



# Food & Beverage **REPORT**

The official publication of the Associated Food Dealers of Michigan

May 2005

## Just In

### Legislation introduced to give FDA authority over tobacco

Last month Senators Mike DeWine (R-OH) and Ted Kennedy (D-MA) introduced legislation (S. 666) seeking to give the U.S. Food and Drug Administration the authority to regulate tobacco. Initial reports indicate the bill might be the same as that introduced last year. Similar legislation (H.R. 1376) was introduced in the House by Reps. Tom Davis (R-VA) and Henry Waxman (D-CA).

Legislation introduced last Congress by Senators DeWine and Kennedy, which was vehemently opposed by AFD and the National Association of Convenience Stores, would have posed a major problem for retailers. It would have created an uneven playing field by not regulating Internet, Indian and tobacco-only retailers the same as other retailers, and it would have made retailers liable for things beyond their control. NACS rallied the industry in opposing this legislation, which was ultimately defeated. AFD will keep readers posted on this issue. -NACS

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## Welcome to the 21st Annual AFD Trade Show

Burton Manor, Tuesday, April 19 from 5 p.m.-10 p.m. and Wednesday, April 20 from 4 p.m.-9 p.m.

### First-time exhibitors enhance the abundant AFD Trade Show

This year at the 21st Annual AFD Trade Show, business owners and buyers can meet with vendors in over 100 booths to get the very best deals on goods to fill every store aisle and services to help you run more efficiently. We are proud to introduce a host of new vendors, who will bring exciting new products to the show floor.

Six-time award winning Carp River Trading Company of Traverse City will present their extensive line of gourmet cherry food products. Eric Nittolo, Executive Chef and owner, will showcase his one-of-a-kind line of Vinaigrettes, Finishing Sauces, Salsas, and Ice Cream Toppings.

Also new to the show is the brand new Michigan Wholesale Mart. They will be promoting their facility that features a 30,000 square-foot showroom lined with the latest in premium merchandise including glassware, electronics, pet supplies, toys, baby items, linens, stationery, even food items and cleaning products.

AFD has many other new exhibitors, including liquor price tag manufacturer Saxon. Stop by their booth for a special AFD member discount.

Buy your safe fireworks from first



time exhibitor Skyworks in booth 218. Other new exhibitors are Nitsche's Sausage, Tri County Pest Control, Al Bordeau Insurance, Aflac Insurance, American Way and Excel Check Management.

To learn more about all the exhibitors and all the great products and services at the 21st Annual AFD Trade Show, turn to page 42.

### You can't miss Sherwood Foods!

That's because Sherwood is AFD's partner in this Annual Trade Show and their booths take up a substantial portion of the show. The AFD Trade Show is the prime time to place your Memorial Day orders, while taking advantage of Sherwood's show specials!

## Livonia's liquor battle with Costco continues

The city of Livonia is in the midst of an ongoing battle to keep Costco from selling liquor at its Livonia stores.

According to the *Detroit News*, Livonia city attorneys in November began preparing an appeal to the Wayne Circuit Court decision that said liquor could be sold at the stores at Middle Belt and Schoolcraft and on Haggerty near Eight Mile.

Last month, the city sought and received a temporary injunction from the Michigan Court of Appeals barring Costco from selling distilled spirits while it appeals an opinion issued by Circuit Judge Michael Callahan that states Costco should be able to sell liquor in Livonia.

"The court of appeals typically takes six months to a year, sometimes longer, to render a decision," assistant city attorney

Michael Fisher said. "Granting the stay was good news for us, but so was the fact that the court will give us the right to appeal this case. That was not guaranteed at this stage."

In April of 2004, the Livonia City Council voted to continue the city's long-standing policy of prohibiting liquor sales in large stores and supermarkets and requiring that stores that do not sell distilled spirits as their primary business keep alcohol behind a staffed counter.

City Council members said the viability of small businesses in Livonia and local control rights are at stake. AFD worked closely with Livonia liquor retailers to plea their case to the Livonia City Council.

Due in part to the efforts by AFD and the Livonia retailers, the

**Livonia vs. Costco,**

*Continued on page 23.*



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## President's MESSAGE

# Government policies must change for Michigan's economy to grow



By Mike Sarafa  
AFD President

I recently attended a presentation sponsored by the Small Business Association of Michigan titled, "Michigan Entrepreneurship Scorecard: Towards an Entrepreneurial Economy." The news was discouraging but hopeful—discouraging because Michigan ranks in the bottom third of states in terms

of its small business economy but hopeful because the presentation isolated some specific shortfalls that can be addressed by Michigan's business and political leadership.

Overall, Michigan's economy was graded "C" which is similar to many surrounding states. But Michigan has consistently been graded failing or near failing in the category of business costs. Factors taken into consideration in this category were labor costs, energy costs, worker's compensation costs, unemployment insurance costs, business taxes and rents. These are all items that are either directly or indirectly regulated by government and point to what I would describe as sort of a "big government culture" in Michigan that has developed over time and transcends partisan lines.

Arguably, Michigan's failure to compete in these categories is as much if not more of the reason our state has

lagged behind the rest of the country during the most recent economic recovery and expansion. A full 98.4 percent of Michigan businesses are defined as "small businesses" (less than 500 employees). This is a staggering statistic when measured against the dominance and near single-minded focus on the manufacturing sector of Michigan's economy during the last decade. We have a power structure that is eminently more concerned about the next new "big plant" opening—or closure as the case may be—than trying to improve the entrepreneurial climate for the vast majority of Michigan's job providers.

The study, which was authored by Dr. Graham Toft and Mark H. Clevey, calls for Michigan to balance its "outside in" approach to economic development with a strategy that encourages interstate commerce and the expansion of Michigan businesses to other states and even across international borders. The alternative is the continued migration of people, businesses and resources out of Michigan. This, of course, is not acceptable.

Meanwhile, back at the Capitol, the legislature has unleashed a torrent of business-unfriendly legislation that defies understanding of the current state of the economy. Much of this anti-business legislation would disproportionately hurt small businesses. The continued requirement to "play defense" against these bills prevents businesses and the trade associations that represent them from focusing on pro-active growth strategies and regulatory reform that spur job creation.

The report card gave Michigan an "F" in entrepreneurial dynamism as measured by the growth in the number of small businesses, new business churn growth and small business payroll growth. Instead of constantly adding to the cost of doing business in Michigan, this state's leadership needs to work toward a climate in which entrepreneurial activity can grow and prosper. Then, and only then, will Michigan catch up with the rest of the country.

# The Grocery Zone

By David Coverly



## Member **PROFILE**

# Liberty Wholesale

By Michele MacWilliams

The fact that Liberty Wholesale expanded from 25,000 to 125,000 square feet, is a testament to its growing business. The wholesaler's clean, new warehouse is located on Hoover Road between Eight and Nine Mile Roads in Warren. Mike Dikhow, Liberty's owner and president, says the move was necessary in order to properly service his clientele.

Catering mainly to the independent supermarket and convenience store owner, Dikhow says that through his volume buys, he can offer prices to his customers that allow them to compete with the larger chains.

"Through Liberty, smaller stores can have the same allowances and promotions as the big box stores," says Dikhow, adding that Liberty is a full-service supplier.

"We can provide everything for our stores, including meat and produce," Dikhow says. Although the Warren warehouse doesn't currently stock perishables, through a special partnership with SUPERVALU, Liberty's customers can order products for all their departments from one source.

Dikhow also offers an advertising program that makes it affordable for smaller independent retailers to distribute weekly or bi-weekly handbills. "Through our Liberty Ad Group, we can bring in value through DSD (Direct Store Delivery) vendors and get those promotional dollars for our customers."

Dikhow says that he sits down with the various DSD vendors (Coke, Faygo, 7UP, Pepsi, etc.) and together they develop an agreement for advertising and promotional allowances. "This is a service that really helps the independent retailer to compete," Dikhow adds.

Liberty Wholesale currently services around 250 stores in the Metro Detroit area – including Washtenaw and Genesee counties – from its 125,000 square-foot facility. Forty-foot ceilings allow Dikhow to inventory a huge variety of products. Sixteen employees keep the warehouse stocked and

trucks moving.

Currently the facility has two docking bays and Dikhow is adding three more.

"We're also adding a 12,000 square-foot freezer so that we can directly supply frozen food," Dikhow maintains.

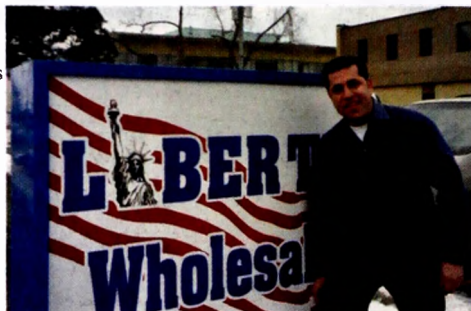
To service the smaller retailers and convenience stores, Liberty Wholesale will add a Cash & Carry Department within a few months. Cigarettes and other tobacco products, frozen food, dairy and candy will all be available for retailers to pick up themselves.

### In the beginning

Dikhow began his career on the retail side of the business. He owned a retail store in Detroit on Nevada Street near I-75 and in 1987, started selling private-label products out of the back door. Pine cleaner, bubble bath, shampoo and conditioner were his first private-label items.

"The business began growing and I put a 1,000 square-foot addition onto the back of the store to accommodate it. I began buying national brand products and the business took off."

In 1992 Dikhow moved Liberty Wholesale to a 25,000 square-foot facility in Warren, about four miles from its present location. Ten years later he was looking for a larger facility.



Owner Mike Dikhow



Mike Dikhow inside Liberty Wholesale

"We looked a long time before finding this building," Dikhow beams. Timing was right, and in 2004, Liberty moved to its present location, where Dikhow says they purchase from the biggest manufacturers in the country.

"We're working to have everything under one roof," Dikhow affirmed. "If you have a 2,000 square-foot party store or a 20,000 square-foot supermarket, we will be able to do business with you." To contact Liberty Wholesale, call them at (586) 755-3629.



## Calendar

**May 1-3, 2005**

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

**June 5-7, 2005**

International Dairy-Deli-Bakery Association Seminar and Expo  
Minneapolis, MN  
(608) 238-7908

**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

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The AFD Food & Beverage Report (USPS 082-970; ISSN 0894-3567) is published monthly by Metro Media Associates, Inc. (MMA) for the Associated Food Dealers of Michigan (AFD) at 30415 W. 13 Mile, Farmington Hills, MI 48334. Material contained within The AFD Food & Beverage Report may not be reproduced without written permission from AFD.

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**POSTMASTER:** Send address changes to AFD Food & Beverage 30415 W. 13 Mile, Farmington Hills, MI 48334.

**ADVERTISERS:** For information on advertising rates and data, call AFD, Ray Amyot, 30415 W. 13 Mile, Farmington Hills, MI 48334, (248) 671-9600 or (989) 386-9666.

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## The oldest beverage on Earth is the New Age beverage leader

The consumer stampede toward healthy beverages is hardly a recent phenomenon. Back in the late '70s, a small New York brand, Snapple, took over the Big Apple and started a movement in the beverage industry that became known as "New Age." While several different categories are included under the "New Age" banner - including ready-to-drink tea, bottled water, fruit juices and drinks, and sports drinks - the common thread is that all are generally non-carbonated single-serve offerings, sold at a premium price point, and, most importantly, offer the perception of being "good for you."

