



Food & Beverage REPORT

The official publication of the Associated Food Dealers of Michigan

April 2006

Just In

Governor seeks liquor license fee increase

Triple fees are being urged

Governor Granholm recently proposed to increase liquor license fees to raise \$23 million dollars for Michigan budget. It is being recommended that liquor license fees be tripled. This would significantly increase the cost of doing business for the retail industry.

"The AFD is seriously concerned about this proposal and the fact that small businesses are being targeted," stated Jane Shallal, AFD President. "Small and independent businesses are regularly compelled to carry the burden of increased licensing fees and other small business taxation. The Associated Food Dealers is opposed to this increase and will be fighting to defeat any effort to increase Liquor License Fees."

U.S. Treasury warns money service businesses to register and report

By Jane Shallal, AFD President

On January 31, the AFD, in conjunction with Security Express and the Bank of Michigan, sponsored an informative presentation for money services businesses. The event, which was held at the Shenandoah Country Club, drew over 200 retailers and representatives from other related businesses. Guest speaker U.S. Treasury Agent Theresa McGill informed businesses that the Bank Secrecy Act (BSA) requires certain money services businesses (MSBs) to register with the Financial Crimes Enforcement Network (FinCEN), of the U.S. Department of the Treasury.

To meet the definition of a "Money Services Business" or "MSB" a business must provide check cashing, money order services, or currency exchange services in an

amount greater than \$1,000 for any person in one or more transactions on any one day. Specifically, the term "money services business" includes anyone who does business in one or more of the following categories:

Money orders:

- Issuer of money orders
- Seller of money orders
- Redeemer of money orders

Traveler's Checks:

- Issuer of traveler's checks
- Seller of traveler's checks
- Redeemer of traveler's checks

Money Transmission:

- Money transmitter

Check Cashing:

- Check casher



AFD President Jane Shallal (l) with U.S. Treasury Agent Theresa McGill

Currency Dealing:

- Currency dealer

Stored Value:

- Issuer of stored value
- Seller of stored value
- Redeemer of stored value

MSB,

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AFD Super Ball XC

Themed the "AFD Super Ball XC to honor Detroit's selection as the site of the 2006 Super Bowl, our 90th annual trade dinner was all about football. Ice carvings of footballs and helmets replaced flowers as our centerpiece decorations and the evening's program included pompon girls, our "Starting Lineup" (sponsors) and a video of our MVPs (board members). Right, AFD Board of Directors pose on the stairs. Details and more photos on pages 24 & 25.



It's time for the annual

AFD Trade Show

April 25 & 26, 2006

AFD is planning ten full hours of uninterrupted buying, along with fun and terrific prizes. Exhibitors are making plans that guarantee excitement for trade show attendees. Sherwood Food Distributors will have 50 booths this year, new products will be introduced at the show and show specials will help your bottom line for months to come.

Plan now to save this spring at the 22nd Annual Trade Show. See page 17 for details.



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President's MESSAGE

NGA conference offers solutions for independent retailers



By Jane Shallal
AFD President

I recently had the opportunity to attend the National Grocer's Association 2006 Supermarket Synergy Showcase in Nevada. This convention gave me a

wonderful chance to meet and visit with independent retailers and wholesalers from all over the country and to hear from nationally known and respected industry leaders and experts. After attending three days of "retailer-focused workshops," it reinforced how important it is for us as retailers to take our game to the next level by instituting programs to improve customer and/or community service. With increased competition and changing customer needs, developing an ability to notice and understand the shopper will help us stay relevant and gain a sustainable advantage in today's competitive marketplace.

Despite the increasing growth of supercenters and national chain stores, a recent consumer panel survey conducted by the NGA

showed that, while the national chain supermarket outranks the independent grocer in both location availability and frequency of store visits, the panel named its ONE favorite store to be the independent grocer. Shoppers want more personal service and attention and traditionally the independent grocer has outperformed the national chain in these areas. Friendly customer service is essential for a satisfying shopping experience for the customer. It is critical to maintain and build on our personal relationship with the shopper. Giving the owner and store employees a "face" vs. the faceless conglomerate, is our advantage and should be used in-store and in all of your marketing efforts.

The NGA study also showed that product assortment, good value, good service and clean stores continue to be at the top of the shoppers' desires. Although the concept of "Every Day Low Price" continues to be most important in choosing where to shop, the NGA recommends that we adhere to the following "value" equation:

Value = Price + Quality + Service + Relationship.

For retailers, the balance between the four "ingredients" of value may differ. For example, a Wal-Mart or Costco may focus on Price, although Quality, Service and Relationship still remain a part of their equation. Independent Grocers should take a hard look at their present "value equation" and balance the "ingredients" in a manner relevant to their shoppers, so they too can compete successfully.

As independent retailers we must be aggressive in our techniques in responding to the most recent consumer trends. Know your customers needs before they do! For instance, trends show that consumers view the "Health Food" assortment as the most needed

The Grocery Zone

By David Coverly



President's Message,

Continued on page 27.

Representative Steve Bieda is dedicated to Michigan's economic growth

State Representative Steve Bieda Democrat-25th district

Committees:

- Tax Policy (Minority Vice Chair)
- Employment Relations, Training and Safety (Minority Vice Chair)
- Judiciary
- Judiciary Subcommittee on Michigan's Sex Offender Registry
- Michigan Capitol Committee
- Tort Reform

By Kathy Blake

State Representative Steve Bieda (D-Warren), believes there's a place for good people in politics. "Politics can be a little rotten sometimes, but still, good people can have a positive effect," said Bieda.

Coming from a family of John F. Kennedy supporters, he firmly believes in the former president's famous quote. "Ask not what your country can do for you, but what you can do for your country." Bieda says he doesn't disparage government. "There's a place for government, there are a lot of things it can do. But it is not the answer to everything. When working on legislation, I like the motto: 'If it isn't broken, don't fix it.'" said Bieda.

Bieda says he has been devoted to working on issues relating to keeping jobs in Michigan and encouraging economic growth.

