



# Food & Beverage REPORT

The official publication of the Associated Food Dealers of Michigan

March 2005

## Just In

### Philip Morris USA raises cigarette prices

Philip Morris (PM USA) has raised prices on certain cigarette brands by 10 cents per pack, effectively matching an increase last year on its top brands such as Marlboro, according to a Reuters report.

In December 2004, PM USA, a unit of Altria Group Inc., effectively raised prices for the first time in more than 2-1/2 years by reducing wholesale discounts on large brands such as Marlboro and Virginia Slims. That move was seen by analysts as a sign that larger cigarette manufacturers had regained some pricing power. The major U.S. cigarette companies lost some of that power when smokers turned to deep discount and private-label cigarettes.

The latest increases from PM USA are on brands including Alpine, Benson & Hedges, Bristol, Cambridge, Chesterfield, Collector's Choice, Commander, English Ovals, Lark, L&M, Merit, Players and Saratoga, said Smith Barney tobacco analyst Bonnie Herzog in a research report. The price increase took effect on Jan. 16, 2005.

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## New Health Care Accounts allow tax-free savings

The plethora of health insurance and savings options has just increased by one.

Launched this year, health savings accounts (HSAs) have joined the lineup of new ways to set aside money for future medical costs.

A health savings account is a special tax-free savings account similar to the IRA, but earmarked for medical expenses by individuals, spouses and dependants. Deposits are 100 percent tax-deductible and can be easily withdrawn to pay routine medical bills with tax-free dollars. Larger medical expenses are covered by a required lower-cost, high-deductible health insurance

plan. What is not used from the account each year stays in the account and continues to grow tax-free interest to supplement health benefits, just like an IRA.

When combined with a qualified high-deductible health insurance plan, HSAs can save employers money on their health care expenses, while at the same time empowering members to make their own health care choices, and benefit from being thrifty in their choices. High-deductible health plans meet specific federal requirements related to deductibles and out-of-pocket expenses. In 2004, the annual deductible must be at least \$1,000 for an individual and

\$2,000 for a family. Annual out-of-pocket expenses cannot exceed \$5,000 for an individual and \$10,000 for a family.

Here's how it works: Employers save money on the lower premiums charged for high-deductible health plans and have the option of contributing dollars toward their employees' HSAs. Employees and employers can contribute up to a dollar maximum.

The maximum amounts that can be contributed to HSAs in 2004 are \$2,600 for an individual, and \$5,150 for families. Once you turn

See Health Care,  
page 26

## We're gearing up for the 21st Annual AFD Trade Show



AFD is planning ten full hours of buying, along with fun and terrific prizes. With many booths already filled, exhibitors are making plans that guarantee excitement for trade show attendees.

New products will be introduced at the show and exhibitors show specials will help your bottom line for months to come.

Plan now to be the biggest winner with all the savings at the 21st Annual Trade Show. For more information see page 33



AFD's 21st Annual Trade Show takes place April 19 and 20, 2005 at Burton Manor, Livonia.

## Pepsi Bottling Group continues scholarship commitment

The AFD Foundation, Inc. is pleased to announce the continued commitment of a joint effort with Pepsi Bottling Group that is well on its way to raising \$1 million for educational scholarships. The

scholarships are available to students who are capable of attending college but might not be eligible for other scholarships and who may not otherwise be able to afford tuition without assistance.

Pepsi Bottling Group has already donated \$300,000 and has pledged an additional \$200,000 to the program. AFD Foundation is raising an additional \$500,000 to match Pepsi Bottling Group's donation, which will bring the total to its \$1 million goal.

"We are working in partnership with the AFD Foundation to fund this scholarship program to give deserving kids a chance to attend college when extra financial

assistance is needed," said Dave Dempsey, general manager of Pepsi Bottling Group.

Shelf talkers will provide information about the scholarship program.

In order to reach the \$1 million goal, AFD Foundation is asking for support from the food and beverage industry. AFD Foundation, Inc. is a 501 (c)(3) cooperation, donations are tax deductible as a charitable contribution to the extent provided by law. Please call Melissa Varney at AFD (248) 671-9600 or email [mvarney@afdom.org](mailto:mvarney@afdom.org) for more details. See page 32 for information on applying for a scholarship.

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# 2005 Will Be Busy In Lansing Preventing Bottle Bill Expansion is Top Priority



By Mike Sarafa  
AFD President

The 2004 legislative session ended with a bang for many AFD members with the passage of the liquor pricing bill that allows increased profits for retailers for the first time in over two decades. But before we had a chance to catch our breath, we began work on our 2005 agenda.

Unfortunately, much of our energy will be spent trying to prevent the food and beverage industry from being harmed by the legislative and regulatory bodies in Lansing.

Topping the list of issues to watch for is the ongoing effort to expand

the bottle bill to include water and juice containers. This issue has been around for some time but has been given additional impetus with the vocal support of the Granholm Administration.

The Michigan Recycling Partnership (of which AFD is a member) was unsuccessful last year in passing legislation that would have encouraged greater recycling in Michigan and removed the onus from grocery and party stores to accept additional trash in the form of more returnable containers. We will continue to search for ways to enhance meaningful recycling programs in Michigan while guarding against any legislative attempt to expand the bottle bill. We must also begin to prepare for the possibility of a ballot initiative that would attempt to expand the bottle bill.

Another tight budget year in Lansing is promised for 2005 and so we will remain vigilant against any proposals that would raise taxes or fees on our industry or our customers. Excise taxes always

## President's MESSAGE

### What to Watch Out For:

- Bottle Bill Expansion
- Excise Tax increases
- License Renewal Fee Increases
- Direct Distribution of Wine - U.S. Supreme Court Case

### What We'll Be Working On:

- The Spreading Out of Food Stamp Payments
- Wine Tasting Legislation
- The Petroleum Price Stabilization Act

seem to be candidates when it comes to raising taxes. Fee increases could also be on the table. In particular, we will be watching for any attempt to raise food handling and lottery license renewal fees. Be sure that AFD and our Lansing lobbyists will be doing everything in our power to protect your pocket book.

We will also be paying close attention to the expected Supreme Court decision regarding direct distribution of wine. Depending on how the High Court rules, we may have to seek creative legislative alternatives that protect retailers' traditional customer base.

On the proactive side, we will continue to lobby state government to evaluate the possibility of more evenly distributing food stamp payments throughout the course of a given month. This would go a long way toward better labor and inventory control for stores that accept a high volume of food stamps.

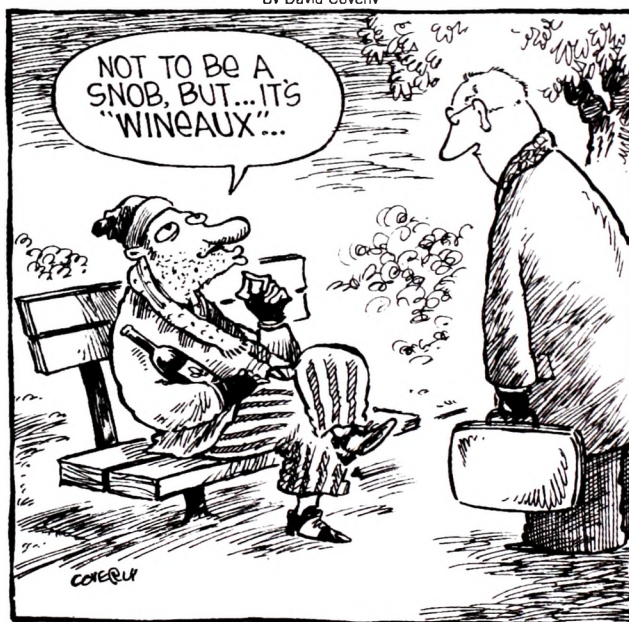
We also want to change state law to allow wine tastings in stores under controlled circumstances. This would provide retailers with a powerful merchandising tool and the opportunity to increase sales.