Of all the New Age beverage segments, none has performed better over recent years than good ol' bottled water. According to ACNielsen Strategic Planner data (Total U.S. - food/mass/drug, excluding Wal-Mart), the still water category grew by 73 percent in dollar volume over the four-year period between December 30, 2000 and December 25, 2004, (\$1.84 billion to \$3.18 billion). However, it was the 1.5-liter-and-less segment that saw its stock really skyrocket. Over the same period, the single-serve still water segment grew by over 130 percent (\$1.04 billion to \$2.39 billion). Even more significantly, during the 52-week period ending December 25, 2004, those smaller

packages accounted for over 75 percent of all dollar rings.

The reasons for bottled water's continued success - and the 1.5-liter-and-less segment, in particular - are myriad. Many experts point to the public's lack of confidence in municipal water supplies, convenient packaging, increased availability, and moderating price points.

Whatever the reason, it's more than a little ironic that the oldest liquid on earth is the flagship of today's New Age beverage movement.

Perhaps the hottest beverage segment is another New Age offshoot - "enhanced waters." The word "enhanced" can mean anything from flavored water to added oxygen to added nutrients. All the attention on enhanced water isn't surprising. According to ACNielsen data (food/mass/drug, excluding Wal-Mart), "enhanced waters" (defined as water with flavors, nutrients or other strategic ingredients) have been even more vibrant than their more traditional counterparts.

The enhanced segment of the bottled water category grew nearly 150 percent in dollar sales between December 30, 2000 and December 25, 2004, (\$370.9 million to \$925.3 million). - *Fact, Figures & the Future*

## Study: People buying more nutritious foods

A new survey from the Grocery Manufacturers of America (GMA) suggests that people are buying more nutritious foods than ever, with 73 percent of those surveyed saying they looked for healthier foods these days when they go shopping.

Sixty-six percent of those surveyed said they are looking for foods that are made with whole, unrefined grains; 65 percent said they looked for reduced and low-fat products; 59 percent looked for vitamin fortified products; 54 percent sought reduced and low-calorie items; and 49 percent wanted sugar-free foods. In a turnaround for those bygone low-carb days of yore, only 42 percent of those surveyed looked for low-carb items.

GMA's survey also found that 64 percent of consumers are trying to reduce their caloric intake and 52 percent say they are exercising more often.

## EPA challenges grocery industry to save energy

The Food Marketing Institute is among the groups talking to the Environmental Protection Agency about the Energy Star Challenge, which challenges businesses in the grocery industry and others to cut energy usage by 10 percent. According to the EPA, if each building owner would step up to the challenge, greenhouse gas emissions in America would be reduced, saving about \$10 billion by 2015.

- *Progressive Grocer*

## Sun's role in Vitamin D deficiency conflicts with skin cancer prevention

With more than 40% of American adults having low blood levels of Vitamin D, experts are considering ways to address the problem without compromising skin cancer prevention efforts. Vitamin D can be obtained from foods such as milk and salmon, but people can also boost their levels by standing in the sun for just a few minutes. Such a recommendation would go against skin cancer prevention recommendations, which call for staying out of the sun.

- *The Boston Globe*

## Most Americans opt for plastic

According to the Federal Reserve, electronic payments surpassed checks for the first time in 2004, with Visa's debit card volume up nearly 20%. Three billion transactions were recorded last year for purchases less than \$5. - *Reuters*

## New wine label touts health benefit

Oregon-based Willamette Valley Vineyards will begin including on its label for 2002 and 2003 Pinot Noirs the following federally approved statement: "Pinot Noir develops a natural defense against botrytis (mold) in our moist, cool climate - the antioxidant resveratrol."

Resveratrol is the compound found in red wine believed to help prevent the development of heart disease and certain kinds of cancers.

## Bottled water goes to the dogs

Dog owners who wish to indulge their pet's taste for bottled water might find themselves spending upward of \$400 annually to support a liter-per-day habit. But with some pooches refusing to take chlorinated tap water, or worse, drinking from the toilet, owners are turning to Springmill Products' PetRefresh and other specially marketed pet hydration products that pass a dog's rigid taste test. - *The Wall Street Journal*

## Study: More than milk needed for healthy bones

Dairy foods may not be the best source of calcium to promote healthy bones, according to researchers at Harvard and Cornell universities. Their studies dispute the long-held notion that increased dairy consumption is sufficient to protect against osteoporosis in old age. But a spokeswoman for a dairy industry group said there is overwhelming evidence that calcium from dairy foods contributes to bone health. - *CNN/Reuters*

## Kmart to extend Sears brand

Kmart said it plans to use the Sears brand on about 400 of its current Kmart stores, pending its merger with Sears, Roebuck and Co. Many of the converted stores could become Sears Essential stores: midsize, stand-alone locations that offer snacks, appliances and other items.

## Heineken goes "light" in the U.S.

Heineken unveiled plans to introduce to the U.S. market "Heineken Premium Light" in hopes of capturing a share of the growing low-calorie, low-carbohydrate beer market, a segment in which its Amstel Light brand already competes. The company said it is filling a market need for quality light beers. - *Atlanta Journal and Constitution*

## In the U.S., chocolate candy is dandy

Universal popularity and growing gourmet appeal define the market, according to new report

Americans' obsession with premium chocolate goes well beyond the red boxes that—as a means of self preservation in some cases—get frantically snapped up nationwide this time of year, according to "The U.S. Market for Chocolate: Chocolate Bars, Bagged Chocolates and Gourmet Chocolate," a new market research report by publisher, Packaged Facts. According to the report, 67% of U.S. adults eat chocolate candy and it's become so universally popular that no single demographic grouping stands out as having higher-than-average consumption rates.

Even more striking, according to Packaged Facts, is the fact that in terms of dollar gains, gourmet chocolate is quickly gaining wide acceptance and posting strong growth in the marketplace. Over the 2000-2004 period, for example, the Lindt gourmet chocolate brand ranked second only to Hershey in dollar sales gains, with \$46.8 million in growth to Hershey's \$139.4 million.

The report adds that since gourmet

chocolate consumers are less likely to indulge in non-healthy treats in general, they make it count when they do. As a result, product introductions and sales of premium sweets are on the rise. In addition, the premium market is being bolstered by an onslaught of small marketers introducing organic and exotic boutique candies and research indicating that chocolate, particularly dark chocolate, may have health benefits.

"Chocolate as health food has almost a fantasy quality," said Don Montuori, Acquisitions Editor for Packaged Facts. "But in fact, functional chocolates are hitting store shelves in record numbers, and if you believe the labels, these sweets will help alleviate PMS symptoms, increase energy, boost levels of omega-3 fatty acids, and add to your fiber intake."

For more information visit [www.PackagedFacts.com](http://www.PackagedFacts.com), or contact Matthew E. Seward at 301-468-3650 x205. - *PRNewswire*





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## U.S. Senate rejects minimum wage increase

In March, the U.S. Senate voted down two amendments that would have increased the federal minimum wage as part of the bankruptcy overhaul bill (S. 256). Congress has not raised the minimum wage since 1996.

Sen. Ted Kennedy (D-MA), ranking member of the Health, Education, Labor and Pensions Committee, offered an amendment that would have hiked the minimum wage from the current \$5.15 to \$7.25 over a 26-month period. The measure failed by a vote of 46 to 49. (Under a unanimous consent agreement, 60 votes were needed for the amendment to pass.)

As an alternative to Kennedy's amendment, the Senate also rejected a measure offered by Republican Conference Chair Rick Santorum (R-PA) by a vote of 38 to 61. The amendment would have raised the federal minimum wage from \$5.15 to \$6.25 per hour over 18 months and was coupled with small business regulatory, labor law and tax relief provisions to offset the impact of a minimum wage increase.

## Illinois Governor offers grants to gas stations

As an incentive for utilizing alternative fuels, Illinois Gov. Rod Blagojevich is offering grants to gas station owners who want to start selling E85 fuel. News Web site [journalstandard.com](http://journalstandard.com) reports that the governor's grant funding news follows recent media attention to higher gas prices.

"With soaring gas prices, ethanol is a cleaner-burning and cheaper alternative that also creates jobs in Illinois. This is an important step in the right direction," said Blagojevich, who signed legislation in 2003 that eliminated the state sales tax for E85

fuel—a blend of 85 percent ethanol and 15 percent gasoline—and priced it competitively with unleaded gasoline. While not all vehicles run on high-ethanol blends, about 4 million do and more are being manufactured.

The governor's grant plan provides for \$500,000 in "Opportunity Returns" and funding is being offered to individuals or companies that want to construct a new refueling station or convert an existing facility to comply with selling E85. A total of \$2,000 is being offered for conversions per existing station and \$40,000 for new stations.

Approximately 20 stations throughout Illinois currently sell E85 fuel. Other states such as Minnesota have more than 100 locations that sell E85, whereas Wisconsin only has six stations that sell the ethanol blend.

[Journalstandard.com](http://Journalstandard.com) comments that while use of E85 fuel in Wisconsin is still in the early stages, it would more than likely have to be imported to stations from Minnesota. The site also notes that to utilize E85 in Illinois requires stations to have a buried tank, which is costly. - NACS

## U.S. brewer may consider opening its portfolio to liquor

Anheuser-Busch Chair August Busch IV recently told analysts during the Beer Business Daily Summit in Chicago that the company is open to the idea of a liquor acquisition.

Busch noted that mergers between beer and liquor wholesalers prove that both products can be sold by the same wholesaler. His remarks also roused speculations as to which spirits brand the brewer would consider the perfect

addition to its portfolio.

According to a March 1 report by New York-based Citigroup/Smith Barney analysts Bonnie Herzog and Kate McShane, the St. Louis *Business Journal* reports that a likely deal could be with Bacardi USA. Anheuser-Busch already has a working relationship with the spirits company as the manufacturer of its flavored malt beverage line, Bacardi Silver.

## Molson Coors creates new packaging

Molson Coors Brewing Co. is set to launch new Coors Light packaging in order to drive growth momentum and generate brand excitement among consumers.

The fifth largest brewer recently announced plans to launch the 8 oz. Coors Light can and waterproof cooler box nationwide.

Molson Coors CEO Leo Kiely noted that the 8 oz. Coors Light can is the perfect size for an

extra cold single serving in convenience stores, and that the cooler box, which holds 18 plastic bottles and provides ample room for ice, is optimal for consumers to take where glass bottles are not permitted.

Beer Business Daily reports that historically Coors has leaned toward package innovation, such as the aluminum can and the party ball, rather than relying on new brand or category innovations.

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# Buy-Sell Agreements: Taking care of the eight D's

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

Most all closely held businesses, especially multi-owner corporations and partnerships need to have a buy-sell agreement in place. Individually owned businesses can also profit from the use of a buy-sell agreement. This is essential for smooth transition of ownership upon the occurrence of several events, namely the "Eight D's." We'll discuss each one individually in the corporate context; however, most would also apply to partnerships. In a single-owner business, the buyer could be key employee(s), a competitor, a supplier, or even a customer.

**1. Death of a shareholder.** In the event of death of an owner, the business can suffer a financial

setback (key person loss). This problem can be compounded if the surviving shareholders have to take in a new partner, the deceased owner's spouse. He/She may have very little knowledge of the business, but yet expect a salary and profits from the business. Harmonious transition of the business can be accomplished with a buy-sell agreement fully funded with life insurance coverage.