There has been ongoing discussion in the House regarding the Single Business Tax, (SBT). The current law was to phase-out the tax by 2009, but due to the state budget crisis, the phase-out was paused for two years. The SBT accounts for about 21 percent of the state's general fund. In fiscal year 2002-03, the SBT raised approximately \$2.2 billion.

When the SBT was established in 1975, it was a replacement for the corporate income tax and six other business taxes.

As Vice Chair of the Tax Policy committee, Bieda says, "Until we find an alternative funding source, we need to keep the single business

tax because the state is dependent on the income. Taking it away leaves a gaping hole." He said the legislature is listening to the business community to come up with ideas. If it isn't repealed on the ballot, Bieda says he believes there will be some changes made to the tax following the election.

Among other issues, Bieda says he will be working on legislation encouraging hybrid gas and ethanol use in the near future.

Bieda graduated from the University of Detroit-Mercy School of Law. He is a member of the Federal and the Michigan Bar. He obtained a Bachelor's degree in Political Science and a Master's degree in Public Administration from Wayne State University. While completing his Master's, he taught political science and public administration classes. After law school, he went to work for the Michigan House of Representatives in 1996, as a senior policy analyst and legal counsel for the Democratic Caucus on the House Tax Policy and Local Government committees. He was instrumental in formulating legislation for the current Michigan Tuition tax credit, as well as several tax cuts. He also helped clean up the loop-holes left by Proposal A of 1994.

In 1999, he became labor relations director for the City of Warren. He successfully negotiated six labor contracts, and assisted Reps. Jennifer Faunce and Paul Wojno with the GM tax abatement legislation. In May of 2000, he left the City of Warren to run as the Democratic candidate against Rep. Faunce, (R-Warren) in one of the closest races of the year. After losing the election, he worked as an attorney at the law firm of Florika & Schmitz P.C., where he specialized in estate and tax planning. Then in 2002, after the 2000 census redistricting, he ran for the state rep.



seat in the 25th district and won.

Besides being a lawyer and a state representative, Rep. Bieda is also an accomplished artist. He designed the reverse side of a legal tender United States Half Dollar coin commemorating the participation of the US in the 1992 Olympics. The special collector coin generated millions of dollars which were used in construction of the Olympic Training Center in Colorado Springs, Colorado. He also served as an advisor to Governor Granholm and the Michigan State Quarter commission in the selection of the 2004 Michigan State Quarter.

Rep. Bieda is active in a number of organizations. He is a director for the Warren Lions Club and the Warren Jaycees (former vice president). He is a member of the Macomb County Bar Association and he is on the community relations board of St. John's Macomb Hospital. He is legal counsel for the American Polish Century Club (where he also serves on the By-Laws and Festival Committees). The

Bieda,

Continued on page 22.

Calendar

April 25 & 26, 2006

AFD Annual Trade Show
Burton Manor
Livonia, MI
Contact: Cathy Willson
(248) 671-9600

July 12, 2006

AFD Annual Scholarship Golf Outing
Fox Hills
Plymouth, MI
Contact: Michele MacWilliams
(248) 671-9600

September 13 & 14, 2006

AFD S.E. Michigan Holiday Show
Rock Financial Showplace
Novi, MI
Contact: Cathy Willson
(248) 671-9600

September 19, 2006

AFD West Michigan Holiday Show
DeVos Place
Grand Rapids, MI
Contact: Cathy Willson
(248) 671-9600

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AFD works closely with the following associations:



Talal Stephen settles in Clarkston

By Michele MacWilliams

Editor's Note: For over three years, my son and I have watched as the Davisburg & Dixie Market took shape. It is on a route that we take weekly to my son's tutoring session. We frequently stop in to purchase a snack or a quick Chester Fried Chicken dinner. Curious about its owners and their history, I recently stayed a bit longer to meet Talal Stephen and his family. Here is their story:

Located in Clarkston, on the northwest corner of Davisburg Road and Dixie Highway, is the Davisburg & Dixie Market. A handsome building, it is a relatively new structure in a rural but growing area. There wasn't much around the store when construction began three years ago, except a veterinary office across the street.

Today, a strip mall with a Kroger store as its anchor occupies the southwest corner with a new Chevy dealership next door.

Being the first new development at the corner was a definite advantage, says Davisburg & Dixie Market owner Talal (Tony) Stephen. He purchased the property on the contingency that he would be able to get a liquor license and fortunately, he was awarded one by the township in a much easier process than he ever imagined.

Talal loves the Clarkston area and his local customers. His small office in the back of the store is lined with photos of young children. When asked who they were, he said that

they are the kids of his customers. "We participate in their birthdays, support sporting teams and other events. We love the people here – especially the kids," he explains.

The structure that houses Davisburg & Dixie Market is actually a mini strip mall in itself. Built into a hill, it is also home to a Curves facility and has additional space for lease. The exterior is new and inviting. The brick structure has a clean, solid appearance that is in keeping with the other new developments in the area.

Talal says that the structure cost him \$2 million to construct, but the money was well worth the effort.

Inside, customers find the convenience store basics, including a Lottery terminal, a small grocery section, beer and other refrigerated beverages plus a fountain area for slushies, sodas and coffee. However, what sets this market apart is its extensive liquor section and good selection of wine.

The Davisburg & Dixie Market is also home to a Chester Fried Chicken, which is currently the only fast food carry-out restaurant within a five-mile radius. This is obviously a real advantage for the store.

Talal's wife, Najat Asmar Stephen, son Stefan (24) and daughter Stephanie (22) all work in the busy store and now live in the area.

But why did he choose Clarkston? Originally from Iraq, Talal Stephen came to the States on a student visa when he was 22. "My uncle Louie Stephen (of Stephen's NU-AD, a printing company that served the retail food industry for many years) brought me over," said Talal. "I



Talal Stephen and son Stefan in front of the extensive liquor counter.

attended college here – the Electrical Institute of Technology – for two years and then Uncle Louie was able to bring over my parents and the rest of my family. He is the reason that I'm here," Talal adds, saying that his uncle is truly his hero.

Having only \$70 in his pocket when he came to the U.S., Talal began working in Detroit grocery stores and eventually purchased his own. "I bought my first store at the corner of Clark and Vernor in Detroit for \$5000," he remembered with a smile.