Finally, we will lend support to legislation that would prevent large retailers with fuel stations from undercutting independent convenience store operators by selling fuel below cost. The Petroleum Price Stabilization Act is an important piece of legislation for independent operators and all independent businesses should stand united against unfair competition.

AFD will be in the forefront of these and other issues that affect your bottom line. We will keep you updated and we may call on you from time to time to contact your local legislator or write a letter to the Governor.

## The Grocery Zone

By David Coverly



# Food trends: Our picks, for what it's worth

By Michele MacWilliams

With all the reading, research and discussions that take place at AFD throughout the year, we've come up with a list of our favorite food trends. Here are our predictions. Now, let's see what happens!

## 1. Whole grains and good carbs.

These nutrient-rich carbs were surely missed by many low-carb dieters deprived of their morning Cheerios. Now they're back and will take center stage when the U.S. Department of Agriculture lists them as a key element in a healthful diet in its revised Food Guide Pyramid.

Look for more whole grains in processed foods, from cereals to prepared meals. Average adult consumption is just one serving a day, well under the government's recommendation of three a day.

"Good" carbs, including fruits and vegetables, are back in the good graces of dieters. Carbs are the body's most efficient fuel. The good ones break down slowly for steady energy. On the other hand, bad carbs or sugar carbs quickly turn to glucose, with the excess stored as fat.

## 2. Chocolate, the gourmet health food.

It's about time something that tastes so good is actually good for you. Dark chocolate is a source of polyphenols, the antioxidants in red wine and green tea that help keep plaque from forming in arteries. It also contains flavonoids, which make blood platelets less sticky and are thought to lower blood pressure and LDL, or bad cholesterol.

Look for artisanal and varietal chocolates touted for their subtle taste distinctions (as are single-estate wines and coffees) and for candies laced with offbeat flavors such as green tea, black pepper and beer.

## 3. Fast food with style.

Fast-food chains are lightening their menus, proving that fast needn't mean over-processed, over-salted, and full of fat and empty calories. Decor is being upgraded, too. A McDonald's opening in Chicago this year will offer wireless Internet access and a hangout atmosphere.

## 4. Med foods.

You can't open a magazine or newspaper without seeing information about blueberries as antioxidants, tart cherry juice as a cure for arthritis - foods as medicines. People are also beginning to realize that eating foods with more color is better. You're going to see even more marketing aimed at the health benefits of food. Also, look for cultured beverages - yogurt-like drinks infused with "friendly bacteria" - marketed for digestive health.

## 5. Low carb focus turns to trans fats alert.

"There's still a lot of low-carb attention, although it's beginning to wane a little," said Michael Sansolo, senior vice president of Food Marketing Institute (FMI). "We don't know today what the hot diet will be. We are going to see more about trans fats, which will be on nutrition labels in 2006." Trans fats can contribute to heart disease.

## 6. Convenience.

Retailers will carry more pre-prepped and packed items in the produce aisles, such as chopped onions and bagged washed greens, and more high-quality starter kits (which consumers combine with other ingredients). "Consumers are so time-crunched that they want things that can help them through their day," said AFD President Mike Sarafa. "Busy people don't necessarily want to buy everything ready-made, but that doesn't mean they don't want some help." The NPD Group, a market research firm, reports that half of American cooks are putting dinner on the table in 30 minutes or less, often by eliminating side dishes and particularly desserts, which are now served after only 14 percent of at-home suppers.

## 7. Responsible, organic shopping.

"Baby Boomers have pretty sophisticated palates, and they've rebelled against the macaroni-and-cheese and Jell-O of their parents," said Adam Hanft of Hanft Unlimited. Boomers and their adult children shop at organic and natural foods markets, he said, because they are "very focused on the [safety of]

the food supply." Traditional retailers may be in for difficult times, if Hanft is right.

"Organics have been growing tremendously--the industry has grown 24 percent a year from 2001 to 2003," said Ron Tanner, vice president of communication and education for the National Association for the Specialty Food Trade and editor of Specialty Food magazine.

## 8. Flavors in favor.

Lemongrass has gone mainstream. Now sumac (a fruity-astringent spice) and yuzu (a sour citrus fruit) are showing up. Specialty salts are also popular, thanks to celebrity chefs talking up the taste profiles of sea salts from around the world. Expect more exotic and highly flavored foods, from olive oils (Meyer lemon and blood orange are popular) to adult-friendly snacks (wasabi-ginger pecans). Pique timid taste buds with a dash of chili powder in your hot cocoa.

## 9. Trans-American wines.

Wine consumption is on the upswing, and local wineries are blossoming in all 50 states. (Yes, there is wine produced in Alaska.) Look to micro wineries - sometimes clustered, like Leelanau County in Michigan and others in Temecula, California - as a source of varietal wines, filling a niche market much like that of micro-brewed beers.

## 10. Ethnic Cooking.

Upscale Spanish and Mexican dishes lead the current ethnic taste trek. But foods of distinct regions are getting more attention, too. We've feasted on the foods of Provence, Hunan and Sicily. Next up? Recipes unique to Galicia, Barcelona and Oaxaca." With all the different cultures, there are no borders any more," agreed Terry Farida of Value Center Markets.

## 11. Nutritious Nibbles.

"When people follow low-carb diets, they skip the chips and reach for dairy products and nuts," said Ron Tanner of Specialty Food

Trends,

continued on page 32.

## Calendar

March 22-24, 2005

Michigan Petroleum Association Spring Convention and Trade Show  
De Vos Place Convention Center  
Grand Rapids, MI  
(517) 622-3530

April 4-5, 2005

40th Annual Food Marketing Conference  
Western Michigan University  
Kalamazoo, MI  
(202) 452-8444  
www.hcoba.wmich.edu/fmk

April 19 & 20, 2005

AFD Spring Trade Show  
Burton Manor  
Livonia, MI  
(248) 671-9600

May 1-3, 2005

FMI Supermarket Industry Convention and Educational Exposition  
McCormick Place  
Chicago, IL  
(800) 974-9769

July 13, 2005

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

## Statement of Ownership

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# IRAs for offsprings: A head-start on a child's retirement

By: Randall A. Denha, Esq.  
Cox, Hodgman & Giamarco  
Attorney at Law\*

Parents typically encourage their children to save for college, for a house, or simply for a rainy day. A child's retirement, however, is a less common early savings goal. Too many other expenses are at the forefront. Yet, helping to plan for a

youngster's retirement is a move that astute families are making. Individual retirement accounts (IRAs) for income-earning minors and young adults offer a head-start on life-long financial planning.

## Traditional and Roth IRAs

Two types of individual retirement accounts are the traditional IRA and the Roth IRA. To contribute to an

IRA account, whether it's a traditional or a Roth, an individual must have earned income. In general, the maximum amount that can be deposited in either type of IRA is \$3,000 in 2004; \$4,000 in 2005 through 2007.

Contributions to a traditional IRA are tax deductible. Amounts earned in a traditional IRA are not taxed

until a distribution is made. If money is withdrawn from a traditional IRA before the individual reaches age 59, a 10 percent penalty applies to the principal. Mandatory withdrawals are required when the individual reaches age 70.

Contributions to Roth IRAs are not tax deductible, but all earnings are tax-free when the money is withdrawn from the account, if certain requirements are met. Tax-free withdrawals are a big advantage to the Roth IRA that will likely outweigh the lack of a tax deduction on contributions. Qualified distributions from a Roth IRA are not included in the individual's income if a five-year holding period and certain other requirements are met; otherwise, the 10 percent penalty applies. Unlike the traditional IRA, individuals can make contributions to

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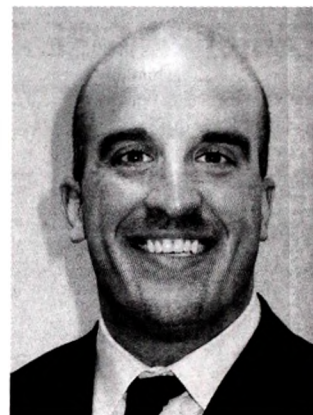


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Randall A. Denha, Esq.

a Roth IRA even after age 70.