**2. Disability of a shareholder.** While most buy-sells take into account death (even though the agreement value may be low or underfunded), many totally ignore what could be a more serious financial drain, disability (the living death). Or, disability is poorly defined (if at all), not funded or underfunded. A disabled shareholder would expect his/her salary to continue, as well as to get a share of profits. If the disability was extended, how long could the business keep paying? All of these

decisions should be outlined in the agreement. It should be a business decision based on previously agreed-upon terms, not on emotions. And, of course, the disability agreement needs to be fully funded.

**3. Departure of a shareholder.** When a shareholder leaves, whether for regular retirement or early voluntary retirement, his/her stock should be purchased. The purchase price can be the same as or less than the death price (it cannot be more). A lower purchase price might be set for early termination. As for retirement planning, a life insurance policy can provide the death benefit and also be used as a retirement supplement.

**4. Divorce of a shareholder.** It would not be unusual for a spouse to end up with one half the stock of a closely-held business, in event of a divorce. There should be a provision in the buy-sell to have such spouse forced to sell stock back

to either the: (a) corporation; (b) original shareholder; or (c) other shareholders. Again, the price cannot be higher than the death price.

**5. Deadlock.** If equal owners come to a major disagreement, the business can become "deadlocked" and unable to further conduct normal operations. In this case the business may have to be liquidated. This may have to be taken into consideration in the agreement.

**6. Disagreement among owners.** If ownership is unequal, and there is a major disagreement, a minority shareholder could be forced out of active employment. In that case, it would also probably make sense to purchase his/her interest. This possibility should be taken care of in the agreement.

**The eight D's,**  
*Continued on page 14.*



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# Create a plan that spans life's seasons



By: Randall A. Denha, Esq.

Your father set up an estate plan years ago. Now he is in his late 80s and facing the challenges that a long life brings. Or perhaps your widowed mother still lives independently in her home but is becoming frail. Whatever the particulars in your family, it's increasingly common for people to

live into their 80s, 90s and beyond.

Your parent's needs have most likely changed over the years, and that means the focus of his or her financial, health and estate plans should change, too. It's not easy to approach an elderly parent who hasn't broached the subject of disability or death with you, but it's crucial. If there are obstacles to this approach, consider involving a neutral person your parent respects.

One tack that often works is to ease into planning by discussing with your parent who should step in for him or her during a short-term medical emergency. From there, move on to address longer-term disability and other future health-related issues.

## A plan to live with

In your discussion, emphasize that putting a plan in place is the best way for your parent to retain independence and choice. The plan should address all basic issues, including the following:

Who will make health care decisions? If your parent cannot make decisions, who will speak to the doctors and nurses? With an advance medical directive (also known as a health care proxy), your parent designates a health care agent (you or another person) to undertake those tasks. The document form must be legal in the state where your parent lives. It's also important that the designated person fully understand your parent's wishes concerning various levels of medical assistance and intervention. A backup should be named in case the first person isn't available when needed.

Depending on your parent's feelings and health, consider a living will, which sets out his or her wishes for care in the event of a terminal illness or irreversible coma. If the issues are too painful, be assured that with an advance medical directive in hand, your family can make those decisions on

behalf of a parent. If your parent strongly wishes to decline resuscitation by medical professionals, he or she may want to sign a do-not-resuscitate order.

Who will handle financial and business affairs? Your parent should select one or more individuals to manage such chores as writing checks and paying bills. With a durable power of attorney, the authority to handle the checking account and make investment decisions can be delegated to one person or split among several dependable family members. Whatever duties are designated, it's important to include some method of holding each agent accountable to the parent and family. For example, the power of attorney can specifically require the agent to provide a regular statement of bills paid and an explanation of checks

## Create a Plan,

*Continued on page 16.*

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## The eight D's,

Continued from page 10.

7. **Default.** In most closely-held corporations, the individual shareholders must personally guarantee corporate loans from banks and/or contribute payments to the bank or business. There should be a provision whereby if a shareholder defaults, a buyout would be triggered for his/her interest.

8. **Determination of value.** The most important item in a buy-sell is the valuation of stock or business interest. No one wants to over-pay for a business interest. In addition, each owner would want to be sure he or she or their family received fair value in event of a living buyout or death. Appraisals may be viable and even required if family members are involved. Another reason for proper valuation is to fix the value in the deceased's estate for Federal Estate Tax purposes. One of the stipulations is that the value must be Fair Market Value at the time the agreement is entered into. If appropriate life

insurance is not purchased to fund the full value, then an installment purchase arrangement should be provided for the balance.

When buy-sells are drafted or reviewed, perhaps the "Eight D's" would make a good checklist for consideration. It's far easier to make business decisions regarding these situations then, than to make emotional decisions after the event has taken place.

*John M. Bussa is a registered representative 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. The branch office is located at 26555 Evergreen #1600, Southfield, Michigan. The phone number is 248-948-6255. Insurance is offered through Lincoln affiliates and other fine companies. This information should not be construed as legal or tax advice. You may want to consult a tax advisor regarding this information as it relates to your personal circumstances.*



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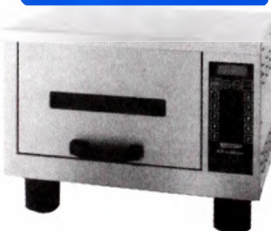
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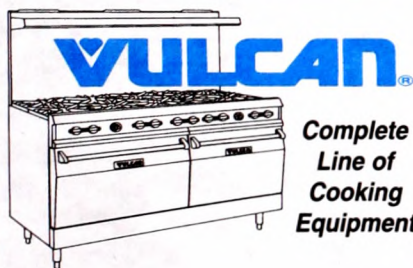


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## Create a Plan,

Continued from page 12.

written. The agent charged with making investments can be required to hire an independent accountant to review the portfolio.

An alternative is for the parent to set up a living trust and transfer all property to that trust. If at some point the parent can no longer manage, the person named as co-

trustee can assume the responsibilities.

### Who will provide care and what will it cost?

This question weighs heavily on many older people and their families. While you and your parent are reviewing the financial plan, find out about the cost of home care, assisted living and nursing homes in your parent's (or your)

neighborhood. This information will help you realistically assess how long your parent could live at home with help and how long his or her savings would last, both at home or in a senior facility.

One way to pay for long-term care, which is generally not covered by Medicare, is with insurance. Age is a factor. Unfortunately, by the time your parent is 80, long-term-

care insurance generally ceases to be a practical option, either because he or she is too old or has disqualifying health problems, or because the age-based premiums have risen out of sight. But the feasibility of insurance for your parent is something you should check.

### A plan for the estate

Part of the plan should concentrate on transferring assets to heirs in the most efficient way at the lowest cost. In 2005, each person can pass up to \$1.5 million to heirs free of estate and gift taxes. In addition, a married person can leave an unlimited amount to a spouse with no estate-tax liability. The \$1.5-million exemption gradually increases to \$3.5 million in 2009 and is unlimited in 2010. However in 2011, the exemption reverts back to \$1 million.

A good place to start a review of the estate is by reviewing what's currently in the plan. If a spouse has died or the plan was designed to address problems that no longer exist, it's a good idea to simplify it. Administering an unnecessarily complex plan is a waste of money.

If the review shows that your parent's estate would trigger the estate tax if he or she died within the next few years, seek legal advice. But the most important consideration is that any gifting plan or other strategies to save on estate taxes not deprive your loved one of the assets he or she might need for long-term care and other living expenses.

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



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## Retailers can help convey message about top prizes



By Commissioner Gary Peters

The Lottery makes a concerted effort to provide the means for players to become informed about prize availability for its instant games. Recently, we have come under criticism for continuing to sell

tickets when their top prize has in fact been claimed, so we are taking additional steps to better address these customer concerns. And you, our retailers, play an important role.

As you know, it is not uncommon for a top-prize-winning ticket to be purchased and remain in the player's possession for quite some time—months even—before being claimed. Although that prize is unavailable, we are blind to that fact until the player finally claims the

prize. Remember, we do not know, program or monitor where a top prize, or ANY prize, will appear in an instant game. Consequently, we have no possible way of determining if any prize is unavailable until it has been claimed by a winner and validated on our system.

Furthermore, most of the money, about 85 percent, allotted to an instant ticket goes to prizes other than the top prize. While of course a player would like to win the most money possible, thousands of folks are thrilled to win any of the millions of dollars currently available in non-jackpot instant prizes. In fact, many players choose instant games for just that reason: the availability of thousands of great prizes improves their chances of winning.

While the prize availability information is currently available on the Lottery's Web site ([michigan.gov/lottery](http://michigan.gov/lottery)) and players are encouraged to review and check the site, we recognize that everyone does not have Internet access. And although the back of each instant ticket reminds players that prize availability is subject to prior sales and are urged to check the Web site for the top prize availability, we also

recognize that not everyone reads the fine print. You, as our most direct link to the players, can be invaluable in getting the word out. To help our players make informed decisions, we will switch from providing you with a monthly listing to a weekly listing of top remaining prizes available; this will be included in your instant ticket shipment. We will include a point of purchase display for this information, and we strongly encourage all of you to make this part of your permanent Lottery display. Players will see what top prizes are remaining and will play accordingly.

In the long run, this will benefit both your business and the Lottery's business. By posting this information, you are assisting players at the time they are making a purchase, and the Lottery is being as open and helpful as possible.



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## MLCC reports liquor sales increase

The Michigan Liquor Control Commission, (MLCC), reported gross dollar sales of \$813.8 million for the fiscal year ended September 30, 2004. This represents a 5.9% increase from the previous fiscal year gross sales total of \$768.7 million.

During this period, the MLCC sold 276,891 more cases of liquor, which is a 4.8% increase in case sales from last year. The average price of each

case sold increased by 1.0% over the prior year from \$133.63 to \$134.98.

Gross revenue from the sale of liquor (gross sales less licensee discounts and cost of goods sold) was \$182.1 million compared to the prior year of \$172.1 million.

In addition to the net income from liquor wholesaling operations, the MLCC collected \$176.1 million from specific taxes on liquor, license fees,

finest and penalties, and beer and wine excise taxes. Combined with net profits from liquor operations, the Commission's total revenue for the fiscal year was \$302.2 million, which represents a 5.6% increase from the previous year.

Michigan licensees also shared in profits from the sales of liquor. The total amount of discounts allowed by the state reached \$138.4 million for

the current fiscal year compared to \$130.7 million for the prior year. Off-premise licensees (SDDs) accounted for 79.5% or \$646.9 million of total liquor sales. On-premise licensees, such as bars, restaurants, hotels and clubs accounted for 20.3% or \$165.5 million of total liquor sales. Sales to other licensees accounted for .2% of total liquor sales.

## MLCC offers online renewal

The Michigan Liquor Control Commission is now offering all licensees the opportunity to renew their licenses on the Internet for the 2005-2006 licensing year. The MLCC recently mailed a form, called the "Internet Renewal Authorization," to all Licensees. This form must be returned to the Lansing Office of the Commission if the licensee wants to renew their license via the Internet.

Upon receipt of a properly executed Internet Renewal Authorization form, a PIN number will be assigned and mailed to the licensee allowing them access to the Online Internet Renewal system. All payments made via the online system must be by electronic checking only. Credit cards will not be accepted.