From Detroit he moved to Swartz Creek and owned stores in the Flint area for 22 years. "I got into the dollar store business too," Talal explained, saying that he eventually owned nine dollar stores across the state – in Jackson, Portage, Lapeer, Cadillac, Battle Creek and Burton. However, he sold it all to move to Clarkston.

"Five years ago my wife began looking for lakefront property to build a home and relocate our businesses. We wanted a good, safe community for our family. My wife and my niece found a beautiful lakefront lot here in Clarkston," he explained. "I fell in love with it too, so we bought it and built a home."

The property where they built the



The bright interior is packed with products



A Chester Fried Chicken booth at the back of the store is a popular stop.

beautiful new store originally had a vacant home and a collision shop on it, which was demolished.

"This is my last store," says Talal. "I sold all the others to move here and build this one," he adds. "I'm 61 now and ready to settle in this area," he said, noting that it is a good, safe and growing community for his children to live and work in.

"We all love it here," he added. "I've had a great career – no regrets."



Could you lose your food stamp, WIC or liquor license?

An important message from the Michigan Department of Agriculture

The answer is yes, you could lose your licenses if you fail to properly renew your MDA Food Establishment license; you could risk losing your food stamp, WIC and/or liquor license. Your current Food License expires on April 30, 2006. MDA has teamed up with

USDA's Food and Nutrition Service, Department of Community Health's WIC program and the Liquor Control Commission to share information about delinquent MDA licensees. Anyone who is found operating without an MDA Food Establishment license, or failing to renew their Food

license, will be reported to these three partner agencies. All three agencies have confirmed that a valid MDA Food license is required in order to obtain authorization to accept food stamps (bridge cards) or WIC or to sell liquor. If you do not have a valid MDA license and are reported to these

agencies, you risk losing your ability to participate in these important programs.

License renewal applications were mailed in mid-March. If you did NOT receive one by mail, it is your responsibility to obtain one by calling 517-373-1060. Renewal license applications are due in the MDA office by May 1, 2006.

Don't lose your Food Stamp, WIC or liquor license just because you let your MDA license expire!

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Changes to food stamp EBT system

The State of Michigan recently awarded a contract to Affiliated Computer Services (ACS) to handle the Michigan Bridge Card (EBT) retail food stamp operations in Michigan, replacing JP Morgan EFS. ACS will assume this role in mid May.

A store's FNS Food Stamp Permit number will remain the same unless it is sold or the ownership is transferred.

Retailers will receive additional information from the Michigan Department of Human Services and will be contacted by ACS.

Retailers will still have the option of using commercial equipment provided by any one of a number of third party processors. These commercial processors may provide services that go beyond the Food Stamp Program, but these additional services will result in per-transaction fees.

Note that commercial equipment is not a requirement and that contractor-supplied EBT-only POS equipment will continue to be available at no cost.

As a result of the contract change, if you choose to use the EBT-only POS equipment from ACS, you will be required to complete a new Retailer Agreement with ACS within the next few months so that you can continue to participate in the EBT Food Stamp Program. The machine in your store will then be replaced with a machine owned by ACS.



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NewsNOTES

Weight Watchers and Whitman's launch new chocolate line

Whitman's Candies Inc. and WW Foods LLC's Weight Watchers are teaming up to debut a new line of chocolates that have zero trans fats. Candies in the Weight Watchers by Whitman's line will coordinate with the diet firm's flex plan and include real milk, sugar and nuts. *-ConfectioneryNews*

Drinking and flirting allowed in beer ads

Anheuser-Busch's "Hidden Bud Lights" Super Bowl spot, which shows revelers at a party, was among the first beer ads to reflect new relaxed standards from the Beer Institute. The revised rules permit shots of revelers drinking and even flirting, as long as they do not depict "sexual passion, promiscuity or any other amorous activity as a result of consuming beer."

-Advertising Age

The future of online sales

By 2010, annual online retail will grow to more than \$300 billion, with the Web affecting half of all retail sales, according to Jupiter Research. *-Forbes*

Alcohol use linked to cancers

Excessive alcohol use is linked to a greater risk for several types of cancer, including cancer of the mouth, larynx, esophagus, liver, colon and breast, according to health experts. Researchers say the more alcohol is consumed, the greater the risk of developing cancer. They also said alcohol's role in cancer is underestimated in many parts of the world. *-MSNBC/Reuters*

Brighter days ahead for supermarket chains

Standard & Poor's analysts say traditional supermarket chains may be able to grow market share as a result of their own reform efforts and the predicted slowdown in the expansion of discount chains. "Our fundamental outlook for the food retail industry is positive," wrote S&P's Joseph Agnese in *BusinessWeek*.

Wal-Mart to open 1,500 stores

Wal-Mart Stores said it plans to open more than 1,500 stores in the U.S. in the next few years and is on track to open up to 370 new U.S. stores this year. The expansion plan includes Wal-Marts, Neighborhood Markets and Supercenters, which will have redesigned formats.

-BusinessWeek/Associated Press



A grocery store break-ins press conference was held at LA SED Senior Center on February 21. Pictured at the conference are (l to r), Norman Yaldoo of University Foods, John Broad of Crime Stoppers, Theresa Zajac of SW Detroit Business Association, Commander John Serda of the Detroit Police Department, AFD President Jane Shaltal and Randy Yono of Sam's Supermercado.

AFD teams up with SW Detroit to offer \$3,000 reward for arrests in grocery store break-ins

The Southwest Detroit Business Association, representing the Southwest Detroit Grocers, and in partnership with the Associated Food Dealers of Michigan and The Alliance for a Safer Greater Detroit have announced a Crime Stoppers Reward of up to \$3,000 for information leading to the arrest of suspects involved in 13 grocery store break-ins that have occurred in Southwest Detroit and Midtown between late November 2005 and January 2006.

The AFD, the Southwest Detroit Grocers and The Alliance for a Safer Greater Detroit each added \$1,000 to the Crime Stoppers reward, bringing it up to \$3,000.