## Penalty flexibility

Both the traditional and the Roth IRAs offer some flexibility on the 10 percent penalty. Early withdrawals, without penalty, are allowed if the money is used for:

- College expenses;
- First home purchase (up to \$10,000);
- Medical insurance in case of unemployment for a certain amount of time; or
- Expenses attributable to disability (Roth IRA).

Although designed for retirement planning, flexibility in how the

## IRAs for offsprings

continued on page 24.

# Guardian Alarm Co. Celebrates 75 Years of Business

Finding a job during the 1930s especially for a teenager was virtually impossible. The odds of starting a business during the Depression were even greater. But Milton Pierce, Founder of Guardian Alarm Company beat those odds. After his father's tailor shop at Cass and Peterboro experienced a break-in, Milton designed and installed a burglar alarm. Alarm's fascinated him and at 15 years of age, Milton went to work for Detroit Burglar Alarm Co. making \$2 a day, often working 12 hour shifts. After a time, he was able to purchase a company called Guardian Alarm, bartering his time for the sale price. Over the years, Milton Pierce and his sons have steered the company into new areas such as Guard service and Armored security.

Today Guardian is much more than an alarm company, servicing more than 80,000 customers in four states and Canada. Its technology keeps schools safe, and senior citizens in touch with their relatives. Between the Columbine massacre and the

horrific terrorist attack at a school in Russia, parents are understandably concerned about school safety.

Guardian Security Services, working with officials at Cornerstone Schools in Detroit have come up with

solutions to many security problems. Mike Geldmacher, Command Center Operations Manager at Guardian, says Cornerstone's campus is equipped with event driven cameras.

"When we say we are monitoring a site, it's different than the old concept of sitting and watching cameras all day," says Geldmacher. If something happens at Cornerstone Campus or any other of our sites, we can go 'live' and interact. For example, if somebody pushes an emergency button, or there's burglar alarm activation, our cameras activate to our Command Center.

The first thing we're going to see is a map of the location, and the camera that was activated at the alarm point. If the emergency button was pushed, the camera that's looking at that emergency button is going to come



Guardian Founder Milton Pierce

on and we can evaluate the situation. If someone is in distress, our Intervention Specialists are trained to immediately react. We go to the map, from there we can follow around where that person is walking to or running to, and from that map, we can click on the cameras in correlation to where they are in the building, and keep track of them, whatever the situation may be. The whole concept of this is for people who have never been there to guide and direct other people who also have never been there to a

precise spot in the building."

Guardian's newest service is medical monitoring.

Marguerite Linteau, the general manager of the Medical Monitoring Division describes how Guardian entered the industry. "If you've seen that commercial, 'Help me, I've fallen, I can't get up,' well that is the device which we started with in the industry. In fact, we actually hold the patent on that device and that personal emergency response button. You don't fall next to a pull cord," says Linteau. "As we evolved in that industry, we realized there's a lot more application, specifically with nursing care and care for the chronically ill or 24 hour care. We also found applications where there are families who are paying extraordinary amounts of money for 24-hour monitoring. Basically, we thought, let's take those underutilized hours, i.e. sleeping hours, and use technology and event

Guardian Alarm,

*continued on page 10*

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## Year ends with \$40 million retailers



By Commissioner Gary Peters

With the close of 2004 came the tallying of Michigan Lottery sales, and I am pleased to report that we had 40 retailers that reached or exceeded the \$1 million mark! In fact, one of them, MGM Food Center in Detroit, was just shy of \$2 million in total sales. These retailers should be proud of their success and I congratulate each of them.

I am particularly impressed with these businesses because they represent more than just the large

retailer, which might seem to be the most logical. While there are six Meijer stores among them, the rest of the retailers are local family-run operations. But all of these retailers have one thing in common – they cater to their customers in a variety of ways: by having employees whose sole job is to man the Lottery terminal, so that players never have to wait for an available clerk in order to make a purchase; by asking customers if they would like to purchase a Lottery ticket; by participating in multiple purchase/get one free programs; by placing winning numbers in an easily visible location; by attractively displaying instant game tickets; even by creating a special area for players by moving their terminal to a more open space in which players can gather.

Essentially, all of these retailers make the experience of playing the Michigan Lottery fun and easy.

Obviously, the Lottery reaps a

huge benefit from such high retail sales. And in turn, each retailer earns significant commissions. But these businesses report that they also have increased sales of their own merchandise. When the experience of buying a Lottery ticket at a particular location is a positive one, why not just purchase bread and milk at the same time?

Once the \$1 million mark is attained, a retailer may qualify to receive a second Lottery terminal, which can result in even more sales. MGM Food Center, the top retailer in 2004, has a second terminal because of previous \$1 million sales. It is highly unlikely that MGM would be on the edge of the \$2 million mark without that second terminal.

Wondering what it takes to reach that \$1 million level? Well, the yearly average for Michigan's 9,300 retailers is \$187,728. This translates into a weekly average of \$3,610 per retailer. Those who are at the

million mark, however, are averaging an incredible \$19,230 per week.

If you are looking for ways to join the ranks of the million retailers, talk to your Lottery sales representative. He or she is there to help you increase your sales, and build your business.

**Instant Games:** Several new instant games hit stores in February. On the 7th, Lucky Surprise, a \$2 ticket with a top prize of \$17,000, and Super Cash, at \$5 with a \$300,000 top prize debuted. On February 14, sales began for both Double It, a \$1 ticket with a top prize of \$2,000, and \$2,000,000 Mega Play, at \$20 for a top prize of \$2 million. Red Hot Tripler, with a \$35,000 top prize, and Wild Wild Time, with a \$2 top prize, went on sale February 21 for \$2 each. The month wrapped up with the Game of Life, a \$2 ticket with a top prize of \$25,000, on February 28.



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## NewsNotes

### Mondavi sued by MetaCork maker

Gardner Technologies, makers of a wine closure system that combines twist-off technology with traditional cork, is suing Constellation Brands' Robert Mondavi unit for pulling out of an agreement to use its MetaCork closures on products destined for Whole Foods Market and Outback Steakhouse. —Los Angeles Times

### Search for the next "Crest Kid"

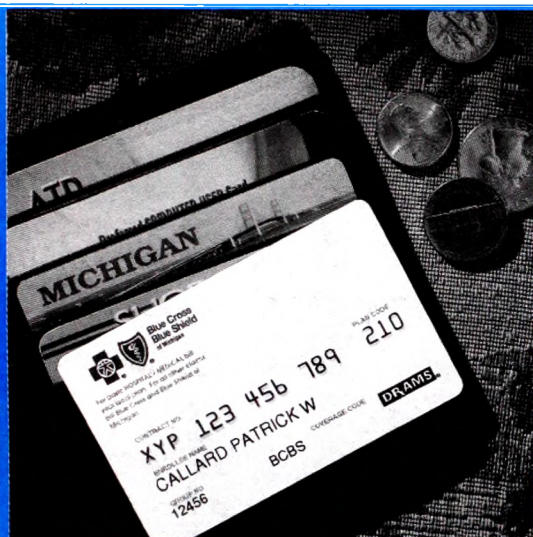
Procter & Gamble has launched a contest in hopes of finding the right child to be the new face of Crest. The winner will be featured in a modernized version of a formerly successful Crest commercial proclaiming "Look Mom -- No Cavities." —American City Business Journals

### Consumers overwhelmingly support drug importation

Nine out of 10 Americans think health care costs have risen during the past five years and drug importation would help solve the problem, according to a recent study. The respondents said they would feel safe purchasing drugs from Canada and would be fairly comfortable buying drugs from Western Europe. —Drug Store News

### Attorney General is aware of grey market on Red Bull Beverages

AFD has learned that an outside party is selling grey market Red Bull to the Detroit area cash & carry retail business. The cans are illegal because the code date and plant information have been removed. Furthermore, we understand that the outside party may not be charging the retailers a deposit on the bottles. The retailers still charge the deposit and ultimately keep it as profit. This practice is illegal. We expect the attorney general will prosecute. If you have any information, please contact Dan Reeves at AFD (248) 671-9600.



