional information, please visit www. michigan.gov/eab or www.





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50ml = 8487-3 375ml = 9191-6 750ml = 9193-0 1000ml = 9314-0 1750ml = 148-6

Grey Goose L'Orange

50ml = 8523-3 375ml = 8682-0 750ml = 9625-0 1000ml = 9652-0 1750ml = 148-2

Grey Goose LaVanille

50ml = 122-1 375ml = 122-2 750ml = 115-9 1000ml = 122-3 1750ml = 148-5

Grey Goose Le Citron

50ml = 16-9 375ml = 16-7 750ml = 16-6 1000ml = 16-8 1750ml = 148-4

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Study: Small food retailers' profits higher than larger chains Maybe size doesn't matter after all...

The just-released Food Marketing Institute (FMI) 2004 Annual Financial Review reports that small food retailers with sales under \$100 million posted six-year highs in net profits (1.45 percent) and return on equity (20.38 percent) in fiscal year 2003-2004, at a time when the industry as a whole saw net profit decline to 0.88 percent from 0.95 percent a year earlier.

According to FMI. "the overall decline was due mainly to figures posted by large food retailers, particularly those still recovering from the prolonged labor strike in southern California. In addition, health insurance costs increased 19 percent in 2003-2004, and a majority of the companies surveyed for the report expect further increases of up to 14 percent in the next fiscal year."

The survey for the report also found that 90 percent of retailers are optimistic about their future economic outlook, including 35 percent who are "very optimistic."

"Without a doubt, this is a tough, competitive market," said FMI President and CEO Tim Hammonds. "Companies are squeezed by fierce price competition and continued double-digit increases in the cost of heath benefits — a major expense for an industry as labor intensive as ours.

"Most encouraging, however, is that many retailers are finding solutions," he said. "Supermarkets are continuing to find ways to operate more efficiently as reflected in reduced inventory levels and strong asset turnover rates. And the top performers are investing in technology, consumer service and new products that should sustain growth in the years to come." The survey also shows that during

the just completed fiscal year: • Earnings before interest, taxes, depreciation and amortization (EBITDA) — regarded by many as the truest measure of operating performance — 4.20 percent, down

from 5.08 percent. • Return on assets (ROA) – 3.20 percent, up slightly from 3.04 percent.

• Return on equity (ROE) - 9.38 percent, from 10.60 percent.

• Reflecting increased efficiency, inventory levels declined to a fiveyear low at 20.67 percent of assets, as did accounts payable, which dropped to 15.79 percent.

• Many companies improved their liquidity with cash as a percentage of assets up to 6.62 percent, from 4.01 percent in 2002-2003.

• Long-term debt continued to decline, to 37.12 percent of assets — two points lower than the two previous years. The debt-to-equity ratio also dropped, to 2.29, from 2.43.

"All together," said Harmonds, "these results show that the industry is repositioning itself for growth. The most progressive retailers are learning how to prosper in a largely price-driven marketplace." - morningnewsbeat.com

PBH joins CIA for produce push

The Produce for Better Health Foundation (PBH) and The Culinary Institute of America (CIA) announced they are joining forces "to help the foodservice industry seize opportunities to increase fruit and vegetable offerings on the menu, and grow fruit and vegetable sales in foodservice in the process."

The initial focus will be on getting consumer research into the hands of chefs and restaurateurs so that they can develop menus that reflect their patrons' interests. "Our annual foodservice research provides operators with timely data about consumer attitudes and behaviors regarding fruits and vegetables, as well as actionable information upon which they can develop fruit and vegetable menu options to meet their consumers' needs," said PBH Director of Foodservice Brenda Fried Humphreys. "Our relationship with the CIA helps us get this valuable information into the hands of those who can act on it."

Top court protects IRAs

The Supreme Court recently ruled that individual retirement accounts (IRAs), a popular way to save for retirement used by millions of Americans, are shielded from creditors in bankruptcy proceedings.

The unanimous high court reversed a ruling that a bankrupt Arkansas couple could not keep from creditors the money in IRAs that they rolled over from an employer-sponsored retirement plan.