Ten grocers joined together to raise the initial \$1,000. "We are dedicated to our customers and bringing them quality foods and service. These break-ins set back the positive development occurring in the residential neighborhoods," said Norman Yaldoo, owner of University Foods and AFD member. "Independent grocers work hard to provide the residents with the products they want at reasonable prices. We hire people from the community, so our success is directly tied to making the shopping experience comfortable for residents," said Randy Yono, owner of Sam's Supermercado and AFD member.

Anyone can make an anonymous tip by calling Crime Stoppers directly at 1-800-SPEAK UP or 1-800-773-2587 (Spanish and Arabic). The Crime Stoppers' board meets monthly to decide on cash awards to successful tips.

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Costco to open 30 warehouses

Costco Wholesale Corp. plans to open 30 new warehouses in 2006 ahead of a planned expansion that could double the retailer's U.S. stores. Costco had a record year in 2005 with \$51.9 billion in sales, and its 331 pharmacies notched \$2.3 billion in sales – up 12% from 2004. – *Drug Store News*

Cell phones the next wave in contactless payment

Motorola is developing a chip that would allow users to pay at cash registers by swiping their cell phones. Such payments already are prevalent in Asia, where customers can buy groceries, movie tickets and train fare with their mobile phones. – *The Wall Street Journal*

Wine boom continues for retailers, vintners

Grape growers, wineries, wholesalers and retailers are pushing to keep pace as more Americans become more knowledgeable about wine. The market enjoyed 31% growth from 2001 to 2005 according to the Wine Market Council, and stores offering a variety of labels and prices are flourishing. – *Orlando Sentinel*

US looks for big share of debit card settlement

The *Wall Street Journal* reports that the United States Government is looking for a piece of the action in the \$3 billion settlement that MasterCard and Visa are paying in a case involving debit card fees.

The antitrust division of the Justice Department submitted a claim that is estimated to be valued at \$100 million, surpassing the \$80 million that Wal-Mart Stores Inc., the lead plaintiff in the lawsuit, is estimated to collect from the 2003 settlement, stated the *Wall Street Journal*.

"By filing a claim, the government is essentially contending that it – like the nation's retailers – suffered as a result of Visa and MasterCard's rules. That policy required merchants to accept Visa and MasterCard branded debit cards if they also accepted credit cards branded with their logos. The government racks up millions of debit card transactions each year as consumers use plastic to buy everything from stamps to souvenirs at the Smithsonian Institution's museums and cigarettes on military bases," stated the *Journal*.

The retailers may not be sanguine about the government's claim, however. The *Journal* reports that Lloyd Constantine, the lawyer who represented the retailers in the lawsuit that resulted in the settlement, has petitioned the court, saying that there was "a serious question" about whether the government should be allowed to get its hands on any of the money. – *MorningNewsBeat.com*

Meijer to outsource jobs to India

The *Grand Rapids Press* reports that Meijer Inc. will outsource 81 positions in its information technology department to a company in Bangalore, India.

The *Press* notes that Delhaize-owned Food Lion and Hannaford already use the Bangalore service.

The move will cause 81 people to either be placed in other jobs at the company or lose their jobs, as well as 50 other people in its customer call center. Those people are being replaced by a Boston-based call center company that hires people with disabilities who work at home; those people will be locally based, however, so that they will be able to tour Meijer stores and get a sense of the operation.

The moves are all part of Meijer's ongoing efforts to create greater efficiencies.

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For Employees

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*All tax information subject to change without notice. Please consult your tax advisor.

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Sherwood Is Building New Opportunities!

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to attend this show.

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Wonder Bread debuts whole grain versions

Manufacturer of the popular white bread introduces three new varieties of white, whole grain breads.

Responding to the growing consumer demand for breads with whole grain, Interstate Bakeries Corporation, the maker of Wonder bread, recently introduced three new versions of whole wheat bread that look and taste more like white bread.

Citing market research, Interstate

said that eight out of ten white bread consumers want white bread with whole grain nutrition. The new varieties will keep the taste and texture of white bread, but will include whole grain, according to the company.

The three new varieties are:

- Wonder Whole Grain White, which is a bread that looks and tastes like white bread but is also a good source of whole grains (8 grams) and fiber, nine vitamins and minerals, calcium and folic acid.
- Wonder White Bread Fans 100% Whole Grain bread, which is



targeted to consumers of white and wheat bread who love the taste of white bread but want 100% whole grain nutrition. This bread is slightly darker than traditional white bread but contains 32 grams of whole grain per sandwich and is also a good source of fiber, nine vitamins, minerals, calcium and folic acid.

• Wonder Kids is a bread designed for moms who want their kids to eat a nutritious bread but know that they prefer traditional white bread. This bread looks and tastes like Wonder Bread, but also is a good source of fiber, contains 35% value of calcium in every sandwich, nine vitamins and minerals and no saturated fat.

"With our exciting new varieties of bread, Wonder is renewing its focus on health -- providing consumers more nutrition than ever before from a brand they know and love," Richard Seban, chief marketing officer for Interstate Bakeries said in a statement.

Wonder Bread, which celebrates its 85th anniversary this year, will continue to sell traditional Wonder white bread in updated packaging under Wonder Classic and Wonder Classic Sandwich.

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Baby Boomers eat more, better

BrandWeek reports on a new study saying that the nation's 78 million baby boomers spend more on food than their older and younger counterparts. "Boomers aged 45-54 spend \$123 weekly on food vs. \$102 for 25-to-34-year olds and \$75 for 65-to-74-year olds. Overall, they are the largest food spenders in the U.S."

The good news for food retailers — not only are baby boomers willing to experiment and spend money on foods that are both high quality and convenient, but they also will drive the functional foods trend.

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Promotion, new instant sure to increase sales



By Commissioner Gary Peters

Michigan Lottery retailers won't want to miss out on promotion and new instant ticket offerings that are coming up for your businesses.

In the online games area, fans of the Michigan Lottery's Daily 3 and Daily 4 games can double their chances of winning with the new Straight Back Bonus promotion going on now through March 26.