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### Guardian Alarm,

*continued from page 7*

driven information to then monitor them. For instance, they step on a floor mat, they move certain pixels on a camera setting, or their motion detector. And when it comes up, it sends off an alarm. We can set it up in the family's home, so they know their relative is up, and they can actually see what is happening live and can talk two-way and have that interaction remotely."

Jeffrey S. Prough, President of Guardian Alarm has been nominated as one of the 2004 Top Entrepreneurs of Security Sales and Integration Magazine. "We have numerous and aggressive training programs that we maintain internally. We have recently been voted one of the 10 best places to work, and we maintain and evaluate all employees on a standard I published when I arrived at Guardian known as the Guardian Minimum. It is as follows: 1. Provide outstanding customer service, ensuring 100-percent customer satisfaction. 2. Be an ambassador for your company. 3. Perform first for the customer, then for the team, and yourself (in that order). 4. Be a professional at all times; and 5. Put forth a minimum of 100 percent effort each day to produce the results expected from our customers and the team."

*Editor's note: AFD congratulates Guardian Alarm on its 75th Anniversary. For more information on Guardian products, call Rudy Patros at (248) 423-1000.*

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# Contest designed to promote processed apples

Retail winner receives \$4,000 Caribbean Vacation

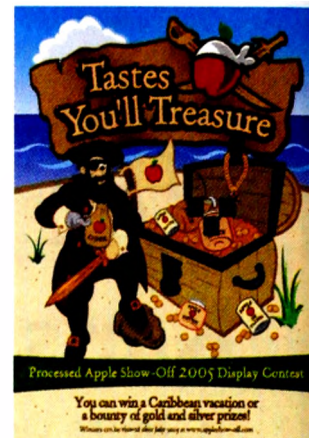
A nationwide display contest, designed to promote processed apple products such as juice, cider, sauce and pie filling, will take place from February until early June. It is sponsored by the Michigan Apple Committee, the New York Apple Association and the Pennsylvania

Apple Marketing Board.

Retailers are encouraged to set up eye-catching displays, with prizes awarded to both the broker and representative of the retail store building the display. An independent judging panel will select the winners.

The Show-Off is sailing in a

different direction this year with an entirely new prize structure. The 2005 Show-Off is titled "Tastes You'll Treasure" and is built on a pirate theme. The national Grand Prize winner will receive a trip for two to the island of their choice in the Caribbean. The trip is worth \$4,000



and covers airfare and room in an all-inclusive resort.

There will also be first and second prize winners selected from the Western, Central and Eastern regions of the country. First prize winners in each region will have a choice of jewelry items with an approximate retail value of \$1,500 each. Second prize winners will have a choice of items with an approximate retail value of \$500 each. Both men's and women's items will be available, including watches, rings, bracelets and necklaces.

To encourage early participation, brokers and retailers of the first 25 entries will be awarded gold coins worth a total of about \$100.

David McClurg of the New York Apple Association said, "The Show-Off is a terrific way to move more processed apple products off the shelves. This year's pirate theme should result in some really great displays, and for the first time, the Show-Off has its own website to make it even easier to enter. Be sure to visit [www.appleshow-off.com](http://www.appleshow-off.com)."

The 2005 Show-Off product list includes: Apple Time, Comstock/Wilderness, Indian Summer, Lincoln, Lucky Leaf, Motts, Musselman's, Speas Farm, White House, and Wilderness. Participating processors are Cherry Central, Indian Summer, Knouse, Motts USA and National Fruit. The three partner states produce a combined total of 33.5 bushels of processed apple products annually.

The contest theme, prize structure, website and all marketing materials were developed by Maxwell & Miller Marketing Communications of Kalamazoo, Michigan.



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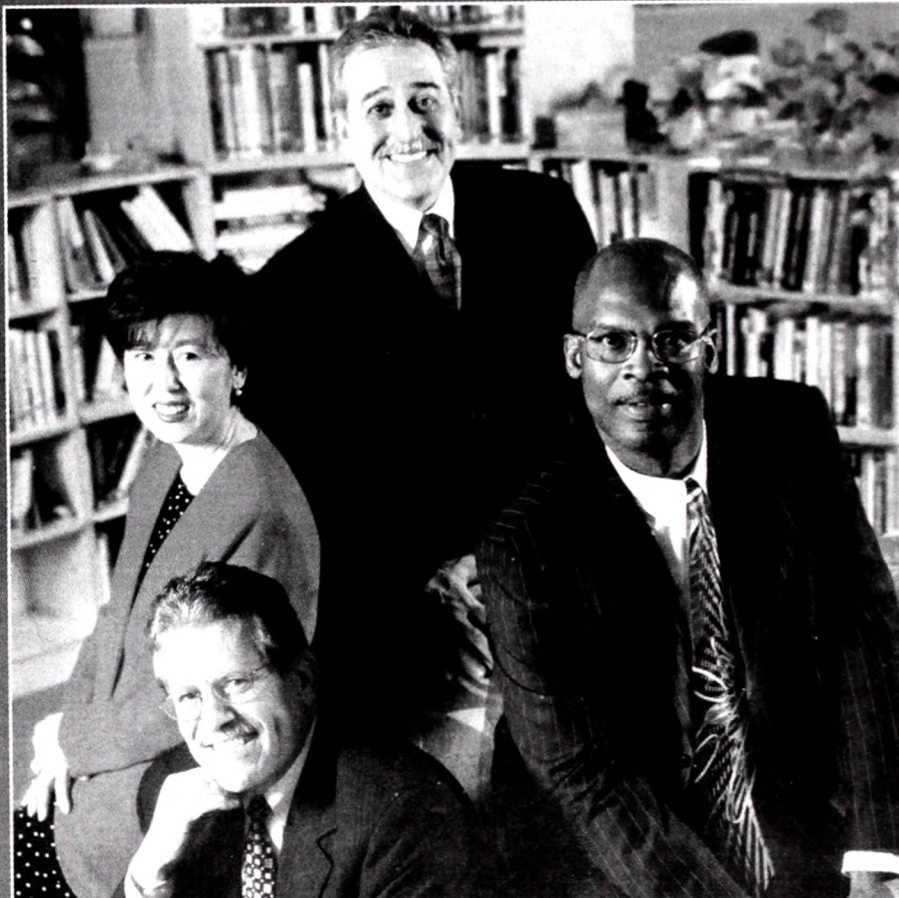
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# Hollywood Super Markets joins tsunami relief effort

By Michele MacWilliams

It has been nothing short of remarkable to see the level of compassion exemplified by so many businesses and citizens in the days following the devastating tsunami that wreaked so much destruction and loss of human life in Thailand, Sri Lanka, India and Indonesia.

In the months following the disaster, it was difficult to go to any sort of major website without finding links that allowed you to donate money to the relief effort. At Amazon.com, for example, more than 175,000 people contributed a total of more than \$14 million to the American Red Cross Tsunami Disaster Relief fund.

Manufacturing companies that have included Heinz, Del Monte, Coca-Cola, and PepsiCo donated products and money.

Wal-Mart donated \$2 million to the Red Cross in support of the tsunami relief efforts, and also established collection points in all of its Wal-Mart stores, Supercenters, Neighborhood

Markets, Sam's Club and distribution locations in the U.S. as well as online at [walmart.com](http://walmart.com) and [samsclub.com](http://samsclub.com).

Other retailers also did their share by providing collection points for customer donations and pledging money.