Social Security benefits, company pensions, 401(k) plans and other benefits tied to age, illness or disability are protected under federal bankruptcy law.

The case involved Richard and Betty Jo Rousey, who had accumulated \$55,000 in a companysponsored pension. After they each left the company, they rolled the money into two IRAs.

The out-of-work couple filed for bankruptcy in 2001 and sought to shield the money in the IRAs.

In the court's 14-page opinion, Justice Clarence Thomas said, "The bankruptcy code permits debtors to exempt certain property from the bankruptcy estate, allowing them to retain those assets rather than divide them among their creditors."

"The question in this case is whether debtors can exempt assets in the Individual Retirement Accounts (IRAs) from the bankruptcy estate.... We hold that IRAs can be so exempted," he wrote.

IRAs fulfilled both requirements under the law for an exemption. They confer a right to receive payments based on age and are similar to plans or contracts cited in the law, such as stock pensions or annuities. Of course, each state may impose a "reasonableness" standard as to what the debtor reasonably requires for his/her lifestyle and welfare, however this will be left to the states.

*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.



Join us for Angels' Place Family Fun Day August 28, 2005

1-5p.m. at Hess Hathaway Park in Waterford A great day of fun for you and your family while supporting a great cause!

Admission is \$25 per person, or \$100 per family.

Ticket includes food, refreshments, ice cream, games, prizes, petting farm, hayride, inflatables, kiddie games and mare.

If you'd like to support the event and raise awareness for your business, there are many *Sponsorship Opportunities* available. Contact Barbara Urbiel at (248) 350-2203 for more information.

"Angels' Place has given families security for the future of their special-needs children that they couldn't find anywhere else—a loving, caring, Christ-centered home for the rest of their lives. Knowing that an organization like Angels' Place exists was the answer to our only worry in life: Who would care for Jeff in a loving home when we are no longer able to?"

Judy Jonna, Angels' Place Board Member



See Your 7 Up Representative for These Great "Easy on your Figure" Resolution Specials!

How to pick a pro for your financial game plan

local country club. That's why

working with a financial expert

personalized financial game plan

make. Here are some thoughts to

financial planning professional.

keep in mind in selecting the right

may be the best investment you ever

to develop a comprehensive,

By Calvin Zara

In some ways, choosing a personal financial planner is like picking a good golf or tennis instructor. You want someone who's knowledgeable, can make a thorough assessment of your strengths and weaknesses, and gives you a plan to help improve your game.

Of course, unless you're eyeing a spot on the pro tour, you'll have much more at stake tackling today's increasingly complex financial environment than playing at your

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Expect "Big Picture"

While many financial professionals specialize in certain areas, such as investment advice, estate and retirement planning, risk management, and tax strategies, the licensed financial planner's primary responsibility is to provide you with a "big picture" perspective. Even if you only want consultation on one facet of your financial situation, a good planner should give you the framework to weigh each financial decision in relation to its short and long-term effects on your life goals. Set Measurable Goals

Specificity can help shape a successful, well-focused plan. Wherever possible, a planner should help you quantify your financial goals and set targets for when you'd like to achieve them.

Examine Extra Resources and Coordinate Expertise

The rapid pace of today's financial, tax and legal developments makes it almost impossible for a planner to have an expert grasp on all the elements that might be needed to complete your comprehensive plan. That's why your planner should be willing and able to coordinate your plan with the efforts of any other specialists you retain. Ideally, your planner's firm should have a broad range of expert resources available to you.

Keep Control, Be Involved

Contrary to a popular misconception, hiring a professional planner doesn't equate to yielding control of your finances. Actually, a good planner should solicit and welcome your input. And a well-conceived plan should empower you to make better informed and more focused decisions going forward.

Keep Tabs on Plan Performance Make sure that you monitor the performance of your plan. If you want, your planner will work with you after the plan has been implemented to track results and make appropriate adjustments. Even if you're comfortable with developing your own financial strategy, you may want to think about reviewing it periodically with a planner. Just as the finest athletes

Prudential, continued on page 27.

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Orchard Market.

continued from page 10.

other stores: the Orchard Market in Cloverville. Gerlach and Vangordner run advertising together.