Straight bet players who match their numbers to the drawn number,

"straight back" in reverse order, will win a bonus payout. For example, if a person plays a straight bet with the numbers 2-4-6 and the Lottery draws 6-4-2, that player wins \$100 if the wager was \$1 and \$50 if the wager was 50-cents. A straight bet is one in which the player is betting that the Lottery will draw the numbers in the exact order that he or she has. Boxed and 2-way bets are not eligible for the promotion.

Daily games have a very loyal player base and these promotions are always big hits. We expect sales, which in fiscal year 2005 accounted for 34 percent, or \$712.6 million, in Lottery ticket sales, to increase from all the additional winners.

Straight Back Bonus is on the heels of Fantasy Flyaway, another online promotion offered in February that gave away 30 fabulous trips for two to Atlantis Resort on Paradise Island in the Bahamas.

Retailers should have plenty of the new \$2 Detroit Red Wings instant tickets in their inventory.

This game has top prizes of \$20,000 and three second chance drawings. Each drawing will award one grand prize of a National Hockey League dream trip, in which the winner can choose an all-expense paid home game getaway package, a road trip getaway package, or a Sony 42-inch widescreen LCD television. Each drawing will also award 185 prize packs of Red Wings/NHL merchandise that include a Red Wings home jersey, an embroidered jacket, embroidered his and her polo shirts, a watch and a leather backpack.

Instructions on how to enter the Second Chance Bonus Drawing appear on the back of the Red Wings tickets, and also in the brochure that accompanies the tickets.

Retailers will also want to make sure they have plenty of the newly release Pac-Man Cash instant tickets. When we first introduced this game in September 2005, sales took off and the game sold out. Given that history, this latest version is sure

to be just as popular. Pac-Man Cash sells for \$2 with top prizes of \$20,000. Players can also instantly win one of 30 Pac-Man Arcade games.

Player City, the Lottery's online VIP club, recently went to the dogs. The Lucky Dog photo contest, through which players could submit photos of their dog in a competition to be on an upcoming Lottery instant ticket, was an overwhelming success. Over 1,000 photos were submitted, with seven canines selected to be a "Lucky Dog." The Lucky Dog instant game is scheduled for launch in mid-April. Visit Playercity.net to see the seven lucky dogs for yourself.

All proceeds from the Lottery are contributed to the state School Aid Fund which supports kindergarten through 12th grade public education in Michigan. In fiscal year 2005, the contribution was \$667.6 million.

For additional information, please visit the Lottery's Web site at www.michigan.gov/lottery.

Look for new product details in 2006!



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MSB,

Continued from front page.

MSB Registration Requirement – IRS Agent McGill advised that, if you are a business involved in any of the above activities, federal law requires you to register your business with U.S. Treasury's Financial Crimes Enforcement Network (FinCEN). Registration of

an MSB is the responsibility of the owner or controlling person of the MSB and registration with FinCEN must be renewed every two years. If you have already registered your business with FinCEN, you will receive a letter of acknowledgement from the Internal Revenue Service, Detroit Computing Center verifying that your MSB is properly registered with FinCEN. Registration forms are

available by downloading FinCEN Form 107 (TD F-90-22.55) online www.msb.gov, or please feel free to stop by the AFD office to pick up a registration form.

Record Keeping Requirements. MSBs are required to develop and implement written anti-money laundering compliance programs, file currency transactions and suspicious activity reports (SARs)

and maintain a variety of records on their customers. If an MSB provides currency exchanges of more than \$1,000 to the same customer in any given day, it must keep a record of such transaction. Also, if you sell money orders or traveler's checks over \$3,000 to the same customer in a day, your business must keep a record of such purchases. Further, if an MSB knows, suspects, or has reason to suspect that any activity or transaction (or aggregate of transactions) over \$2,000 is suspicious, it must file a Suspicious Activity Report (SAR). An SAR must be filed with the IRS within 30 days after becoming aware of any suspicious transaction that is required to be reported and must be kept for 5 years. SAR report forms are also available at www.msb.gov.

Agent McGill indicated that banks and federal treasury agents will be performing reviews and investigations of the accounts of MSBs to control money laundering and reputation risks. Banks and federal agents will be verifying registration and licensing status, and may visit your place of business to determine if you have implemented monitoring procedures to identify and report suspicious activity, and whether you have written anti-money laundering (AML) policies, procedures and record keeping controls in place.

Penalties.

Civil penalties may be imposed for negligent violations and much more serious monetary penalties for willful violation of the registration requirement and reporting requirements. Violations are also punishable as a misdemeanor or a felony and constitutes conducting an illegal money transmitting business.

These regulations for MSBs are intended to assist FinCEN in collecting and analyzing information to support law enforcement efforts in the fight against money laundering, financial crimes and financial schemes that may support terrorism. We should all cooperate in combating such activities so that we can make our community a safer place to live and work. If you have any questions or wish further information, please contact the AFD office at (248) 671-9600.

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Coke opens new facility in Highland Park

Coca-Cola Bottling Company of Michigan, a division of Coca-Cola Enterprises Inc., held a dedication and ribbon cutting ceremony for its new Sales and Distribution Center in Highland Park on February 13. Governor Jennifer Granholm, U.S. Senator Debbie Stabenow, Wayne County Executive Robert Ficano, and dignitaries from Highland Park were on hand to welcome Coca-Cola to Highland Park.

The 175,766 square-foot facility on 21 acres will bring 384 jobs to the city of Highland Park and increase Coca-Cola's sales and distribution efficiency in Southeast Michigan. Coca-Cola has invested approximately \$5 million in land and building improvements and \$500,000 in machinery, equipment, furniture and fixtures.

A highlight of the ceremony was a presentation of a check for \$10,000 from Coke to the Boys & Girls Club of Highland Park. The donation will help fund their youth basketball league.

"Coca-Cola is committed to



(l to r) Governor Jennifer Granholm stands with Percy Wells, Director of Community & Public Affairs, and Kathy Cole, Sales Center Manager for Coca Cola Bottling Company.

supporting the communities in which we serve," said Percy Wells, director of public affairs and communications for Coca-Cola Bottling Company of Michigan and AFD Board Member.