Hollywood Super Markets, a chain of Metro Detroit grocery stores, matched customers' donations, up to a total of \$10,000, to assist the victims of the tsunami disaster. Thom Welch, Hollywood Supermarkets vice president, said that customers who made their donations at any of the Hollywood stores received a cash register receipt for their donation, labeled Tsunami Relief. Hollywood then doubled the amount. All funds were sent to the Salvation Army South Asia Relief Fund. The stores were accepting donations through February 28, although they reached their \$10,000 goal in January.

"This was an excellent opportunity for Hollywood customers to really make a difference," said Mike Sarafa, AFD president. "By doubling the funds, Hollywood Supermarkets are encouraging others to donate, as well as making a significant contribution themselves," Sarafa added.

Hollywood Supermarkets are located in Troy, Royal Oak, Bloomfield Hills and Utica.

Kevin Coupe, editor of [morningnewsbeat.com](http://morningnewsbeat.com), described the human compassion displayed by this disaster: "There's nothing like the cry of people in need - no matter who they are, where they are from or what deity they may worship - to illustrate that even in diversity, people in this nation and around the world remain steadfastly and compassionately human...in the very best sense of that word."



Register signs at Hollywood Super Markets asked customers to join the tsunami relief efforts.

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# Treating children equally in and out of the family business

By Michael J. LoGrasso CLU, ChFC and John M. Bussa  
In conjunction with Sagemark Consulting, a division of Lincoln Financial Advisors

If you own a family business, chances are you expect your children to eventually succeed you in owning and running the business. And as a parent, you probably want your estate divided among your children as equally as possible upon your death.

But what happens if not all your children are active in the company? It makes sense to leave the business to the child or children who are capable of managing it. That leaves you with a big challenge: how to balance the distribution of your assets so your other children get their fair share. One obvious solution would be to leave nonbusiness assets of equal value to the children who are uninvolved in the company. But if the family business comprises the bulk of your

estate, there won't be enough assets outside of the business to give everyone an equal share, especially after paying estate taxes.

There are a number of planning techniques that you can use to equalize inheritances among your children:

**Life Insurance.** By purchasing life insurance, you can provide a ready source of cash to buy assets from, or make loans to, the estate and provide for those children who won't inherit the business. Placing the insurance in an irrevocable life insurance trust can keep the proceeds out of your taxable estate, if the trust is properly structured. The trustee could then be directed to distribute cash from the trust to the children who are inactive in the business.

**Buy-Sell Agreements.** Another way to raise cash is to arrange for the sale of a part of your business in the event of your death or disability. Through proper structuring of a business redemption or cross-

purchase agreement - two types of buy-sell agreements - you can create a market for your business. While there are several ways to fund these agreements, many businesses and individuals use life insurance.

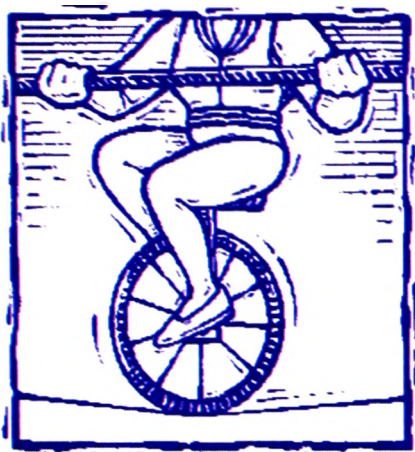
**Leasing Business Assets.** Another strategy is to leave real estate or other business property to the children who don't participate in the company. The rental stream from the lease provides the cash to balance out the inheritances among the children. A lease agreement should be formalized to ensure continuity of rental flow. Generally, the lease should be signed when preparing your estate plan. And be sure to set the rent at fair market value.

**Providing Equity.** By giving a part of the company to your children who aren't involved with it, but limiting their power, you can also equalize values. For instance, you can give them nonvoting dividend-paying preferred stock, nonvoting common stock, limited partnership

interests, or other equity interests. Unfortunately, you will also be exposing them to the risks of the business.

Providing equally for your children is never an easy task, especially when your primary asset is the family business. The child or children who will receive the business seemingly have a favored position. But by reviewing the various options with your insurance and tax advisors, you can design an equitable arrangement for all your children.

*Michael LoGrasso and John Bussa are registered representatives of Lincoln Financial Advisors, a broker/dealer, and offers investment advisory service through Sagemark Consulting, a division of Lincoln Financial Advisors Corp., a registered investment advisor, branch office 26555 Evergreen #1600, Southfield, Michigan. (248) 948-6255. Insurance offered through Lincoln affiliates and other fine companies.*



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# Brewers crying in their beer?

"We believe there is an overall image crisis with beer," said Bonnie Herzog, a Smith Barney Citicorp analyst, in explaining why beer sales are falling while wine and spirits sales are growing.

Analysts told *USA Today* that aging baby-boomers are purchasing

more wine and spirits. At the same time, wine and spirits makers are effectively promoting their products to younger consumers.

"Our wholesaler contacts have told us through a survey we conducted recently that beer has lost its 'sexiness' and 'appeal to

young consumers.' We continue to believe the road ahead is a long one for the beer industry," noted Herzog.

According to Beer Marketer's Insights, beer's peak year was 1995 when it held 59.5 percent of the alcohol market. In 2003, its share

had dipped to 56.7 percent. The spirits industry claimed 28.6 percent of the market in 1999. By 2003, it accounted for 29.7 percent. Wine climbed from 12.6 percent to 13.6 percent.

Frank Coleman of the Distilled Spirits Council of the U.S. said that the spirits industry shelled out close to \$100 million on broadcast advertising in 2004 compared with "almost zero" in 1999.

*USA Today* reports that August Busch IV, president of Anheuser-Busch Cos. brewing unit, has said that spirits and wine pose a threat to his company and the beer industry as a whole.

"The single biggest threat facing the American beer industry today is the possibility that we will allow the American consumer to get bored with beer," said Norman Adami, president of Miller Brewing.

To try to reclaim consumer interest and regain market share, the beer industry is investing more in promotions, including on-premise promotions in bars, restaurants, hotels, clubs and concession stands.

Currently, on-premise sales make up 25 percent of U.S. beer volume but 48 percent of beer retail dollars, states *USA Today*.

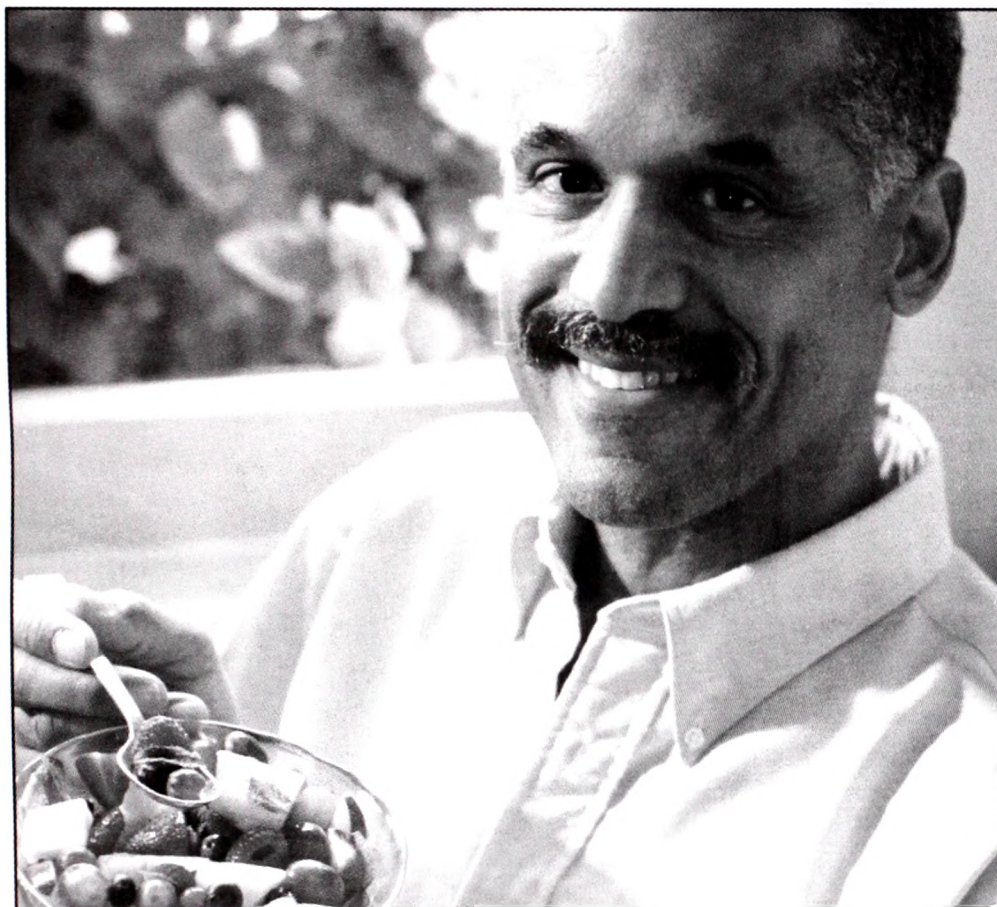
Wine and spirits makers have seen sales rise from aggressively promoting their products in bars and restaurants, said Legg Mason analyst Mark Swartzberg.