The Orchard Market in Muskegon closed although Roundy's still leases the building and plans to reopen it as a "More for Less." Gerlach said, "Nash Finch is trying to buy the rights for More For Less." Roundy's sold their Indiana stores to Nash Finch.

Gerlach lived in Grand Rapids all the years he worked for Spartan in Plymouth and the Detroit area, making that long commute across the state or spending the night away from home. He worked for Spartan for 15 years, becoming friends with many store owners in Detroit, whom he says helped him with his job. "I really respect the independent retailers in AFD. I respect how they run their stores," he said. Gerlach names one retailer in particular who went out of his way to help. "Terry Farida did a lot for my career," he said.

One of his first positions of responsibility was district manager for the Valu-Land corporate stores,

Monthly Theme/

Promotion Schedule

Trade Dinner

Beer & Snacks

Deli & Dairy

January

February

March

Apri

May

June

July

August

September October

November

December

Store Design, Equipment

Service Organizations

AFD Buying Trade Show

Scholarship Golf Outing

Meet Our Scholars

"Independents' Day" AFD Holiday Beverage Show

"Made In Michigan" Holiday Features

Industry Trends

until Spartan sold the stores. In the early '90s, he started working in advertising with Spartan's Detroit Metro Ad Group where he became friends with retailers who have been very active in the Associated Food Dealers of Michigan, such as Terry Farida and Tom George, and former AFD President Joe Sarafa. "The AFD did a lot for me. They really try to help make things better for retailers," confirmed Gerlach.

In fair turn, Gerlach has helped many Spartan store owners build new stores, such as Louay Nona, at Parkway Foods and John Pardington at Holiday Market in Canton. Gerlach and Pardington worked together with Spartan departments to put together the "Specialty World Market." "Pardington sold the community on the concept and he has built a great business in Canton. I gave him the contacts at Spartan and he took it to the next level. He is a good retailer," said Gerlach.

As part of Spartan's Detroit Metro Team, Gerlach was a district manager, working with stores

Food & Beverage Report

Working Hard for Michigan's

Food & Beverage Industry

MEDIA INFO & DATA

New Feature:

Call for information

regarding the new

PROGRAM

operationally and being a liaison between wholesaler and retailer

Gerlach says he made many friends and learned a lot by helping store owners. His commitment to service helped when he became a store owner himself. He maintains his friendships with AFD and his associates in the industry. This provides a strong support network for continuing his success.



The Orchard Market Garden Patch



Muskegon area Orchard Market



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Classified

FOR SALE -- Hobart Grinder #4632, 2 H.P. Single Phase. Completely rebuilt -- \$2,000.00. Yorkshire Food Market, 313-885-7140.

FOR SALE – Party store 50 miles north of Detroit. Liquor, beer & wine, lotto, groceries & DNR Licenses Gross-over \$400,000.00. Includes two rental houses plus building \$500,000.00 plus inventory. Phone (810) 985-7663.

FOR SALE—Party store 40 minutes north of Lansing. Beer, wine, liquor groceries, lotto, grossing approximately over \$9,500.00 a week, includes building, equipment, 2 extra lots \$175,000, plus inventory. Terms possible. Owner retring. Phone (989) 875-6073.

FOR SALE-6 foot deli self-server, front doors. \$1,500 or best offer. Call 313-274-1426.

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

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

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 – 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 Dusiness/apariment Large parking lot. Owner retired. This is a well-established business (50 years at thislocation). Price: \$245,000. Call 810-821-3663

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

FAST FOOD DRIVE THROUGH-Open 86 gross \$500,000 per year \$50,000 with \$100,000 down. Reasonable rent with option to buy (land). (734) 428-9628.

BANQUET HALL & RESTAURANT FOR SALEmatranck. Includes: real estate & everything. 1000 rg. ft + Good money maker. \$560K. Call 107 FREE recorded info. 24 hours-877-533-8360. ID#2018.

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

S.D.D. and S.D.M.-Liquor Licenses for sale.

FOR SALE – 12,000 sq. ft. supermarket located in pleasant thumb town. Remodel done in 1995. SOD-SDM license. Possible easy terms – Must Seil (517) 879-7055 after 5:00 p.m.