Online Internet Renewal is not mandatory, the 2005-2006 renewal

application will be mailed to licensees for traditional renewal by mail or in person at the Lansing office if they choose. Chairperson Nida Samona encourages licensees to try the new system for safety and convenience reasons and reminds licensees that all MLCC internet transactions are protected by advanced security systems.

"It is our hope that the licensees

will take advantage of this new option to renew their licenses and we believe that the online renewal process will be easy to follow," stated Chairperson Samona. "Licensees with more than one location will find online Internet Renewal convenient, as they will be able to renew all their locations from one web page."

For more information, please call the MLCC's Renewal Unit at 1-866-813-0011.



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# Michigan Blue Cross and Blue Shield generics program recognized as model for keeping prescription drugs safe and affordable

Harvard Medical School researchers have selected Blue Cross and Blue Shield of Michigan's "Generic Drugs – The Unadvertised Brand" as a model BlueWorks program for keeping prescription drugs safe and affordable.

"A first-of-its-kind collaboration between Harvard Medical School and the Blue Cross and Blue Shield Association (BCBSA) showcases innovative BlueWorks initiatives that are enhancing healthcare affordability and quality and that can be replicated in local communities across the country," said BCBSA President and CEO Scott P. Serota, in remarks at the Annual World Health Care Congress.

The Michigan Blues program urges consumers, doctors and pharmacists to choose generic equivalents when filling prescriptions, using a combination of benefit design, financial incentives and an educational

campaign. The program is having an impact, as the Michigan Blues report savings topping \$130 million in the last three years. Michigan Blues members also have saved more than \$19 million in out-of-pocket costs by using generics during that time. Estimates show a one-percentage point increase in the sales of generics results in savings of \$17 million for Michigan Blues customers alone.

Harvard Medical School's focus on generic drugs is particularly important today as many people struggle to afford safe, high-quality medications. According to a recent national survey by Peter Hart Research on behalf of BCBSA, 87 percent of consumers have used a generic prescription drug, with most (72 percent) likely to purchase a generic when their doctor prescribes medication.

Even with growing public acknowledgement of the value of generic medications, there is room

to improve, as generics represent about half of all prescriptions dispensed in the United States, but account for only 8 percent of every dollar spent on prescription drugs.

"It is in all our best interest to encourage generic use as an effective strategy to keeping prescription drugs affordable," Serota said. "It might sound like old news, but it's as important today as ever."

"The importance of the BlueWorks program is the process of evaluating what is working today and sharing those findings with as broad of an audience as possible," said Barbara McNeil, M.D., Chair of Harvard Medical School's Department of Health Care Policy. "Out of this program, it is our hope that community and clinical partnerships continue to grow in an effort to keep quality healthcare affordable."

"The Michigan program represents an important effort to understand how health plans can be most

effective in maintaining high quality, affordable healthcare," Dr. McNeil said. "When our full report is complete, it will provide important guidance to Blue Cross and Blue Shield companies, as well as other insurers implementing programs on optimal ways to increase the use of generic drugs and similar efforts."

The BlueWorks program was launched in October 2003.

Harvard Medical School researchers report on Blue Plan programs that encourage improvements in quality care, keep drugs safe and affordable and empower consumers with the tools they need to make better healthcare decisions. In addition to the Michigan Blues' generics program, 15 programs from Blue Cross and Blue Shield companies across the country have earned BlueWorks recognition. For a complete list of BlueWorks winners, go to <http://www.bcbs.com/blueworks>.

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# New York City collecting taxes from online cigarette purchases

New York City smokers who bought cigarettes from Internet vendors are being ordered to pay taxes on those purchases by the New York City Finance Department.

The Finance Department sent letters to some 2,300 people who were customers of the now-defunct Web site Cigs4Cheap.com, according to the Daily News and the New York Post. The letters said that those who do not pay back taxes on cigarette purchases would be penalized up to \$200 per carton bought online.

"This is the first time we've done this. It's part of a new, long-term effort to ensure we're enforcing the cigarette-tax laws," said Finance Commissioner Martha Stark.

New York City hiked its cigarette tax from 8 cents per pack to \$1.50 per pack in 2002. With the addition of the \$1.50 per pack state excise tax, a pack of cigarettes in New York City is the most expensive in the nation at approximately \$7.50, of

which \$3 is state and city taxes.

Although authorities do not often choose to prosecute such cases, New York City has toughened its stance as more smokers have turned to the Internet to avoid paying higher taxes. Last year, Mayor Bloomberg's administration brought lawsuits against online tobacco vendors to

stop them from shipping to New York City residents.

"Since 1949, remote sellers of cigarettes, including Internet sellers, have been required to submit their customer lists to the revenue department of the state they are shipping to," noted NACS Director of Government Affairs Allison

Shulman. "To date, almost none of the cigarette Web sites are complying with this law and while we are happy New York is making progress, federal legislation is still needed to ensure a complete closure of the loophole that is permitting children and adults to obtain cheap cigarettes without any age verification."

## Livonia vs. Costco,

*Continued from front page.*

Planning Commission initially denied the request because officials questioned whether another liquor retailer was needed in the city, and Costco wanted to display the alcohol where customers could get it rather than keep it behind a counter like the city's other liquor retailers.

A city ordinance requires alcohol to be sold from behind counters by clerks. Costco sought a waiver from it.

The Livonia stores opened in 1998. The city rejected its request to sell liquor once before.

More than 1,200 residents also signed petitions against allowing Costco to sell liquor.

In its appeal, the city claims that Michigan Liquor Control Commission regulations make a distinction between retailing beer and wine and selling liquor. Costco sued and won in Circuit Court.

As of this writing, the AFD Board of Directors is considering supporting the City of Livonia's appeal by filing an Amicus Brief in support of their position.

## GRAND OPENING APRIL 19, 2005

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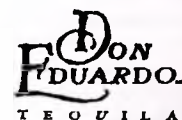
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# Doctor representative has the remedy for healthcare woes

By Kathy Blake

Representative Roger Kahn, M.D., is a practicing cardiologist who joined the legislature as a state representative this year, bringing with him many ideas on improving healthcare. He is a freshman Republican for the 94th district. Now the debate is on, whether to call him Dr. Rep or Rep Dr.

As a cardiologist he treats patients with heart ailments, but doesn't perform open-heart surgery. He has made great strides in his field, especially for the Saginaw area where he has practiced cardiology for 25 years. He was instrumental in opening three heart surgery programs at area hospitals, partly by persistence in demonstrating the need. "People like to have their care provided locally," said Dr. Kahn explaining that it's lonely to be in a hospital, far from home. There was certainly the need for cardiac care in the region. The programs include surgery units, medical therapy centers and research laboratories.

Saginaw was one of the first to start using physiologic pacemakers in the 1970s and more recently, "clot busting drugs." "The way we felt in the 1970s was that people got heart attacks because blood vessels would close off. Actually, 80 percent of the time, blood vessels break, creating a blood clot which occupies space, narrowing the blood vessel and closing it off," explained Dr. Kahn.

"A lot of heart patients are 70 years of age or older. It's a hardship for them to make the 50-75 mile commute to see a heart specialist," said Dr. Kahn. He has set up approximately 20 clinics or offices

at existing clinics all throughout the thumb and northeast area of Michigan, providing access to cardiologists for rural patients. He has also helped set up free clinics in areas of low-income.

Dr. Kahn made the transition to politics in the last few years. He had helped with fundraising for other politicians and in 2002, he ran for a newly created Saginaw County Commission seat. During his two years as a commissioner, he did the legislative footwork for the Saginaw health plan for indigents and worked on a plan to reduce the cost of drugs for the uninsured. He was also instrumental in developing an ordinance that would designate parts of farmland to remain as green space. It provides tax breaks to farmers who don't sell land to developers.

Upon joining the 112th legislature this year, Dr. Kahn was named to the committee to create the first 100-day agenda. He said one of the main items on the agenda is improving Michigan's healthcare. According to Kahn, "There are three parts to the problem with medicine: 1. Cost; 2. Access and 3. Quality." He wants to

help achieve all three without compromising any one of those parts.

"There are 10 to 20 bills in various stages to make healthcare in Michigan better. One of those is the healthcare add-back on the Single Business Tax," he said. Michigan is one of only two states that tax businesses for providing health insurance to employees. The state taxes healthcare coverage as if it were profit, says Kahn. He and Rep. Tim Moore created reform legislation to remove health-care costs from the Single Business Tax by 2006. "It doesn't make sense that Michigan businesses are punished for doing the right thing. We must eliminate the health care tax to help more companies provide (insurance) care to employees," said Kahn. The bill passed the House.

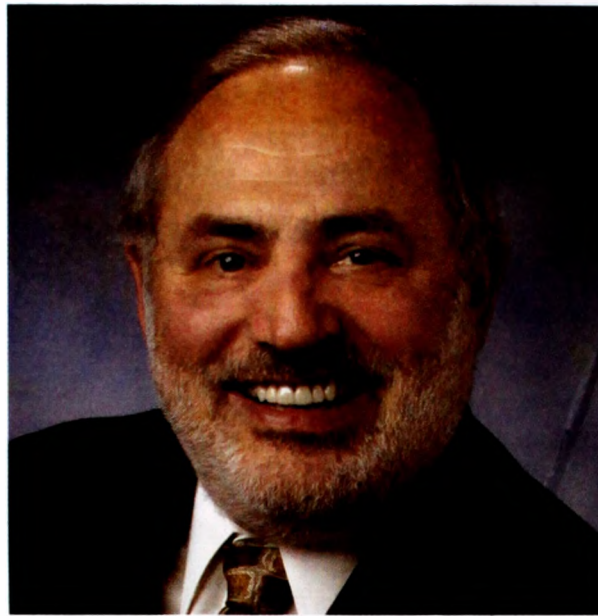
One of the main problems with healthcare for the state government is the high cost of Medicaid, says Dr. Kahn. "Medicaid is breaking our backs." Michigan is the only state in the U.S. without an estate recovery program. "An estate planner can bury assets for clients who want to appear poor," said Dr.

Kahn adding, "We want to empower the government to look at this so our Medicaid dollars go where they're supposed to go, to the poor."

Rep. Kahn graduated from Monroe High School, attended Delta College, Michigan State University and Wayne State University medical school where he received his MD degree. He worked for GM and Ford during the summers. After earning his MD degree, he trained to become a cardiologist at Beaumont Hospital in Detroit before starting his work in Saginaw when there was only one part-time cardiac laboratory and no cardiac surgery. Through the years, Dr. Kahn has received awards for his community service contributions and dedication to education. He has supported Buena Vista High School with scholarships and he also donates time to Saginaw's free medical clinic. He was president of the Saginaw County Medical Society and in 2002, he received the "Heart of Gold" award from the American Heart Association.

Dr. Kahn is married. He and his wife each have four children from previous marriages. Most of the children are grown now and living on their own. The two youngest still live at home. The family enjoys time with friends, watching movies and travelling when they get the chance.

To contact State Representative Roger Kahn, M.D., call 517-373-0837, email to rkahn@house.mi.gov or write The Honorable Roger Kahn, M.D., State Representative, State Capitol, PO Box 30014, Lansing, Michigan, 48909-7514.