Anheuser-Busch is slated to increase its investment in on-premise promotions by \$30 million in 2005, representing a 150 percent hike.

Miller also is pumping more money into promotions, said Swartzberg, adding, "Miller is spending about 40 percent more on advertising and promotion than 18 months ago."

Swartzberg said another factor impacting beer sales could be that younger consumers tend to seek out alcoholic beverages that differ from their parents' drink of choice.

"Any given generation wants to be different than its parents," noted Swartzberg. "It's the natural ebb and flow."



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## New dietary guidelines debut

The sixth edition of the *Dietary Guidelines for Americans* has been released, placing stronger emphasis on reducing calorie consumption and increasing physical activity.

This joint project of the Departments of Health and Human Services and Agriculture is the latest of the five-year reviews required by federal law. It is the basis of federal food programs and nutrition-education programs and supports the nutrition and physical fitness pillars of President Bush's Healthier US Initiative.

Eating a healthy balance of nutritious foods continues as a central point in the Dietary Guidelines, but the new edition emphasizes that balancing nutrients is not enough for health and that total calories also count. Because almost two-thirds of Americans are overweight or obese, and more than half get too little physical activity, the 2005 Dietary Guidelines place a stronger emphasis on calorie control and physical activity.

The 2005 Dietary Guidelines were prepared in three stages. In the first, a 13-member Dietary Guidelines Advisory Committee prepared a report based on the best available science, according to the USDA. In the second stage, government scientists and officials developed the Dietary Guidelines after reviewing the advisory committee's report and agency and public comments. In the third stage, experts worked to translate the Dietary Guidelines into meaningful messages for the public and educators.

The report identifies 41 key recommendations, of which 23 are for the general public and 18 for special populations.

USDA said its Food Guidance System also will serve as a tool to educate consumers on the Dietary Guidelines for Americans. The Food Guidance System, currently called the Food Guide Pyramid, is undergoing revision and will be released in the spring of 2005.

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- Over 5,000 prizes of \$100
- 12 ways to win



**Pop back,**  
continued from page 6.

money can be used makes IRAs very attractive for young family members.

#### Kid with a job

In order to contribute to an IRA, however, the child or young adult must have earned income. In other words, the kid needs a W-2, a 1099 or some other "proof" that wages were earned. Although occasional baby-sitting or lawn-mowing generally doesn't count, the money made on those jobs could qualify as earned income if adequate receipts and records are kept.

#### Working for the parents

Some moms and dads, who own their own businesses, are taking the "kiddy IRA" concept a step further: their sons and daughters come to work for the family business. The child earns income, making him or her eligible to contribute to an IRA. The parents, as their employers must pay employment tax and issue a W-2, but they can also make a business

deduction for the child's wages, just like for any other employee. Parents should be mindful that the wage their child earns for the work performed is comparable to the going rate. If the child's wage is too large, the IRS will disallow the deduction.

#### Let's make a deal

The tough part of the plan may be getting the young person to "lock away" his or her hard-earned cash. After all, retirement is much harder to imagine compared to more pressing, front-burner issues like college expenses or a car. Some parents, however, are convincing their kids to put their earnings to work for their future in an IRA by promising to match their child's pay as an extra incentive to save. For example, if Susan earns \$3,000, her dad promises to put \$3,000 in her IRA. Susan keeps the money she made. There's no rule that restricts the origin of the IRA contribution, so long as the IRA owner earned at least that amount and the contribution doesn't exceed the cap for that year.

#### Conclusion

Individual retirement accounts for children and young adults are a growing part of family financial planning. A potential hazard, however, is that the money in the IRA belongs to the child. The child, or young adult, has the right to do whatever they wish with the IRA and its assets, including making a withdrawal for a new car or exotic trip. Parents do not "own" the IRA, even if they contributed the dollars as a match to their child's earnings. Families who utilize IRAs for their offspring will have to consider the risk and stress to the youngsters that the money is better off in the IRA. Through investing in an IRA, a young person's earnings from working part-time at the local ice cream parlor, or a summer job loading trucks, can have lasting effects.

For advice more specific to your family situation, please call Randall A. Denha of Cox, Hodgman & Giarmarco at (248) 457-7000. Mr. Denha is an attorney specializing in the areas of estate planning, wealth

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

Mr. Denha utilizes advanced estate planning techniques that go beyond the basics in Wills and Trusts that truly seek to shift wealth to the next generation, allow senior generation members to retain control and most of all disinherit one person - Uncle Sam.

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## Health Care,

continued from page 1

age 65, you can use the money for whatever you want, but the money will be taxed at your individual rate unless it is used for qualified medical expenses. If you pull the money out for non-medical expenses before you turn 65, you'll pay taxes and a 10 percent penalty on the amount.

HSAs can be used to help pay smaller qualified medical expenses, such as doctor visits, dental care and hospital stays, until the deductible is met. The high-deductible insurance policy takes care of covered medical expenses exceeding the deductible. You cannot use the money to pay for non-qualified expenses, such as cosmetic surgery. Nor can you use it to pay your insurance premiums, unless you're unemployed.

Individual purchasers are not eligible for an HSA if they are:

- Enrolled in Medicare (you may disenroll in Medicare to become eligible)
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\$1,000 for all contract sizes. Out-of-network coinsurance is 80 percent plus a 20-percent copay with combined out-of-network coinsurance stop loss of \$1,000 for all contract sizes.

- CMM-PPO rider required for groups size 2-99 (optional for groups size 100+)
- Optional Preventive Care Rider can be added to this plan. This rider is patterned after the Community Blue PPO Preventive Care benefit which has a benefit maximum of \$500 per year. The new rider may only be used with the Blue HSA CMM plan designs.

### Blue HSA BVO-2000

- Single-person deductible (\$2,000) or family-deductible (\$4,000) must be met before BCBSM provides payment for covered services.
- In-network coinsurance is 70 percent with \$3,000 (single) and \$6,000 (family) coinsurance stop loss. Out-of-network coinsurance is 50 percent plus a 50-percent copay with \$5,000 (single) and \$10,000 (family) coinsurance stop loss.

If you are interested in one of the Blue HSA high-deductible health plans, please call Melissa Varney at AFD (248) 671-9600.



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## BODY ARMOR

Incident classification:  
Assault with a handgun.

Wednesday, February 10, 2004 at 0610 hours: Officer Kevin Ford was the victim of an assault with a handgun. In the execution of a search warrant seeking illegal drugs and firearms, Officer Ford was shot by an assailant located in the bedroom. The assailant used a .45 caliber pistol. The bullet struck and was stopped by Officer Ford's ballistic vest.