PARTY STORE - Choice location. Liquor, Beer, With Det Lotto. Lapeer area. Interested buyers inquire to P.O. Box 622, Lapeer, MI 48226. Prudential, continued from page 22

regularly consult with coaches to keep in top form, objective professional input may add the extra "winning edge" to your personal finances in the long run. *This article gives general information for the subject matter*

covered. It is not intended to give

tax or legal advice. An individual's particular circumstances should be discussed with a personal tax or legal advisor.

Calvin G. Zara is a Financial Planner with the Prudential Financial Planning Services, a division of Pruco Securities Corporation, a Prudential Financial Company. His office is located at 255 East Brown Street, Suite 400, Birmingham, MI 48009 (248) 433-8508.

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AFD Annual Trade Show proved successful for all

An informal survey revealed that both exhibitors and attendees were very pleased with AFD's 21st Annual Trade Show. Held April 19 and 20 at Burton Manor in Livonia, the sellout event was fun and informative for all. "Most of our members are very savvy small business owners who are looking for an edge to compete," said Mike Sarafa, AFD President.

Retailers from across the state came to sample new products, check out show specials and meet with representatives from a wide array of food manufacturing and service companies. It was an opportunity to learn about new food and beverage products as well as in-store equipment and services.

Games, prizes, friends and a

beach party theme in the Sherwood Foods section added to the festive atmosphere. Most importantly, the show specials made the trip to Burton Manor not only interesting but lucrative.



A happy crowd at the General Wine booth



Graphics on Drink & Eat bottles make it simple to pair wine with food.



Kim Gary of Kent Beverages, AFD's Mike Sarafa and Eddie Denha of Michigan Wholesale Mart.



All smiles at the Standard Federal booth



The fun Faygo team



Carp River Trading Company of Traverse City featured toppings, marinades & more.



Congratulations to Better Made! The company won the Detroit News People's Choice Award



Elias Francis of General Wine & Matt Cole of Brown-Forman Beverage Co.



The Canadian Counsulate brought a delegation from Canada via bus.





Good eats in the Hacienda booth



Many thanks to Arctic Glacier for providing all the show's ice!



Smiles from the Hipnotig booth



Anthony George gets the award for biggest smile!



Paramount Coffee was popular



Busy Aisles

SUPPORT THESE AFD SUPPLI MEMBERS ER

NON-FOOD DISTRIBUTORS:

Items Galore

J&B Medical Corp

AUTHORIZED LIQUOR AGENTS

General Wine & Liquor	(313) 867-0521
National Wine & Spirits	(888) 697-6424
	(888) 642-4697
Encore Group/ Trans-Con, Co.	(888) 440-0200

BAKERIES

Ackroyd's Scotch Bakery	
& Sausage	(313) 532-1181
Archway Cookies	(616) 962-6205
Awrey Bakeries, Inc.	(734) 522-1100
Interstate Brands/	
Wonder Bread/Hostess	(586) 792-7580
S & M Biscuit Dist (Stella D'Oro)	(586) 757-4457
Taystee Bakenes	(248) 476-0201

BANKS

(248) 932-5400 ATM of Amenca ATM of Michigan (248) 427-9830 (920) 432-5777 Cash Depot Comerica Bank Fifth Third Bank (313) 222-4908 (248) 603-0550 Peoples State Bank (248) 548-2900 Standard Federal Bank 1-800-225-5662

BEVERAGES:

BEVERAGES:		
Absopure Water Co. Allied Domecq Spints USA	1-800-334-1064	
Allied Domecq Spirits USA	(248) 948-8913	5
Ambassador Service Group	(248) 879-7704	ļ.
Amencan Bottling	(313) 937-3500)
Amencan Bottling Anheuser-Busch Co. Bacardi Imports, Inc.	(800) 414-2283	
Bacardi Imports, Inc.	(248) 476-6400	1
Brown-Forman Beverage Co.	(734) 433-9989	
Brownwood Acres	(231) 599-3101	
Brownwood Acres Central Distributors	(734) 046 6250	
Click Wine Group	(696) 725 7560	Ś
	(560) 725-7500	,
Coca-Cola Bottlers of MI		
Auburn Hills	(248) 373-2653	
Detroit	(313) 825-2700)
Madison Heights	(248) 585-1248	3
Van Buren	(734) 397-2700)
Port Huron	(810) 982-8501	
Coffee Connection	(248) 583-1765	5
Coors Brewing Co	(513) 412-5318	а.
Diageo	(800) 462-6504	4
E & J Gallo Winery	(248) 647-0010	'n
Eastown Distributors	(212) 967 6000	ñ
	(313) 007-0500	5
Faygo Beverages, Inc.	(313) 925-1000	
Future Brands	(248) 4/1-2280	
Galaxy Wine Garden Foods General Wine & Liquor Co	(248) 363-5300	
Garden Foods	(313) 584-2800	ו
General Wine & Liquor Co	. (313) 867-0521	1
Great Lakes Beverage	(313) 865-3900)
Great Lakes Distribution	(810) 794-1300	כ
Hansen's Beverage	(313) 575-6874	4
Hubert Distributors, Inc.	(248) 858-234('n
Intrastate Distributors	(313) 802-3000	ñ
	(313) 032-3000	5
J Lewis Cooper Co	(313) 270-3400	
J Lewis Cooper Co Java Joe's	(734) 439-3280	
Jones Sodas	(209) 302-4200	u –
Josulete Wines, Inc.	(313) 538-5609	9
Kent Beverage Co. Inc	(616) 241-5023	2
Leelanau Wine Cellars	(231) 386-520	1
McCormick Distilling Co	(586) 254-565	0
Michigan Grape & Wine		
Industry Council	(517) 373-110	4
Miller Brewing Company	(414) 259-944	4
MJC Distributors	(248) 360-100	5
National Wine & Spnts	(899) 607-642	Ā
National White & Spins	(888) 642-469	;
D	(000) 042-403	έ.
Paramount Coffee Pepsi-Cola Bottling Group	(517) 372-333	U
Pepsi-Cola Bottling Group		
- Detroit	1-800-368-994	5
- Howell	1-800-878-823	9
- Pontiac	(248) 334-351	2
Perk and Brew Corp	(734) 669-838	0
Perk and Brew Corp Pernod Ricard USA	(630) 922-648	4
Petitpren, Inc. Schiul Coffee Co. Seven-Up of Detroit.	(586) 468-140	2
Schiul Coffee Co	(616) 956-681	5
Seven-Lin of Detroit	(313) 937-350	0
Stony Creek Brewing Co	(313) 299-541	1
Tri-County Beverage	(313) 584-710	ò.
Vintage Wines	(586) 294-030	0
vintage wines	(200) 234-223	0
BROKERS/REPRESENTATIVES:	(704) 707 405	
Acosta-PMI	(7.54) /37-125	NU.
Rob Arnold & Associates	(248) 646-057	8
CrossMark	(734) 207-790	ĸ.
Hanson & Associates, Inc	(248) 354-533	9
J B Novak & Associates	(586) 752-645	3
Metro D Sales	(734) 416-896	9
S & D Marketing	(248) 661-810	9