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## LETTERS

# Response to proposed minimum wage hike

*Editors Note: AFD member Mark Rogers wrote the following letter to US Senator Nancy Cassis. We have printed both his letter and the Senator's response.*

Dear Sen. Cassis,

With regards to the pending initiative to raise the state's minimum wage, I have a few comments.

I co-own a well-known food establishment in Southfield, and my store is one of eight in our company's chain. Referring only to my location, I know this initiative would have an effect on our bottom line, for a few reasons. We start our new cooks and phone clerks at a much higher wage than the current \$5.15. I know that good, or potentially good employees, who are mature enough to meet our standards, would not and should not work for such a small wage. Additionally, my conscience would not allow me to pay such a small wage.

However, if forced to start all employees at a minimum of \$7.15, it would affect the benefits/extras that I am able to provide our staff (i.e. free meals, family discounts, paid vacations, health insurance, generous raises, incentive bonuses). In a market where finding and keeping employees is tough enough, don't make it even harder by mandating such a huge increase. Nobody in Michigan government – especially those who have run for-profit enterprises – wants to pay 20% for additional goods and services. Don't force this huge increase on business owners. It's not right, especially in today's economy and in this state, which is reeling with deficits. Don't discourage my patrons from buying my food because it's too expensive. That would be a reduction in tax revenues on many levels, and would have a trickle-down effect that would be devastating.

I respect the need and desire to

raise the minimum wage, but not to this extent. I cannot raise my prices commensurately, cannot ask my landlord for a commensurate reduction in rent, and can't imagine that DTE wants to reduce my gas bill to help me make up for the extra payroll I am forced to pay out.

Use good business judgement in making a decision like raising the minimum wage. Consult constituents in all types of businesses, from both parties, before making a final decision.

Everyday, I fight and scratch for every nickel that enters my door. I'm focused on growth and prosperity for my staff. My staff is my first line to customers – if they are happy, the business succeeds. If they are not happy – especially from lack of generosity on my part – then our brand suffers, sales decrease, people lose jobs, and on and on.

I appreciate you reading this.

Respectfully,  
Mark Rogers  
Milford

Dear Mr. Rogers,

Thank you for contacting my office regarding the proposed minimum wage hike. House bills 4046-4047. I agree with many of the things you say in your letter.

Unfortunately, Michigan currently has a very uninviting business environment compared to other states. As such, it is imperative that we continue to do things that promote economic recovery and job growth. I'm concerned, like you, that raising the minimum wage will prove burdensome to Michigan's small businesses. As Chair of the Senate Finance committee, rest assured I have been, and will continue to be a strong advocate for small business people like yourself.

Should these bills come before the Senate for a vote, I will keep your concerns in mind. Again, thank you for your letter. If I can ever be of any further assistance please do not hesitate to call.

Sincerely,  
Nancy Cassis  
State Senator, District 15

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\*Association of Certified Fraud Examiners, 2002

# SUPERVALU puts emphasis on retail development

Supervalu Inc. said that in the coming fiscal year, it plans to "continue our tradition of fresh thinking with more new store openings and remodels across our banners. We remain committed to growing Supervalu's retail business and supporting our expansion plans, ensuring that our regional banners continue to hold a strong share in their respective markets," according

to a statement released by John Hooley, the company's executive vice president and president for retail foods.

Among the retail moves being made by Supervalu:

- It is opening a new Bigg's store in the Cincinnati area, a 76,000 square foot former Thriftway store.
- It plans to open two new Cub

Foods store in the Minneapolis area this summer, bringing the Twin Cities fleet of Cub units to 52, including franchises.

- A new Shop 'n' Save store is on tap for the Pittsburgh area, plus an aggressive remodeling program is in place for Shop 'n' Save stores in the St. Louis area.
- Two new Shopper's Food and

Pharmacy stores are scheduled to be opened, one in Maryland and the other in Virginia.

- Supervalu recently expanded its Farm Fresh retail brand to North Carolina.
- In Indiana, Supervalu is remodeling two of the 18 Scott's Food & Pharmacy stores that it owns there.

Dear **AFD**

## Business owner thanks AFD

My name is Gary Gerlach and I own two grocery stores in the Muskegon area. I worked for Spartan for fifteen years and spent ten years in the Detroit Market area. I left Spartan at the end of 2000 to become the director of operations for the four corporately owned Roundys stores in Michigan. Roundys sold two of the stores to me this past year.

The reason for my letter is I am sending you a check for membership of the AFD.

Although my stores are not in the Detroit vicinity, I have always felt the AFD makes a difference for their retailers. I have known several of the committee members in the past and felt they are good people and they are always looking out for their members.

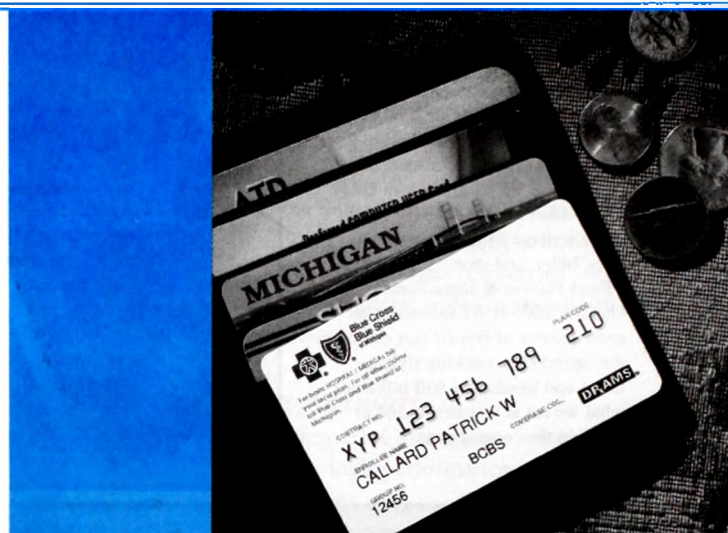
Working with several Spartan retail stores in the past and getting to know so many good owners, I wanted to send you this letter and payment. The retailers from the Detroit area taught me a lot about the grocery business and I will always be grateful to them. I spent the 1990s with the retailers in Detroit and got to know them and their families very well. I miss all of them very much.

I appreciate everything the AFD has done and look forward to a great relationship with AFD and my business. Thank you.

Sincerely,

Gary Gerlach

Orchard Markets



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# Next food trend?

## Asian cuisine

Once relegated to supporting roles, flavors and ingredients have moved center stage in an increasingly sophisticated and diverse food industry, according to, *Market Trends: Food Flavors & Ingredients Outlook 2005*, a new report from market research publisher Packaged Facts.

And this year, Packaged Facts predicts that Asian cuisines will take center stage, with the flavors and spices of India becoming more prominent. Spanish and Latin ingredients are still hot, while Caribbean has slowed somewhat. African and Moroccan flavors are still on the horizon, but getting closer.

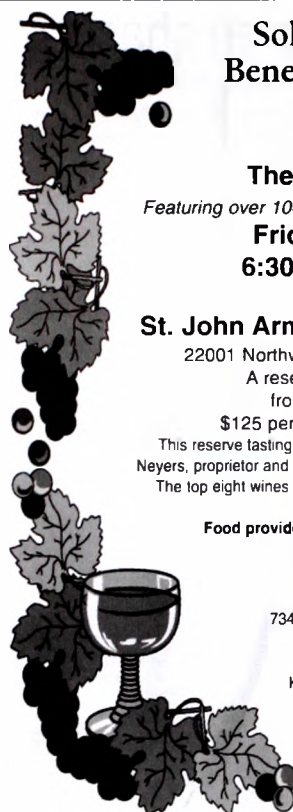
An interesting component of Asian flavor will be the rise in prominence of fruits native to the region. Fruit has begun to play a starring role in cutting edge flavor and ingredient trends. Watch for more use of orange; pomelo; pomegranate;

tamarind; Asian fruits yuzu, kaffir lime, and lychee; and berries including guarana, acai, and goji berry.

"Creating flavors that "wow" will be more than just adding heat in 2005, it will include layering flavors and creating sensation – a sense of intensity and tingling," said Don Montuori, acquisitions editor for Packaged Facts.

Indeed, one flavor sensation we may hear more about in 2005 is umami—a term identified more than a thousand years ago in Asia, but nonetheless "new" to western chefs. Often referred to as "the fifth taste" it is a concept of joining sweet, salty, bitter, and sour.

Food Flavors & Ingredients Outlook 2005 is the second in an annual series of reports that examine the ingredients, cooking styles, tastes and trends that will influence what we eat at restaurants and at home in the coming year.



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*Contact your General Wine & Liquor representative for more information. Visit us at the 21st Annual AFD Trade Show!*

## *Situation*

In January 2001, Tetra Pak demonstrated to Canandaigua Wine's Table Wine business that its innovative aseptic packaging was uniquely well suited for protecting wine's sensitive flavor profiles.. Now, Canandaigua has further evolved the industry, introducing the first varietal wines in the stylish, convenient Tetra Prisma package.

## *Opportunity*

Distinguish Canandaigua wines even more by extending the use of a truly high-performance package capable of locking in freshness and flavor.

Leverage eye-catching graphics, a stylish shape, accessible size and easy-open convenience to appeal to adults with active lifestyles.

## *Objectives*

Reintroduce traditional varietal wines in on-the-go packaging that stands out amid the highly competitive beverage market.

Provide an unprecedented level of convenience and portability to wine consumers who need a product to match their active lifestyles.

Ensure outstanding flavor and freshness to attract a broad range of adult consumers.

## *Solution*

Tetra Prisma's portable convenience and screw-cap closure pack a powerful punch—several servings at a time.

Newly packaged in octagonal-shaped and lightweight 500mL Tetra Prisma Aseptic cartons, four Vendange varietals—Cabernet Sauvignon, Chardonnay, Pinot Grigio and Shiraz—hit the shelves across the country in November 2004. Shatterproof and featuring the new resealable StreamCap plastic screw cap, the wines are now more portable and easy to open and reseal.



# 7-Eleven customers can dial up cell-phone savings

7-Eleven is appealing to budget-conscious consumers with a new cell phone offering. The Nokia 1100 handset is the latest addition to 7-Eleven's proprietary. Speak Out Wireless program started recently at

approximately 4,840 participating U.S. 7-Eleven stores. The entry-level cell phone is available for \$39.99, (after the \$20 rebate).

The company tested this wireless handset in its 540 Florida stores to

evaluate the potential for a nationwide rollout. After one month, 7-Eleven said customer reaction was so positive that it decided to launch the product nationwide.

"The Nokia 1100 phone is an ideal

7-Eleven Speak Out Wireless handset for families who wish to provide a wireless phone for their teenagers, for seniors who want a phone that is active right out of the box, for travelers who left their primary wireless phone at home and for budget-conscious consumers," said Kevin Cooper, retail services category manager for 7-Eleven.

"With cash-oriented wireless users, the price of the handset often proved to be a barrier to adoption," added Adam Guy, wireless practice director at Compete, Inc., a market research firm. "So offering a prepaid phone for \$39.99 that works right out of the box will lower this barrier."

The 7-Eleven Speak Out Wireless service offers a rate of 20 cents a minute to make the program easy to understand and for customers who just want a simple prepaid wireless plan, said 7-Eleven. The program features 365-day airtime balance expiration so customers can use purchased minutes for up to a year after minutes are added to the account. The starter package also includes 50 minutes of free nationwide airtime.