Officer Ford continued after being hit by gunfire and was able to complete the arrest of his assailant. He was transported for medical care. The attending physician discovered a significant back face injury involving a laceration and a severe bruise. The doctor told Officer Ford that had it not been for the vest, the gunshot wound he would have suffered would likely have been fatal. Officer Ford was released from the hospital after two hours.

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# Less is "Moore" at a market in Lapeer

By Michele MacWilliams

Driving north in Lapeer County to Moore's Market is like a breath of fresh air. After leaving the hustle of the city and the Meijer, Office Depot and other chain stores of downtown Lapeer, a right turn onto Millville almost immediately takes one into the countryside. Fields are dotted with modest homes and farms. A couple of miles down the road sits a modest country convenience store named Moore's. The 1,100 square-foot store may be diminutive in size, but it stocks just about anything that its local customers need. Store clerk Linda Thompson has a motto that she delivers with a smile: "If we don't have it, you don't need it!"

Moore's Market has been owned by George Moore since 1975. He purchased it from his father who built the store in 1953. Not a lot has changed since then, except the name. It was originally called Moore's Modern Market. George

dropped the "Modern" when he bought it. Today, the store still has its original walls, brick floor and some of the shelving.

New though, is the security system with a television monitor that is in clear view above the register. The system was installed 2 1/2 years ago, ironically just before the store's one and only armed robbery. Brian Moore, George's son, manages the store. At the time of the robbery, Brian's wife Teresa was at the register and Brian was in the stockroom. A masked man entered the store, wielding a sawed-off shotgun. When he demanded money, Brian came out from the stockroom, pulled Teresa out of harm's way and managed to disarm the intruder. He held the suspect down until Teresa was able to summon the police. The robber obviously didn't know that Brian was a state wrestling champion and also played college football.

News of the incident spread like



(L to R) Brian Moore, with parents Shirley and George

wildfire. Nothing like that had ever happened in Moore's quiet neck of the woods. To this day, Brian says customers will ask him if he is the guy who disarmed the robber.

Now in its 51st year, George and his wife Shirley leave most of the operations in the capable hands of their son Brian, who lives near the store with Teresa and their two children. The store is open weekdays from 8 a.m. until 9 p.m. and on weekends from 9 a.m. to 9 p.m. Their busiest time is 5 p.m. until 7 p.m.

Moore's Market is geographically enviable. The closest competing store is 1 1/2 miles east. There is another two miles west and one 3 1/2 miles south. The nearest highway is I-69, which is about 4 miles south.

Although product selection is relatively small, the store makes up in volume. According to George, over 13,000 cases of Budweiser products passed through Moore's register last year, making it the second largest Bud retailer in Lapeer County. "We're also the number one buyer for United Wholesale in Flint," George added.

Though mostly rural, Lapeer County is undergoing a growth spurt. New subdivisions are beginning to edge their way closer to Moore's. "We have a couple of new developments nearby," says George.

As houses replace the crops and sprout up on farmland around Moore's, George would like to remodel and expand the store. He wants to purchase some land to the south of the store, but "the farmer that owns it isn't being very cooperative," he adds.

His only other alternative would be to tear down the house on his property, which was originally his grandparents' home. George currently uses the home for storage, and since it has sentimental value, he is reluctant to take that step.

For now, the Moores are content to operate their store the same way that the family has for 51 years. They start each day with friendly smiles and warm greetings for all their customers – both those that have been coming in for years and the neighbors that are filling the new subdivisions and calling Lapeer County their home.



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# Representative Elsenheimer debuts in Lansing as a leader

By Kathy Blake

Newly-elected State Representative Kevin Elsenheimer (R-Bellaire), may have a bit of a commute to Lansing, but the trip is worthwhile because he's bringing with him a solid background as an attorney and leader in local politics.

Despite his freshman status, Elsenheimer was appointed Associate Speaker Pro Tempore, one of only two freshmen Republicans elected for a leadership post. He was also appointed to the Republican Caucus Policy Development Workgroup to help create and develop policy initiatives surrounding local government and land use issues for his caucus.

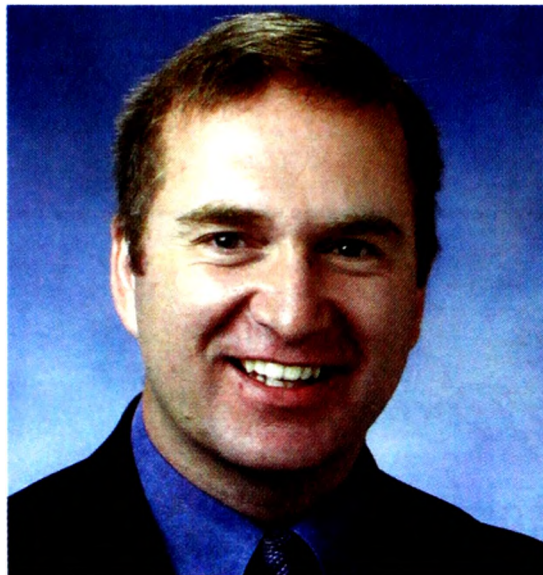
The Associate Speaker Pro Tempore leads the House Chamber in debate and discussion when the Speaker and Speaker Pro Tempore are not presiding.

"It will be quite an honor in addition to serving the needs of the 105th District to help guide policy and decision-making for all of Michigan," said Elsenheimer. "My goal is to be in a position to interject northern Michigan's common sense approach into discussions regarding improving the future of the state for residents. Rep. Elsenheimer's hometown of Bellaire is located northeast of Traverse City in Antrim County.

Before even taking office he was making the three-hour commute to Lansing to become acquainted with the rules of the House, (of Representatives).

Elsenheimer says there's a lot of tradition and old rules. "One of them I just get a hoot out of is that if you go over to the Senate wing, only senators can walk down the center aisle. So as a representative, I'm not allowed to walk down the center aisle of the Senate. It's a rule and you can't break it."

Another tradition is that seniority rules at the House. Although Elsenheimer is a freshman, House colleagues recognized Elsenheimer for his leadership qualities with the recent appointment to the Committee on Committees, an 11-member panel which selects chairs



and members for the committees of the 2005-2006 legislative session.

"The people that have been there the longest, have the first choice."

House Speaker Craig DeRoche, R- Novi said, "The members we have selected to serve on this committee will do a great job matching the talents of the lawmakers and the interests of their districts with the assignments that will best utilize their skills."

office holders smooth. "We're making a seamless transition from Bradstreet's term to mine for the people of the 105th District," said Elsenheimer. "I'm keeping Brian Mills and Dan Dundas as my office staff, and I'm using as much of the previous office contact information as I can to make it easy for everyone."

Elsenheimer said Bradstreet gave him some good advice. Bradstreet

make some real tough decisions regarding programs and regarding the size of government. I think we're going to be very bold in order to make sure Michigan gets out of its economic depression."

The representative was disappointed by the governor's veto of Senate Bill 1329. The measure would have allowed the Department of Natural Resources to designate sections of limited-access highway right-of-way as part of the state's snowmobile trail system.

"Michigan leaders have been searching for ways to improve the economy and the snowmobile community is certainly a strong part of the state's winter tourism trade," said Elsenheimer.

Elsenheimer has lived in northern Michigan all his life. He graduated from Traverse City Central High School and earned a Bachelor of Arts degree from Michigan State University in 1987. He then obtained his law degree from Wayne State University Law School. After graduating, he went to work as assistant prosecutor for Antrim County, where he handled criminal and civil cases. Elsenheimer then formed a law firm, with two other attorneys: Young, Graham, & Elsenheimer, PC. The firm employs six attorneys and mainly represents municipal entities throughout Michigan.

Elsenheimer is an active member of the State Bar of Michigan. He has held the position of Chairman of the Antrim County Republican party and was elected trustee of Bellaire Public Schools in 1998 and 2002. He stepped down to run for his state representative seat.

He and his wife live in Bellaire with their three children. He is an avid sportsman and enjoys outdoor recreational activities with his family.