CANDY & TOBACCO:	
Altria Corp. Services, Inc.	(734) 591-5500
Brown & Williamson	(734) 462-2931
Fubidia, Inc	(810) 742-8274
Nat Sherman	(248) 202-7339
R.J. Reynolds	. (248) 475-5600
CATERING/HALLS:	
Farmington Hills Manor	(248) 888 8000
Karen's Kafe at North Valley	(248) 855-8777
Penna's of Sterling	(586) 978-3880
Southfield Manor	(248) 352-9020
Penna's of Sterling Southfield Manor St. Mary's Cultural Center	(313) 421-9220
Tina's Catenng	(586) 949-2280
DAIRY PRODUCTS:	
Country Fresh Dames	(800) 748-0480
Golden Valley Dairy	(248) 399-3120
Melody Farms Dairy Company	(734) 525-4000
Mexico Wholesale	(313) 554-0310
Pointe Dairy Prairie Farms/	(248) 589-7700
Tom Davie & Sone Davie Co	(248) 300-6300
Tom Davis & Sons Dairy Co. Serra Cheese Co	(586) 790-8000
Supenor Dairy Inc.	(248) 656-1523
ELECTRONIC AGE VERIFICATIO	
D J King & Associates	(800) 781-5316
EGGS & POULTRY:	
Consumer Egg Packing Co	(313) 871-5095
Linwood Egg Company	(248) 524-9550
FRESH PRODUCE:	
Aunt Mid Produce Co.	(313) 841-7911
ICE PRODUCTS:	
Internat ional 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 Michigan AFLAC (248) 1 Al Bourdeau Insurance Services	968-9884, Ext. 103
AAA Michigan AFLAC (248) 1 Al Bourdeau Insurance Services	968-9884, Ext. 103
AAA Michigan AFLAC (248) 1 Al Bourdeau Insurance Services	968-9884, Ext. 103
AAA Michigan AFLAC (248) 1 Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises	968-9884, Ext. 103 Inc. (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331
AAA Michigan AFLAC (248): Al Bourdeau Insurance Group Gadaleto Ramsby & Assoc JS Advisor Enterprises Frank McBrde Jr, Inc.	968-9884. Ext. 103 Inc. (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300
AAA Michigan AFLAC (248) : Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance	968-9884, Ext. 103 Inc. (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1100
AAA Michigan AFLAC (248) : Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance	968-9884, Ext. 103 Inc. (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1100
AAA Michigan AFLAC (248) : Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance North Pointe Insurance North Star Insurance	968-9884. Ext. 103 Inc. (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1100 (248) 358-1171 (248) 398-5550
AAA Michigan AFLAC (248) : Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance	968-9884. Ext. 103 Inc. (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1100 (248) 358-1171 (248) 398-5550
AAA Michigan AFLAC (248) : Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance North Pointe Insurance North Pointe Insurance North Star Insurance Agency Paulmark Agency Rocky Husaynu & Associates	968-9884. Ext. 103 Inc. (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1100 (248) 358-1171 (248) 398-5550
AAA Michigan AFLAC (248): Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance North Pointe Insurance North Pointe Insurance North Star Insurance Agency Paulmark Agency Rocky Husaynu & Associates MANUFACTURERS:	968-9684, Ext 103 inc (248) 855-6690 (248) 333-2500 (800) 263-3784 (566) 242-1331 (566) 445-2300 (248) 358-1100 (248) 358-1171 (248) 358-5550 (248) 471-7130 (248) 851-2227
AAA Michigan AFLAC (248) : Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance North Pointe Insurance North Pointe Insurance North Star Insurance Agency Paulmark Agency Rocky Husaynu & Associates MANUFACTURERS: Art One Sion Expo. Inc.	968-9684 Ext 103 inc (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1170 (248) 358-1171 (248) 398-5550 (248) 471-7130 (248) 851-2227 (248) 591-2781