7-Eleven Speak Out Wireless refill cards are available in various denominations at participating 7-Eleven stores. When customers add additional minutes within 365 days, unused minutes will carry forward to the new balance.

The Speak Out Wireless service includes all the features that today's wireless consumers have come to expect, such as Voice Mail, Caller ID, Call Waiting, Three-Way Calling, and Instant Messaging (at 10 cents per message), according to the company. After purchase, the customer can use the wireless phone right out of the box upon inserting the precharged battery because each handset comes with a preprogrammed, local number assigned to each phone.

The 7-Eleven Speak Out Wireless program is provided by Ztar mobile, a mobile virtual network enabler.

-NACS



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## Can't get no satisfaction?

After a two-year period of improvement, the American Customer Satisfaction Index (ACSI) fell dramatically during the fourth quarter of 2004. The University of Michigan's ACSI now stands at 73.6—a drop of

nearly one percent compared with the third quarter.

Not since the first quarter of 1997—when the ACSI deteriorated a record 1.3 percent—has there been a similar drop. "Obviously, it's not good news," Claes Fornell, director

of the National Quality Research Center at University of Michigan's Stephen M. Ross Business School, said. "The next question is well, how bad is it?"

Fornell attributed the decline to heavy discounting during the 2004

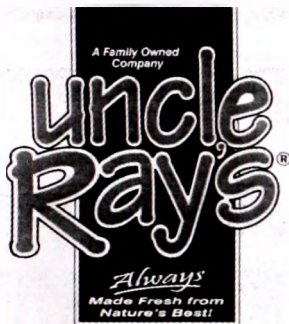
holiday season, which brought customers into stores that were ill-prepared to handle the crowds. "There was some dissatisfaction [among consumers] because of crowding, longer lines and slower service," he said.

The ACSI report indicated that "in addition to the negative financial consequences for companies with a less satisfied customer base, the drop in ACSI is not a good sign for the economy," Fornell explained. "Two-thirds of economic growth comes from consumer spending. ... so the consumption experience really drives it. Customer dissatisfaction leads to lower spending, which leads to lower economic growth."

A large contributor to the decrease in customer satisfaction has been the acceleration of gasoline prices. Fornell writes in the report "that the satisfaction with gasoline stations is at its lowest level ever in ACSI. The score is now at 70—a fall of seven percent compared with last year."

Teri Richman, National Association of Convenience Stores (NACS), senior vice president for research and public affairs, said that she's not sure how strong the link is between high gasoline prices and customer satisfaction. "Consumers are becoming more aware that there are many factors that impact the price of a gallon of fuel," she says, "but high prices can serve to make customers cranky as it cuts into disposable income, which can definitely affect satisfaction."

The best way for convenience store operators to combat customer dissatisfaction is look for opportunities to make the shopping experience even more efficient and quick, Richman said. "Our primary franchise is convenience, so retailers need to deliver on that single driver. Devote time to innovation around convenience, make it even easier and faster for people to get in and out of stores. ... Focusing on speed of service will strengthen customer satisfaction."



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## The challenge to C-stores

A new report from Retail Forward suggests that "progressive convenience store operators must work hard in the coming years to transform the box from a fuel and fill-in stop to one that is top of mind for immediate consumption and convenience-oriented service needs."

"The competitive landscape, not to mention, consumer shopping and eating behavior, is changing drastically," says Sandy Skrovan, Retail Forward Vice President and author of the report. "The convenience store industry cannot afford to remain complacent while the competition eats its lunch. Nor can it continue to rely on gasoline and tobacco to sustain its livelihood."

According to the study, "Convenience stores enjoyed double-digit sales increases in the past two years largely due to spiking gasoline prices. Gasoline and

cigarettes/tobacco continue to dominate the convenience store mix contributing to 78% of the sector's sales in 2003." Retail Forward forecasts sector sales "to grow at an average rate of 6% a year through 2008, much slower than the rapid pace of 12.6% a year experienced during the past five years."

Skrovan says, "As more convenience stores transition away from a fuel and fill-in stop toward a grab-and-go model, the channel increasingly will go toe-to-toe with entrenched quick-serve restaurants. C-stores will need to increasingly leverage their core competency—convenience—to tap other immediate service needs of consumers currently filled by a variety of service-oriented establishments."

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## Daily coffee cuts liver cancer risk, according to new study

Benefits and risks of coffee drinking on consumer health are the focus of two new studies that ultimately reveal the positive or negligible impact of this popular beverage.

One study found that daily drinking coffee could cut the risk of liver cancer, while the other found no association between drinking coffee or tea, and the risk of colorectal cancer.

The first study, published in the February 16 issue of the Journal of the National Cancer Institute, found that people who drank coffee on a daily or almost daily basis had about half the risk of developing hepatocellular carcinoma (HCC: a type of liver cancer) compared with those who never drank coffee.

According to researchers at the

National Cancer Center in Tokyo that carried out the study, the rate of liver cancer among those who never drank coffee was 547.2 cases per 100,000 people over 10 years.

Among daily coffee drinkers the rate was almost fifty per cent less, at about 214.6 cases per 100,000 people.

Of particular interest, the risk of HCC decreased with an increase in the

amount of coffee consumed each day.

But the authors caution that because decaffeinated coffee is rarely consumed in Japan, and therefore no distinction was made between caffeinated and decaffeinated coffee, they were unable to determine if caffeine was responsible for the decreased risk of HCC.

"Further studies are warranted to assess whether the present results can be generalized or are representative of other populations," say the researchers.

In the second study, Karin B. Michels and colleagues at Brigham and Women's Hospital in Boston, explored the association between coffee, tea, and caffeine consumption and the incidence of colorectal cancer.

They used data from two large prospective studies (the Nurses' Health Study (women) and the Health Professionals' Follow-up Study (men)), that totalled almost 2 million person years of follow-up.

The researchers report that they found no association between consumption of caffeinated coffee or tea and the incidence of colon or rectal cancer in either group.

But suggesting the benefits of decaff consumption, study participants who regularly drank two or more cups per day of decaffeinated coffee, had about half the incidence of rectal cancer compared with those who never drank decaffeinated coffee.

The authors caution that this observed association may be due to differences in lifestyle; because drinkers of decaffeinated coffee might be more health conscious in their behavior than those who consume caffeinated coffee.

They recommended new studies to confirm the decaffeinated versus caffeine findings.

After being dogged in recent years by poor prices following a glut in coffee production, prices are just starting to recover for the global industry. A surge in Arabica prices recorded during the last quarter of 2004 continued into January 2005.

According to the International Coffee Organization, most of January's Arabica transactions involved price levels of over \$1.07/lb compared to below 70 cents/lb a year ago.

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## Competing with supercenters

The opening of a Wal-Mart supercenter doesn't have to mean the demise of existing businesses, says Bob Gorland, vice president of Matthew P. Casey & Associates, which does retail real estate research. "Many of them (smaller stores) can continue to do well. They may take a little bit of a hit," Gorland said.

To thrive against Wal-Mart, he said, other retailers must offer customers:

- A clean store.
- A good location.
- Extended hours.
- Competitive prices.
- Knowledgeable employees

and good service.

• Specialty products or product lines and brands that Wal-Mart doesn't carry.

Gorland, who said he has visited hundreds of Wal-Mart stores around the country and does presentations on the company to food-industry professionals, said Wal-Mart's thrust has always been low prices.

Its vulnerability lies in a lack of

variety and choice within product categories, he said.

For instance, Wal-Mart supercenters sell groceries, but the meats are all prepackaged with no meat-cutting service available. And if you're looking for gourmet or specialty foods, you're not likely to find them at a supercenter, he said.

Shoppers looking for a specific brand or manufacturer might also be disappointed.

For example, you can buy a snowblower at Wal-Mart. But if you want one made by Toro or Honda, you'll have to go elsewhere, Gorland said.

Wal-Mart spokesman John Bisio

agreed that there's room out there for other stores.

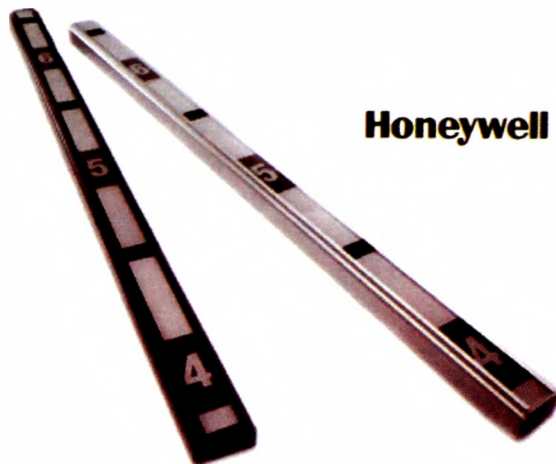
"I would look to have products that we do not carry or even services we do not provide," he said. "We can't be everything to everyone. And I don't think we try to be. There's still a lot of gaps there that our fellow merchants fill."

## Guerilla tactics pay off for Miller

Anheuser-Busch marketing chief Michael J. Owens says, "Right now, Miller is not making the beer business fun." He is referring to the spate of cheeky, competitive ads run by Miller Brewing Co. on behalf of Miller Lite that take potshots at rival Bud Light. But Miller's tactics appear to be paying off: In 2004, Miller Lite sales climbed 10.5%, although Anheuser-Busch still boasts a 49.4% overall share of the domestic beer market.

Anheuser-Busch is defending its market share not only against aggressive marketing from rival Miller Brewing Co., but against the wine and spirits industries. A-B is battling back with new brands, retro packaging for its classic brands and with new Budweiser offering Be, a caffeinated beer. —*BusinessWeek*

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# Loretta acquires Michigan-based baking mix manufacturer

Loretta Baking Mix Products Ltd. (LBMP), a wholly-owned subsidiary of Loretta Food Group Inc., announced that it has acquired all the assets and business formerly of Amendt Corporation (Amendt) from Monroe Bank & Trust (MBT).

Pursuant to the terms of this acquisition, MBT, a wholly-owned

subsidiary of MBT Financial Corp. (Nasdaq: MBTF), received cash and shares of LBMP's Class A preferred stock.

Amendt has been a manufacturer of a wide variety of popular baking mix products, including cake mixes, pancake mixes, brownie mixes, pizza crust mixes, and coating

mixes. The predecessor company to Amendt began as a flour milling company over 180 years ago, and had evolved into a blender of flour-based baking mix products. The company has manufactured baking mixes, under its brand name, "County Fare", and under private-label, for some of the largest retail

chains in the U.S.A.

"The acquisition of this baking mix manufacturing business allows us to further diversify our branded and private label offerings to retailers throughout the United States and Canada", stated Al Burgio, Chairman and CEO of LBMP and Loretta Food Group Inc. "This acquisition, combined with new business recently awarded by certain of our largest customers, will cause LBMP to become our largest operating business unit, significantly increasing our overall sales revenue and expanding our presence both in U.S. and Canadian markets."

In related news, LBMP recently appointed J. Michael Fish as its Chief Operating Officer and Vice President. Mr. Fish has worked for various baking mix manufacturers for over 30 years, including NewlyWeds Foods, DCA Food Industries, and ConAgra Foods. From 1993 to August 2004, Mr. Fish was Vice President and General Manager of Amendt.