To contact State Representative Kevin Elsenheimer, call toll-free, 1 (877) 536-4105, fax (517) 373-1841, email kevinelsenheimer@house.mi.gov or write The Honorable Kevin Elsenheimer, State Representative, State Capitol, PO Box 30014, Lansing, Michigan, 48909-7514.

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*You're going to see the Republican Caucus in the House take a pro-economy, pro-business stance and make some real tough decisions regarding programs and regarding the size of government. I think we're going to be very bold in order to make sure Michigan gets out of its economic depression.*  
-Representative Kevin Elsenheimer

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Representative Elsenheimer replaces former State Representative Ken Bradstreet who finished his third and final term serving the 105th District. Bradstreet turned over the reins to Kevin Elsenheimer saying, "Kevin is going to be a great representative. He has such integrity and philosophically represents the values of northern Michigan. I think he's just going to do a fantastic job."

Both Elsenheimer and Bradstreet have worked to make the change of

said, "I went to Lansing six years ago with a list of things to do. During my second year, I changed it to a list of things to be. You can always control what you want to be, but you can't control what you can accomplish when it depends upon so many other people. What you are depends solely upon yourself."

For the future, Elsenheimer says "You're going to see the Republican Caucus in the House take a pro-economy, pro-business stance and

## Classified

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## Trends,

*continued from page 4.*

magazine. Although low-carb is on the way out, Tanner says that even if they ditch the diet, they retain their preference for more nutritious snacks. "There has been a growth in specialty dairy products, like milk in glass bottles, organic milks and fortified eggs and yogurts with added amins." As good as those things

are they don't satisfy America's sweet tooth. For that, Tanner said, "dried fruits--raisins, prunes, apricots--have emerged as an alternative to candies."

### 12. Bottled water.

Sales rose 20 percent in 2004, making this the fastest-growing segment of the U.S. beverage market. In addition to funky flavors, new-age waters are "enhanced" with

vitamins, minerals and/or electrolytes and are being pitched to a market beyond health club addicts and joggers.

### 13. No-cal sugar.

Little yellow packets of Splenda have joined, and increasingly are replacing, the pink Sweet N' Low and blue Equal packets on restaurant tables. The natural-tasting sucralose also is being used in almost every

food category - cereals to sodas, pickles to beef jerky.

### 14. Healthier fast food.

Watch for more organic fast-food restaurants and chains, and more existing restaurants adding organic offerings to their menus. McDonald's added organic milk to its British menus early in 2003. *Restaurants & Institutions* magazine reported that Mexican fast-casual chain Chipotle (which McDonald's owns) is seeking organic sources for its beans, and has added organic pork carnitas to its menus.

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  - and/or an applicant whose parent is a full or part-time employee of an AFD member company, for at least one year as of January 1, 2005.
  - AFD member customers and their children.

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- Only one scholarship will be awarded per AFD member company.
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- Applicants are eligible to win and receive a scholarship grant a maximum of two times.
- To be considered for an academic scholarship, an application must be completed and returned by March 31.

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JS Advisor Enterprises	(586) 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
Jaeger 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
Potok Packing Co.	(313) 893-4228
Strauss Brothers Co.	(313) 832-1600
Wolverine 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—Southfield	(248) 945-4900
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
Ento-Lay, Inc.	1-800-359-5914
Molown Snacks	(313) 931-3205
Kar Nut Products Company	(248) 588-1903
Mexico Wholesale	(313) 554-0310
Nikhlas Distributors (Cabana)	(248) 582-8830
Rocky Peanut	(313) 871-5100

## 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
Advance Me Inc.	(513) 518-3150
Al 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
A.S.C. Security Systems	(734) 416-5550
Bellanca, Beattie, DeLisle	(313) 882-1100
Binnco & Binnco 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) 876-1926
Cherry Marketing Institute	(517) 669-4264
Clear Rate Communications	(734) 427-4411
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
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
ICU Surveillance	(248) 255-6419
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
Milenteck Energy Conservation Service	(248) 932-1222
National Processing Services, LLC	(248) 540-7900
Nordic Electric, LLC	(734) 973-7700
Paul Meyer Real Estate	(248) 398-7285
POS Systems Group Inc	(877) 271-3730
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
Salm 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
Vanatee Wireless	(248) 658-5000
Vix-Kersch Vending Co.	(248) 548-1300
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) 369-1666
Envipco	(248) 471-4770
Four Seasons Beverage & Equip.	(734) 254-0886
Hobart Corporation	(734) 697-3070
Martin Snyder Product Sales	(313) 272-4900
MSI/Bocar	(248) 399-2050
National Food Equipment & Supplies	(248) 960-7292
Taylor Freezer	(734) 525-2535
TOMRA Michigan	1-800-610-4866

## WHOLESALE/FOOD DISTRIBUTORS:

Amerndt Corp.	(734) 242-2411
Brownwood Acres	(231) 599-3101
Capital Distributors	(800) 447-8180
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.	1-800-532-9276
Economy Wholesale	(313) 922-0001
Elegance Distributors	(517) 663-8152
Epslein Distributing Co.	(248) 646-3508
Food Services Resources	(248) 738-6759
George Enterprises	(248) 851-6990
Great North Foods	(989) 356-2281
Hamilton Quality Foods	(313) 728-1900
I & K Distributing	(734) 513-8282
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) 567-6710
Karr Foodservice Distributors	(313) 272-6400
Kay Distributing	(616) 527-0120
Liberty Wholesale	(586) 755-3629
Lipari Foods	1-586-447-3500
Metro D Sales	(734) 416-8969
Mexico Wholesale	(313) 554-0310
Michigan Quality Sales	(313) 255-7333
MJC Distributors	(248) 360-1005
Nash Finch	(989) 777-1891
Nat Sherman	(248) 202-7339
Nikhlas 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) 453-6358
Shaw-Ross International Importers	(313) 873-7677
Sherwood Foods Distributors	(313) 366-3100
Spartan Stores, Inc.	(734) 455-1400
Suburban News: Southfield	(248) 945-4900
SuperValu Central Region	(937) 374-7874
Tossed's Frozen Pizza Dough	(586) 566-5710
Tom Macen & Son, Inc.	(313) 568-0557
U.S. Pizza Service	(616) 795-0220
T.S. Ice Corp.	(313) 862-3344
United Wholesale Group	(517) 267-9600
Value Wholesale	(248) 967-2900
Weeks Food Corp.	(586) 727-3535
Wine Institute	(313) 882-7630

Associates:	
American Synergistics	(313) 427-4444
Canadian Consulate General	(313) 567-2208
Wiedlen & Associates	(248) 588-2358
Wolverine Golf Club, Inc.	(586) 781-5544



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(269) 381-3580 (269) 381-4930 - FAX

6403 G-5190 HARTSHORN DR. • FLUSHING, MI 48433  
(810) 732-0210 (810) 732-0208 - FAX

6404 11901 DIXIE • REDFORD TWP. MI 48239  
(313) 532-5550 (313) 532-9831 - FAX

6405 6847 WEST SIDE SAGINAW RD. • BAY CITY, MI 48706  
(989) 684-3978 (989) 684-0268 - FAX

6406 5505 S. PENNSYLVANIA • LANSING, MI 48910  
(517) 393-5320 (517) 393-6070 - FAX

6407 3138 HILL AVE. • TOLEDO, OH 43607  
(419) 531-6084 (419) 531-8845 - FAX

6408 755 INDUSTRIAL COURT • BLOOMFIELD HILLS, MI 48302  
(248) 332-6745 (248) 332-4720 - FAX

6409 26960 VAN BORN ROAD • DEARBORN HEIGHTS, MI 48125  
(313) 292-1121 (313) 292-0877 - FAX

6410 14990 E. ELEVEN MILE RD. • WARREN, MI 48089  
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6411 4235 N. CLARE AVE. • P.O. BOX 608 • HARRISON, MI 48625  
(989) 539-6860 (989) 539-2400 - FAX

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