AAA Michigan AFLAC (248): Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance North Pointe Insurance North Pointe Insurance North Star Insurance Agency Paulmark Agency Rocky Husaynu & Associates MANUFACTURERS: Art One Sign Expo, Inc General Mills	968-9684 Ext 103 inc (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1171 (248) 358-1171 (248) 398-5550 (248) 471-7130 (248) 851-2227 (248) 651-2227 (248) 591-2781 (248) 455-6348 (517) 368-5990
AAA Michigan AFLAC (248): Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance North Pointe Insurance North Pointe Insurance North Star Insurance Agency Paulmark Agency Rocky Husaynu & Associates MANUFACTURERS: Art One Sign Expo, Inc General Mills Jaeggi Hillsdale Country Cheese Old Orchard Brands	968-9684 Ext 103 inc (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1171 (248) 398-5550 (248) 471-7130 (248) 851-2227 (248) 591-2781 (248) 465-6348 (517) 368-5990 (616) 887-1745
AAA Michigan AFLAC (248): Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance North Pointe Insurance North Pointe Insurance Agency Paulmark Agency Rocky Husaynu & Associates MANUFACTURERS: Art One Sign Expo. Inc General Milis Jaeggi Hillsdale Country Cheese Old Orchard Brands Red Pelican Food Products	968-9684 Ext 103 inc (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1100 (248) 358-1171 (248) 398-550 (248) 471-7130 (248) 851-2227 (248) 591-2781 (248) 465-6348 (517) 368-590 (616) 887-1745 (313) 921-2500
AAA Michigan AFLAC (248): Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto, Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance North Pointe Insurance North Pointe Insurance Agency Paulmark Agency Rocky Husaynu & Associates MANUFACTURERS: Art One Sign Expo. Inc General Milis Jaeggi Hillsdale Country Cheese Old Orchard Brands Red Pelican Food Products	968-9684 Ext 103 inc (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1100 (248) 358-1171 (248) 398-550 (248) 471-7130 (248) 851-2227 (248) 591-2781 (248) 465-6348 (517) 368-590 (616) 887-1745 (313) 921-2500
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AAA Michigan AFLAC (248) Al Bourdeau Insurance Services, Capital Insurance Group Gadaleto. Ramsby & Assoc JS Advisor Enterprises Frank McBride Jr., Inc. Meadowbrook Insurance North Pointe Insurance North Pointe Insurance Anoth Pointe Insurance Anoth Pointe Insurance Agency Paulmark Agency Rocky Husaynu & Associates MANUFACTURERS: Art One Sign Expo. Inc General Milis Jaeggi Hillsdale Country Cheese Old Orchard Brands Red Pelican Food Products Singer Extract Laboratory Strauss Brothers Co. MEAT PRODUCERS/PACKERS: Bar S Foods	968-9684 Ext 103 Inc (248) 855-6690 (248) 333-2500 (800) 263-3784 (586) 242-1331 (586) 445-2300 (248) 358-1171 (248) 398-5550 (248) 471-7130 (248) 851-2227 (248) 455-2327 (248) 455-2327 (248) 455-2327 (248) 455-6348 (517) 368-5990 (616) 887-1745 (313) 921-2500 (313) 345-5880 (313) 832-1600 (248) 414-3857 (314) 832-1600 (315) 832-1600 (314) 832-1600 (314) 832-1600 (315) 832-1600 (315) 832-1600 (316) 832-1600 (317) 832-1600 (318) 83
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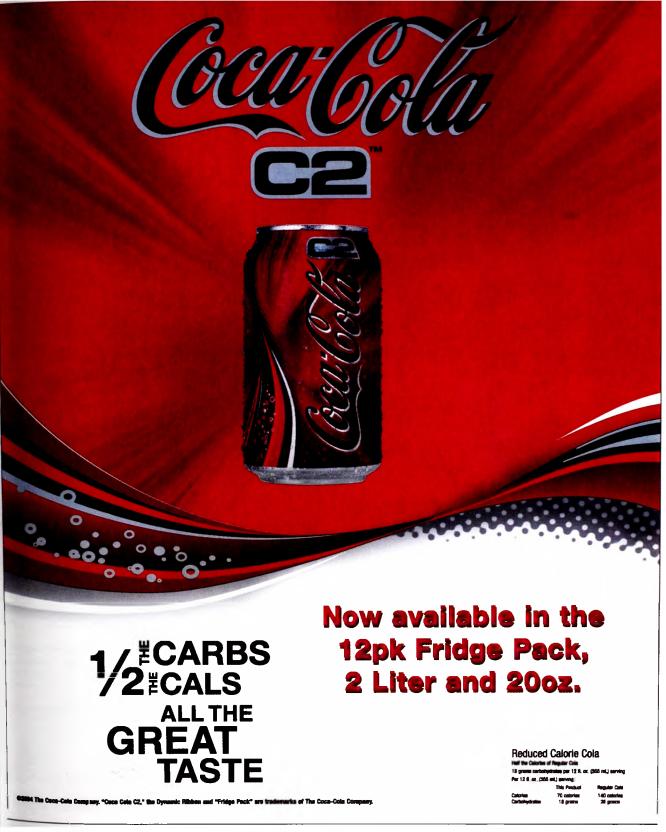
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