"The Amendt Milling Co name dates back well over a century with its roots in the small community of Monroe, Michigan", stated Fish.

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## Detroit only tax proposals dropped

AFD is pleased to report that it has received word from Detroit Mayor Kwame Kilpatrick's office that they will not pursue plans for liquor and tobacco tax increases in the City. When the proposal was first announced, AFD expressed grave concerns about implications of the municipal liquor and tobacco tax. Regional competition and excessive taxation of the industry caused the proposal to fall on deaf ears in Lansing where legislative approval would have been needed. AFD was pleased that the Mayor's office took these views into consideration when evaluating its prospects and looks forward to cooperating on other measures to help make Detroit an attractive place to do business.

## Classified

**FOR SALE**—Liquor store, newly renovated. Includes Liquor, Lotto, EBT, WIC, Western Union Money Orders, check cashing, hot food, deli, 20-car parking lot. Prime Detroit location. Serious inquiries only. Call Mark at 313-922-0000 or 313-215-1760.

**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 retiring. Phone (989) 875-6073.

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**FOR SALE**—Liquor, Lotto, Deli, Pizza. 10 miles west of Flint, buy 4-lane highway. Doing over \$9,000/week. Excellent Lotto sales. Building and business/apartment. Large parking lot. Owner retired. This is a well-established business (50 years at this location). Price: \$245,000. Call 810-621-3663.

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

## Retailers seek tougher laws on organized theft

Members of the Food Marketing Institute and other grocery industry trade groups that told a House subcommittee organized retail theft and counterfeiting of packaged goods harms the economy and could threaten the health and safety of consumers. Chris Nelson,

director of asset protection for Target, testified on behalf of the Coalition Against Organized Retail Theft, an FMI-led industry group, in support of legislation that would make organized retail theft a federal felony.

### New rules for wild mushrooms?

California state health officials, concerned about unregulated harvesting by self-styled foragers, are shutting down wild mushroom vendors in Los Angeles County. "Our job is to be proactive. . . Consumers rely on food being safe" says a county official who plans to regulate wild mushroom sales using product identification and source disclosure laws. - Los Angeles Times

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**Wed., April 20, 2005** 4-9 p.m.

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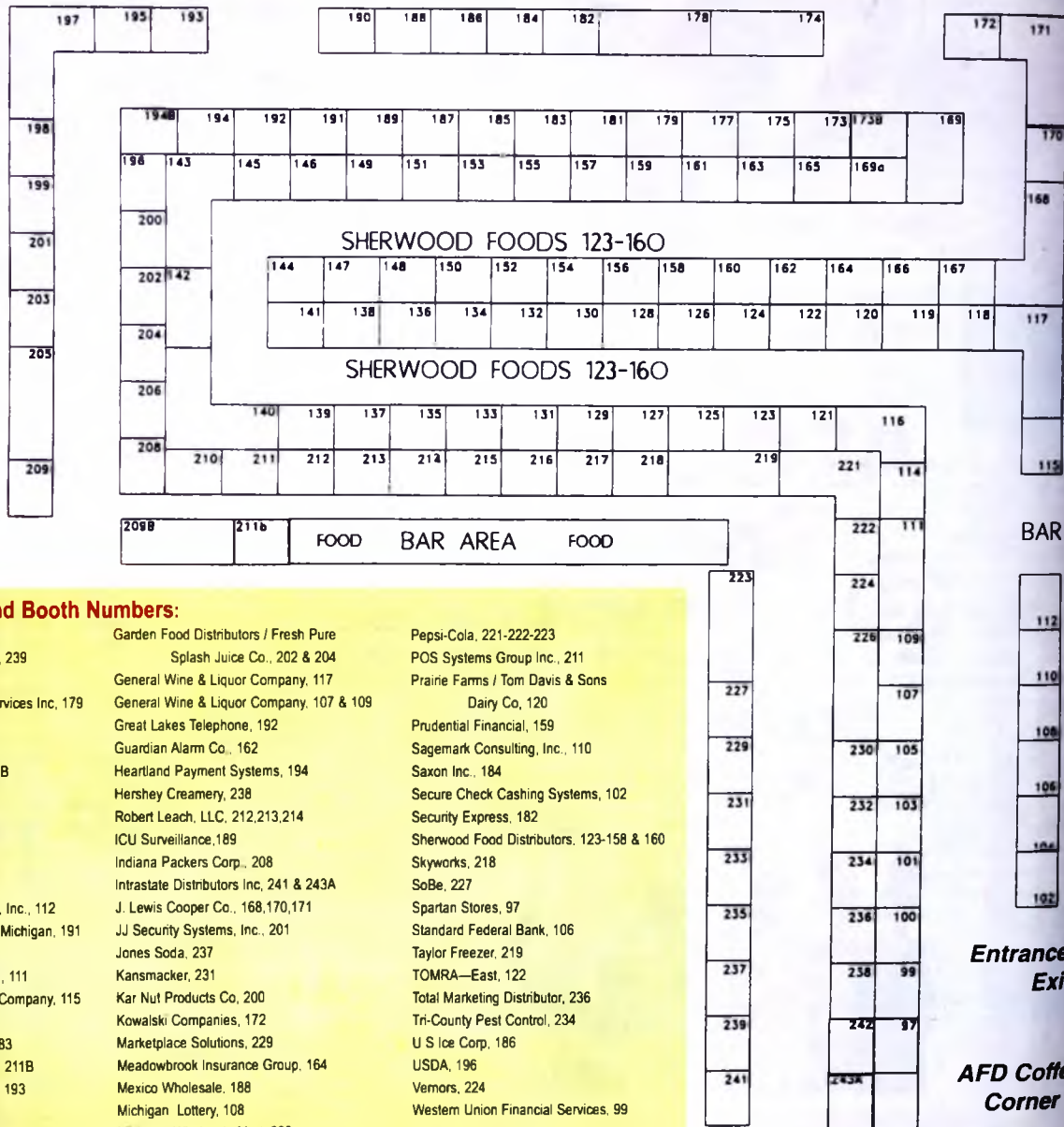
or [cwillson@afdom.org](mailto:cwillson@afdom.org)

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# Welcome to the 21st Annual AFD Trade Show

Tuesday, April 19 from 5 p.m. to 10 p.m. and Wednesday, April 20, from 4 p.m. to 9 p.m.



## Exhibitor List and Booth Numbers:

7UP Bottling Group, 197	Garden Food Distributors / Fresh Pure	Pepsi-Cola, 221-222-223
Absopure Water Company, 239	Splash Juice Co., 202 & 204	POS Systems Group Inc., 211
AFLAC, 166	General Wine & Liquor Company, 117	Prairie Farms / Tom Davis & Sons
Al Bourdeau Insurance Services Inc, 179	General Wine & Liquor Company, 107 & 109	Dairy Co, 120
American Way Foods, 233	Great Lakes Telephone, 192	Prudential Financial, 159
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Carp River Trading Co., 183	Marketplace Solutions, 229	U S Ice Corp, 186
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First Federal National Bank, 210	North Pointe Insurance Company, 181	
Freedom Systems, Midwest, 167	Optimal Payments, 104	
Frito Lay Inc, 226	Paramount Coffee Co., 199	

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# Find these great new products & special deals at AFD Trade Show

Join us on Tuesday, April 19 from 5 p.m.-10 p.m. and Wednesday, April 20 from 4 p.m.-9 p.m. at Burton Manor in Livonia. Don't miss your chance to see, sample, learn and buy!

## NATIONAL wine & spirits corporation

National Wine & Spirits will feature the following products at the show: **Sergeant Peppermint, Bacardi Big Apple, Island Breeze by Bacardi.** Stop by their booths for a sample.

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The **U-Print Liquor Labels** uses EZ-Label Pro-Software. This package comes with the MLCC Catalog as well as custom barcodes, one hour setup-training & 30 days support, in metro Detroit area. Store supplies PC & Printer (ink-jet or laser).

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## Belshaw

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**Meadowbrook Insurance Agency**, the preferred agent for AFD members, is finding solutions to your insurance needs, both business and personal. Visit booth number 164 to learn more.

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## Sagemark Consulting

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## BROWN-FORMAN SPIRITS AMERICAS

**Brown-Forman Spirits Americas** is proud to present our latest products. Visit us at booth 115 and make sure you enter to win the JD replica racing hood.

**Saxon, Inc.** is now offering a custom-priced **Liquor Shelf Tag system**. This is an addition to Saxon's standard minimum shelf price subscription service. The custom priced Liquor Shelf Tag system is for package liquor retailers who want an across-the-board increase in their shelf prices. Dealers can select an increase of their choosing i.e. 3%, 5%, 8%, 10%, 13% etc. Using 8% as an example, all prices would be raised 8% over the state's minimum shelf price. This would apply to a complete book printing and three quarterly updates with 8% price increases. Cost for this custom annual subscription service is \$395.00 plus tax. Visit booth 184.

**7UP** will be showcasing the following new products: **Hawaiian Punch Light, Country Time Light, 7UP Plus, Monster Energy Drinks, Monster Assault and Clearly Canadian.** Head to booth 197 for some samples.



From **Great Lakes Telephone**, **Triton 9500** upgrade kits are now available from **Great Lakes ATM**. You may trade in your old Tidel or TBS ATMs for substantial discounts on a new Triton ATM. Representatives will be at booth 192 to answer all your questions.

New to **DCI Food Equipment**—Cruisin' **Fried Chicken**—Great tasting fried chicken that delivers great return on investment, maximum flexibility and minimal start up costs. Stop by booth 178 and get the details.



**American Way Food Service, Inc.** will sample **Vitner's Chips, Brims Snacks and Barcelona Nuts**. Visit them at booth 233.



**BMC** will feature the **TELLERMATE TD** cash counting device with printer. Discounted from the regular price of \$1200.00, enjoy the show special price of \$995.00. Stop counting your cash the old-fashioned way. See booth 206.

## Marketplace Solutions of Michigan, LLC

**Marketplace Solutions of Michigan** will demonstrate the newest version of the **ECRS Catapult point-of-sale software**. This version is now compatible with fuel pump controllers as well as state-of-the-art inventory management. Retailers can now create customized gift cards for their customers in the store. Plus, there are new wireless options to make it easier than ever to change prices and check inventory. Visit them in booth 229 to check out the latest enhancements in the award-winning Catapult software.

Stop by the **Miller Brewing Company** booth 174 to preview exciting plans for the spring and summer selling seasons. Say hello to

the Miller models and sample their world-class products. Miller representatives look forward to speaking to their valued retailers and discussing ways to partner with you to make this a great summer sales season.

## central alarm signal, inc

**Central Alarm Signal** will feature complete **Samsung 4-channel DVR camera systems** available for purchase right off the show floor! Two different kits will be available to choose from. All installation, cabling and connectors are included for a complete "do-it-yourself" installation. Stop by 211B to learn more.

Taking the idea of gourmet banana Fosters, Chef Eric of **Carp River Trading Company** in Traverse City, expanded and bottled six flavors of toppings for all to enjoy. **Carp River** now also has an extensive line of Vinaigrettes and Finishing Sauces. With Euro-Asian flair, these attractively packaged products will not only dress a perfect salad, but are equally good on beef, poultry and fish. With unique flavors including **Cherry Mustard Balsamic Vinaigrette, Cherry Peanut Ginger Wasabi, Cherry Buffalo Wing**, and their newest flavor—**Limoncello Tarragon Piccata with capers**, these one-of-a-kind products will change the way customers look at everyday eating. For a sneak peak of the product line go to [www.carpriver.com](http://www.carpriver.com). Visit booth 183 for a taste.