Governor Granholm commended Coca-Cola for understanding the important role that companies play in their community and she honored Coke for their major investment in Highland Park and for giving back to the community. She ended her speech by saying, "Highland Park does go better with Coke!"



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Bieda,

Continued from page 4.

Advocates (Polish-American Bar Association), and he is a parishioner and member of the Ushers Club at St. Sylvester Church—where he has also served on the Festival Committee. Bieda received the Paul Grobel Encouragement award in 1999, 2000, and 2001 for providing pro bono

legal services through Lakeshore Legal Services. He also performed pro bono work for the Macomb County Prescription Drug Network and the Campaign for Quality Care (a nursing home reform organization). Bieda also belongs to the Warren Historical Society and the Friends of the Library, and is a volunteer fundraiser for the Warren Symphony.

A life-long resident of Warren, Bieda is a graduate of Warren

Cousino High School. His hobbies include art, mostly drawing and sculpting. He also enjoys hiking, snorkeling, history and he is an enthusiastic aquarist.

To reach State Representative Steve Bieda, please call 517-373-1772, email stevebieda@house.mi.gov or write State Representative Steve Bieda, PO Box 30014, Lansing, Michigan, 48909.

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Mr. & Mrs. Norman Yaldoo, and Mr. & Mrs. Elias Francis during cocktails.



Jen Lucier and Ken Finkel of D & B Grocers Wholesale



Bud and Colleen Roblyer, Patti and Mike Cavin and Jim and Christine Petras enjoy cocktails.



Anna and Raad Binno of Skyy Vodka



Janan and Sam Arabo of Double Barrel Party Store in Waterford

It was truly a "Super Ball!"



Held on Saturday, January 28, the weekend before Detroit's Big Game, AFD's 90th Annual Trade Dinner took on a football theme—complete with pompon girls and cheerleaders. Many thanks go to our sponsors, Trade Dinner Committee members, the AFD Board, Trade Dinner Organizer Michele MacWilliams and especially to the Trade Dinner co-chairs Bobby Hesano of D&B Grocers Wholesale and Norman Yaldoo of University Foods for their commitment to this event. It wouldn't be possible without you!



Ronnie Jamil (right) passed the AFD gavel to the newly elected chairman Fred Dally, after some uninvited cheerleaders (below) left the stage.



Beverly Smith and Fred Davis of Central Foods



The Pompon Girls cheered in the AFD Super Ball sponsors.



Frito Lay's Brian and Michelle Tokarz



Dierdre Scott and Ralph Harper



(l to r) Dave Borcharding of Peoples State Bank, Emeritus Director Mark Karmo, and Jim and Anne Kaye of Macomb Community Bank



Jim and Ban Garmo



Kim and Ernesto Ostheimer of Sherwood Foods

"Instant Replay" from the Super Ball



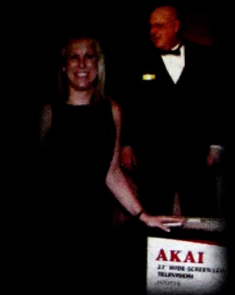
Members of AFD's Trade Dinner Committee enjoy the night. (l to r) Frito Lay's Jim Chuck, Wendy Aho of LaSalle Bank, Joe O'Bryan from ZUP Bottling Co. and Blue Cross Blue Shield of Michigan's Dierdre Scott.



Wadia Hakim, Janice Thomas, Wafa Hakim, Dana Hakim and Joseph Hakim of Hayes Market in Southfield.



(l to r) Al and Thmeaa Yaldo, Susie and Mark Karmo and Rhar and Zuhair Karmo



Kelly Mires of LaSalle Bank watched the Super Bowl in style on her new Wide Screen LCD HDTV!



The Hustle is still a popular dance!



Kelly and Mark Moritz and Ziad and Mario Sitto of Powers Distributing



Thom Welch of Hollywood Markets and Jim Gohsman of D & B Grocers Wholesale



Ronnie, Wafaa and Ann Jamil



(l to r) Winston Wright, Tina VanDyke, Sandi Beresh, Steve Honorowski, Beth Raquepau, Bob Halstead and Jessica Summer pose for the camera.

AFD Chairman Fred Dally and board member Mark Karmo with Diageo's Super Ball ice sculpture.



Mike Rosch and Jill Thistlethwaite-Rosch of General Wine & Liquor pause for a photo.



AFD's new president, Jane Shallal, welcomed guests to the Super Ball.



AFD Super Ball Co-Chairs Norman Yaldoo and Bobby Hesano were the dynamic duo as the Ball's commentators.



Angelo Binno, Chris Zebari and Mariann Sarafa

Mike Sarafa, AFD's past president, gave a moving invocation.

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-Howell	1-800-878-8239
-Pontiac	(248) 334-3512
Perk and Brew Corp.	(734) 669-8380
Pernod Ricard USA	(248) 601-0172
Petliten, Inc.	(586) 468-1402
Powers Distributing Co. Inc.	(248) 393-3700
Sara Lee Coffee & Tea	(734) 414-8433
Seven-Up of Detroit	(313) 937-3500
Tri-County Beverage	(313) 584-7100
Vintage Wines	(586) 294-9390

BROKERS/REPRESENTATIVES:

Bob Arnold & Associates	(248) 646-0578
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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:

Altna Corp. Services, Inc.	(734) 591-5500
Fubidia, Inc.	(810) 742-8274
Nat Sherman	(248) 202-7339
R.J. Reynolds	(248) 475-5600

CATERING/HALLS:

A-1 Global Catering	(248) 514-1800
Farmington Hills Manor	(248) 888-8000
Karen's Cafe at North Valley	(248) 855-8777
Penna's of Sterling	(586) 978-3880
St. Mary's Cultural Center	(313) 421-9220
Tina's Catering	(586) 949-2280

DAIRY PRODUCTS:

Country Fresh Dairies	1-800-748-0480
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
Superior Dairy Inc.	(248) 656-1523

ELECTRONIC AGE VERIFICATION

D.J. King & Associates	1-800-781-5316
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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:

Arctic Glacier, Inc.	(810) 987-7100
International Ice, Inc.	(313) 841-7711
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	1-800-AAA-MICH
AFLAC	(248) 968-9884 Ext. 103
Al Bourdeau Insurance Services, Inc.	(248) 855-6690
Capital Insurance Group	(248) 333-2500
Gadaleto, Ramsby & Assoc.	1-800-263-3784
Frank McBride Jr., Inc.	(586) 445-2300
JS Advisor Enterprises, Inc.	(248) 684-0127
Cell	(586) 242-1331
Meadowbrook Insurance	(248) 358-1100
North Pointe Insurance	(248) 358-1171
Rocky Husaynu & Associates	(248) 851-2227

MANUFACTURERS:

Art One Sign Expo, Inc.	(248) 591-2781
General Mills	(248) 465-6348
Jaeggi Hillside 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
Indiana Packers Corp.	(765) 564-7206
Kowalski Sausage Company	(313) 873-8200
Nagel Meat Processing Co.	(517) 568-5035
Strauss Brothers Co.	(313) 832-1600
Wolverine Packing Company	(313) 568-1900

MEDIA:

The Beverage Journal	1-800-292-2896
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
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POTATO CHIPS/NUTS/SNACKS:

American Way Foods (Viner)	(313) 945-0710
Better Made Snack Foods	(313) 925-4774
Detroit Popcorn Company	(313) 835-3600
Frito-Lay, Inc.	1-800-359-5914
Motown Snacks (Jays, Cape Cod)	(313) 931-3205
Kar Nut Products Company	(248) 588-1903
Mexico Wholesale	(313) 554-0310
Niklas Distributors (Cabana)	(248) 582-8830

PROMOTION/ADVERTISING:

Art One Sign Expo	(248) 591-2781
DBC America	(313) 363-1875
Enterprise Marketing	(616) 531-2221
PJM Graphics	(313) 535-6400

RESTAURANTS:

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

SERVICES:

AAA Michigan	1-800-AAA-MICH
Advance Me Inc.	(513) 518-3150
Al Bourdeau Insurance Services, Inc.	1-800-455-0323
Alarm-Medic	(248) 349-9144
American Mailers	(313) 842-4000
AmercanA Systems	(248) 379-1575
AMT Telecom Group	(248) 862-2000
Andrews Brothers Inc.	
Detroit Produce Terminal	(313) 841-7400
A.S.C. Security Systems	(734) 416-5550
Bellanca, Beattie, DeLisle	(313) 882-1100
Binno & Binno Investment Co.	(248) 540-7350
C. Roy & Sons	(810) 387-3975
Calvin Zira Insurance Agency	(248) 433-8508
Cartronics, Inc.	(760) 707-1265
Cateraid, Inc.	(517) 546-8217
Central Alarm Signal	(313) 864-8900
Cherry Marketing Institute	(517) 669-4264
Clear Rate Communications	(734) 427-4411
Closed Circuit Communications	(248) 682-6400
Constellation New Energy	(248) 936-9027
Cox, Hodgman & Giarmarco, P.C.	(248) 457-7000
D.J. King & Associates	1-800-781-5316
Diamond Financial Products	(248) 331-2222
Dragon Systems	(231) 876-1926
DTE Energy	(313) 237-9225
Excel Check Management	(248) 787-6663
Financial & Marketing Ent.	(248) 541-6744
Freedom Systems Midwest, Inc.	(248) 399-6904
Gadaleto, Ramsby & Assoc.	1-800-263-3784
Great Lakes Data Systems	(248) 356-4100
Guardian Alarm	(248) 233-1645
ICU Surveillance	(248) 255-6419
JJ Security Systems	(847) 668-2666
Kansmacker	(248) 249-6666
Karoub Associates	(517) 482-5000
Market Pros	(248) 349-6438
Metro Media Associates	(248) 625-0070
Milientek Energy	
Conservation Service	(248) 932-1222
Optimal Payment Systems	(248) 540-7900
Paul Meyer Real Estate	(248) 398-7285
POS Systems Group Inc.	1-877-271-3730
Power One	(734) 455-2500
Premier Energy Marketing	1-866-348-7605
Prepaid Legal Services	(586) 777-9700
Rainbow Tuxedo	(248) 477-6610
REA Marketing	(989) 386-9666
Sagemark Consulting, Inc.	(248) 948-5124
Secure Checks	(586) 758-7221
Security Express	(248) 304-1900

Shimoun, Yaldo & Associates, P.C.	(248) 851-7900
Simplicity Wireless	(819) 654-4040
Southfield Funeral Home	(248) 569-8000
Tri-County Pest Control	(586) 296-7580
UHY Advisors, Inc.	(248) 355-1040
Vix-Kersch Vending Co.	(248) 548-1300

STORE SUPPLIES/EQUIPMENT:

Alarm-Medic	(248) 349-9144
Belmont Paper & Bag Supply	(313) 491-6550
Brehm Broaster Sales	(989) 427-5858
Culinary Products	(989) 754-2457
DCI Food Equipment	(313) 369-1666
Envipco	(248) 471-4770
Hobart Corporation	(734) 697-3070
JAYD Tags	(248) 624-8987
Jim Leach, LLC	(989) 791-3131
Marlin Snyder Product Sales	(313) 272-4900
MSI/Bocar	(248) 399-2050
Sara Lee Coffee & Tea	(734) 414-8433
Taylor Freezer	(734) 525-2535
TOMRA Michigan	1-800-610-4866

WHOLESALE/FOOD DISTRIBUTORS:

Brownwood Acres	(231) 599-3101
Capital Distributors	1-800-447-8180
Carp River Trading Co.	1-800-526-9876
Chef Foods	(248) 789-5319
Consumer Egg Packing Co.	(313) 871-5095
CS & T Wholesalers	(248) 582-0865
D&B Grocers Wholesale	(734) 513-1715
Dearborn Sausage	(313) 842-2375
EBY-Brown, Co.	1-800-532-9275
Economy Wholesale	(313) 922-0001
Epstein Distributing Co.	(248) 646-3508
Food Services Resources	(248) 738-6759
George Enterprises	(248) 851-6990
Great North Foods	(989) 356-2281
Hershey Creamery	(734) 449-0301
I & K Distributing	(734) 513-8202
International Ice	(313) 841-7711
International Wholesale	(248) 544-6555
Wonder Bread/Hostess	(586) 792-7580
Jerusalem Foods	(313) 538-1511
Kaps Wholesale Foods	(313) 567-6710
Karr Foodservice Distributors	(313) 272-6400
Kay Distributing	(616) 527-0120
Liberty Wholesale	(586) 755-3629
Lipari Foods	(586) 447-3500
Metro D Sales	(734) 416-8968
Mexico Wholesale	(313) 554-0310
Michigan Quality Sales	(313) 255-7333
Nash Finch	(989) 777-1891
Nat Sherman	(248) 202-7339
Niklas Distributors (Cabana)	(248) 582-8830
Norquick Distributing Co.	(734) 254-1000
Robert D. Arnold & Assoc.	(810) 635-8411
Roma Foods Inc.	(313) 535-3377
Royal Distributors of MI	(248) 350-1300
S. Abraham & Sons	(616) 453-6358
Sara Lee Coffee & Tea	(734) 414-8433
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
Tom Maceri & Son, Inc.	(313) 568-0557
Tony's Pizza Service	(616) 795-0220
Total Marketing Distributor	(734) 641-3353
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
Wiedner & Associates	(248) 588-2358

DBC America offers models to professionally represent client businesses

By Kathy Blake

Lifelong friends, Matt Widby and Ted Copley were managing a bar called Utopia in Allen Park, when their Corona representative, Jorge Garza, asked if he could borrow two waitresses to promote Corona products at a function. Widby and Copley arranged the stint which turned out to be a career turning point for them and the waitresses. Widby asked the Corona rep if he used a modeling agency. "He said he did, but it wasn't working out," Widby recalled. That inspired the two friends to start a modeling service, specifically to promote clients' products.

They started doing business in 2001 under the company name of DBC America Promotional Modeling & Marketing Agency. The DBC originally stood for Downriver Business Consultants, but as the agency quickly outgrew the area, they let the acronym stand alone. Widby said they have had 400 percent growth each year. Now they cover all of Michigan and have branch offices in New York, New Jersey and Florida.

The majority of their clients are Michigan beer and liquor companies. During the Super Bowl in February, Widby reports they had 105 jobs. "We were everywhere from Monroe to Sault Ste. Marie during Super Bowl weekend," said Widby.

One of their biggest jobs was the

2005 NASCAR races in Brooklyn, Michigan. They contracted 32 young women who worked for three days.

Most of the functions for which the agency is contracted involve tastings, sampling at bars and restaurants and booth representation at trade shows. "We represent all major beer and liquor companies to the level they deserve," said Widby.

DBC America currently represents over 70 major beer and liquor companies along with clothing manufacturers, auto & boat manufacturers and various television stations such as Showtime.

DBC America invested a great deal of time and expense into their website. Their webmaster is Steve Miles of Copperheadsoftware.com. The website allows clients to login and complete model request forms. This updates the web page for jobs available. Models also have login capability and can view the model requests and book themselves to fill the available jobs. Clients can update changes online and view which models will work their promotion, said Widby.

"We have over 100 male and female models available at any given time. Our rates start as low as \$25 per hour. Some agencies only book jobs weeks in advance, but we can staff any event with as short of notice as the day before," said Widby.

He said they have approximately 40 models that are paid weekly. A large

number of models are college students, who only work when they have time. All of them are at least 18 years of age, and most are 21 or older.

"We have always had zero tolerance for tardiness and absenteeism. To be on time is to be late. Models are required to arrive 15 minutes early to their assignments," said Widby.

"The quality of our work and our employees/promoters is guaranteed by our reputation and our references. We go the extra mile to always make sure our clients are happy, and our models are safe," is the quality standard posted on the DBC America website.

Copley is a Detroit firefighter, who was laid off last fall. Widby is a laid-off engineer. Copley is married and his wife Darcy models for the agency. Widby's girlfriend, Sonja Werksma, models as well.

Their branch offices in New York, New Jersey and Florida are run by three of the agency's first models.

For more information, call DBC America at 1-877-DBC-MODEL (322-6633) or visit the company website complete with models' photos at www.dbc-america.net.



Matt Widby and girlfriend Sonja Werksma



Ted Copley and wife Darcy

DBC
America
LLC

President's Message,

Continued from page 3.

and underserved area in the food industry. Clearly, it is the fastest growing category (likely resulting from our aging population -- especially the aging baby boomers). Independent retailers should give healthier offerings to customers and maintain their attention in this area.

• Additionally, because independent retailers are competing more against Wal-Mart and other Supercenters, it is important that retailers begin to work collaboratively with

their wholesalers. Talk with your wholesalers and suppliers about developing strategic buying alliances. Pay attention to category management and use consumer data (gathered by you or the manufacturer) to plan, develop and execute.

• Investigate loyalty marketing strategies such as frequent shopper cards, special discounts, checkout coupons, in-store informational opportunities, or a unique program or special event idea to connect with your community

• Offer meal solutions such as

hot foods that are prepared in your store and menu planning. Expand your selection of organic foods and specialty foods. Communicate food safety information to your customer.

• We should also take advantage of innovative technologies and incorporate them into our stores, since customers are demanding the use of these technologies for faster checkout, lower prices, and better customer service. Many say that we are heading for a paperless, no checks -- no cash, society. Biometrics, check clearing systems, e-payments (credit/debit cards),

RFID, scanning, smart pads, self check-out, and interactive kiosks are some innovative technologies for point-of-sale.

Results from recent studies reflect a very competitive Independent Retail sector—one that is community oriented and passionate about exceeding the expectations of the consumer. Although we are faced with many challenges, we must always continue to be open to changes that will improve our ability to successfully compete with the marketplace. The AFD is here to assist you in this challenge.

Does Your Distribution Company Offer Over 200 Services?



Hardly Small Potatoes.



For information on how Spartan Stores can help your business succeed
call 616-878-2248 or visit our web site at www.spartanstores.com