## AmericanA SystemS

**AmericanA SystemS** is proud to announce to the public the release of the new version of their check cashing software which now utilizes ID and check readers. Additionally, as an option, the software now offers the **Payday Advance System**. **AmericanA SystemS** says this is the only advanced system in the nation to utilize the latest imaging and fingerprint technologies while, at the same time being very simple and user-friendly giving you the extra security and efficiency that you need to run your business.

**New Products,**  
Continued on page 47.



# SUPPORT THESE AFD SUPPLIER MEMBERS

## 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 Bakesies, Inc.	(734) 522-1100
Interstate Brands/Wonder Bread/Hostess	(586) 792-7580
S & M Biscuit Dist. (Stella D'Oro)	(586) 757-4457
Tayslee Bakesies	(248) 476-0201

## BANKS:

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

## BEVERAGES:

Absopure Water Co.	1-800-334-1064
Allied Domecq Spirits USA	(248) 948-8913
Ambassador Service Group	(248) 879-7704
American Bottling	(313) 937-3500
Anheuser-Busch Co.	(800) 414-2283
Bacardi Imports, Inc.	(248) 476-6400
Brown-Forman Beverage Co.	(734) 433-9989
Brownwood Acres	(231) 599-3101
Central Distributors	(734) 946-6250
Click Wine Group	(586) 725-7560
Coca-Cola Bottlers of MI	

Auburn Hills	(248) 373-2653
Detroit	(313) 825-2700
Madison Heights	(248) 585-1248
Van Buren	(734) 397-2700
Port Huron	(810) 982-8501
Coffee Connection	(248) 583-1765
Coors Brewing Co.	(513) 412-5318
Diageo	(800) 462-8504
E & J Gallo Winery	(248) 647-0010
Eastown Distributors	(313) 867-6900
Faygo Beverages, Inc.	(313) 925-1600
Future Brands	(248) 471-2280
Galaxy Wine	(248) 363-5300
Garden Foods	(313) 584-2800
General Wine & Liquor Co.	(313) 867-0521
Great Lakes Beverage	(313) 865-3900
Great Lakes Distribution	(810) 794-1300
Hansen's Beverage	(313) 575-6874
Hubert Distributors, Inc.	(248) 858-2340
Intrastate Distributing	(313) 892-3000
J. Lewis Cooper Co.	(313) 278-5400
Java Joe's	(734) 439-3280
Jones Sodas	(269) 382-4200
Josulete Wines, Inc.	(313) 538-5609
Kent Beverage Co., Inc.	(616) 241-5022
Leelanau Wine Cellars	(231) 386-5201
McCormick Distilling Co.	(586) 254-5650
Michigan Grape & Wine Industry Council	(517) 373-1104
Miller Brewing Company	(414) 259-9444
MJC Distributors	(248) 360-1005
National Wine & Spirits	(888) 697-6424
	(888) 642-4697
Paramount Coffee	(517) 372-3330

Pepsi-Cola Bottling Group	
- Detroit	1-800-368-9945
- Howell	1-800-878-8239
- Pontiac	(248) 334-3512
Perk and Brew Corp	(734) 669-8380
Pernod Ricard USA	(630) 922-6484
Petitpre, Inc.	(586) 688-1402
Schiff Coffee Co.	(616) 956-6815
Seven-Up of Detroit	(313) 937-3500
Stony Creek Brewing Co.	(313) 299-5411
Tri-County Beverage	(313) 584-7100
Vintage Wines	(586) 294-9390

## BROKERS/REPRESENTATIVES:

Acosta-PMI	(734) 737-1250
Bob Arnold & Associates	(248) 646-0578
CrossMark	(734) 207-7900

Hanson & Associates, Inc.	(248) 354-5339
J.B. Novak & Associates	(586) 752-6453
Metro D Sales	(734) 416-8969
S & D Marketing	(248) 661-8109

## CANDY & TOBACCO:

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

## DAIRY PRODUCTS:

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

## ELECTRONIC AGE VERIFICATION

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

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

## FRESH PRODUCE:

Aunt Mid Produce Co.	(313) 841-7911
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## ICE PRODUCTS:

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

## INVENTORY SERVICES:

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

## INSURANCE:

AAA Michigan	(800) AAA-MICH
Al Bourdeau Insurance Services, Inc.	(248) 855-6690
Capital Insurance Group	(248) 333-2500
Gadaleto, Ramsby & Assoc.	(800) 263-3784
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
Jaeggi, Hillsdale Country Cheese	(517) 368-5990
Old Orchard Brands	(616) 887-1745
Red Pelican Food Products	(313) 921-2500
Singer Extract Laboratory	(313) 345-5880
Strauss Brothers Co.	(313) 832-1600

## MEAT PRODUCERS/PACKERS:

Bar S Foods	(248) 414-3857
Family Packing Distributors	(248) 738-5631
	or (313) 873-3999
Hartig Meats	(810) 557-0055
Kowalski Sausage Company	(313) 873-8200
Nagel Meat Processing Co.	(517) 568-5035
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
Frito-Lay, Inc.	1-800-359-5914
Molown Snacks	(313) 931-3205
Kar Nut Products Company	(248) 588-1903
Mexico Wholesale	(313) 554-0310
Nikhlis 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

## 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
AmericanA Systems	(248) 379-1575
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
Binnio & Binnio 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
Calvin Zera Insurance Agency	(248) 433-8508
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 & Giammarco, 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
Excel Check Management	(248) 787-6663
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
Markel 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, L.L.C.	(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) 777-7900
REA Marketing	(989) 386-9666
Sagemark Consulting, Inc.	(248) 948-5124
Shimoun, Yaldo & Associates, P.C.	(248) 851-7900
Salim Abraharr, 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 ExpressMoney Gram	(248) 584-0644
Tn-County Pest Control	(586) 296-7590
UHY Advisors, Inc.	(248) 355-1040
Variatee Wireless	(248) 658-5000
Vix-Kersch Vending Co.	(248) 548-1300
Western Union Financial Services	(513) 248-4900
Westside Cold Storage	(313) 961-4783
Whitley's Concessions	(313) 278-5202

## STORE SUPPLIES/EQUIPMENT:

Alarm-Medic	(248) 349-9144
Belmont Paper & Bag Supply	(313) 491-6550
Brehm Broaster Sales	(983) 427-5858
Bunzl USA	(810) 714-1400
Culinary Products	(989) 754-2457
DCI Food Equipment	(313) 369-1666
Envipoc	(248) 471-4770
Four Seasons Beverage & Equip	(734) 254-0886
Hobart Corporation	(734) 697-3070
JAYD Tags	(248) 624-8997
Marin 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:

Amendt 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
Dollar Castle	(248) 350-1300
EBY-Brown, Co.	1-800-532-9276
Economy Wholesale	(313) 922-0001
Elegance Distributors	(517) 663-8152
Epstein 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
Indiana Packers Corp.	(765) 564-7206
International Ice	(313) 841-7171
International Wholesale	(248) 544-8555
Interstate Brands/Wonder Bread/Hostess	(586) 792-7580
Jerusalem Foods	(313) 538-1511
Kaps Wholesale Foods	(313) 567-6100
Karr Foodservice Distributors	(313) 272-0420
Kay Distributing	(616) 527-0120
Liberty Wholesale	(586) 755-3629
Lipan 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) 777-1881
Nat Sherman	(248) 202-7338
Nikhlis Distributors (Cabana)	(248) 582-8830
Norquick Distributing Co.	(734) 254-1000
Potok 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
Tiso's Frozen Pizza Dough	(586) 566-5710
Tom Macen & Son, Inc.	(313) 568-0557
Tony's Pizza Service	(616) 795-0220
U.S. Ice Corp.	(313) 862-3344
United Wholesale Grocery	(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



## New Products,

Continued from page 45.

Come to the **Associated Food Dealers of Michigan** booth to receive \$25 off an AFD membership when you sign up at the show. In addition, you will receive 13 months of member benefits for the price of 12 months. The AFD booth is in the AFD coffee corner.



Faygo will be offering special pricing on Clear Fruit. Purchase five cases, and get one free. Available flavors are **Cherry Blast, Peach Fling, Blackberry Rush, Strawberry Watermelon, Fruit Punch, Orange Mango, Cranberry and Grape** (Bulk Delivery only) The free flavor is **Grape!** Tradewinds Beverage is also offering the same special pricing. Buy four cases and get one free! Available flavors are **Sweet Tea and Diet Sweet Tea** (Bulk Delivery only.) Free flavor is Sweet Tea. Stop by booth 205 for details.

## GENERAL WINE & LIQUOR COMPANY

General Wine & Liquor Co. has a plethora of new wines and liquor including offerings from Canandaigua, Pernod Ricard, Allied Domecq and Barton Brands. Here is the list of products and suppliers:

- Monkey Bay Sauvignon Blanc and Vendange Tetra Pack from Canandaigua Wines;
- Farallon, Belair Creek Bag-In Box, Kelly's Revenge and Paul Thomas from North Lake Wines;
- Lokoya, Carmel Road, Ray's Station and Mantanzas Creek from Corterra Wines;
- Seven Peaks from Biosset-DeLoach Winery;

**exhibitors are ready to get All we need at our 1st Annual Trade Show now is YOU!**  
Mark your calendars to be with us at **Burton** for **April 19th & 20th!**



- Heredad Ugarte from A&M International;
- Red Diamond and Stimson Estate Cellars from Ste. Michelle Estates;
- Brancott "T" Pinot Noir, Lindauer Brut, Stoneleigh, Ysios Vendimia and Aura Verdejo from Allied Domecq;
- Zonin Terre Ppalladiane from Zonin USA;
- Jacob's Creek Sparkling and Wyndham Bin from Pernod Ricard USA;
- Dezzani from Distillerie Stock USA;
- Lindeman Bin from Southcorp Wines;

- Mad Dogs & Englishmen Red and Le Freak Shiraz-Viognier from Click Imports;
- Rose's Infusion (Martini Mixers) from Mott's Inc.;
- Chi Chi's MAI TAI from Barton Brands;
- Tavernello Bag-In Box and Volo Rosso from S&S Import Sales;
- Drink & Eat from LD Imports;
- Castoro Cellars from Castoro Cellars;
- Belmondo and Concepcion from A.V. Imports;
- Zaca Mesa from Zaca Mesa Winery;

- Graceland Cellars from Signature Wine Cellars;
- Coprovi Velletri & Ponte, Martino Zanetti, Trabucchi Amarone and Ca De'Medici Bianco from Rose Distributing Co.;
- Enzo, Mt. Riley Sauvignon Blanc and Valentin Bianchi from Quintessential Wines;
- Kikusui Junmai Ginjyo from Mutual Trading Company;
- Nora Albarino from Veritas Distributors and • Vaziani from Ninevia International.

If you still have the original Kansmacker, call us for repairs or tune up specials.



For more information regarding our machine, or to compare to our competitors, visit our web site at [www.kansmacker.com](http://www.kansmacker.com)

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MACHINE!**

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**800-379-8666 or 248-249-6666**

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