

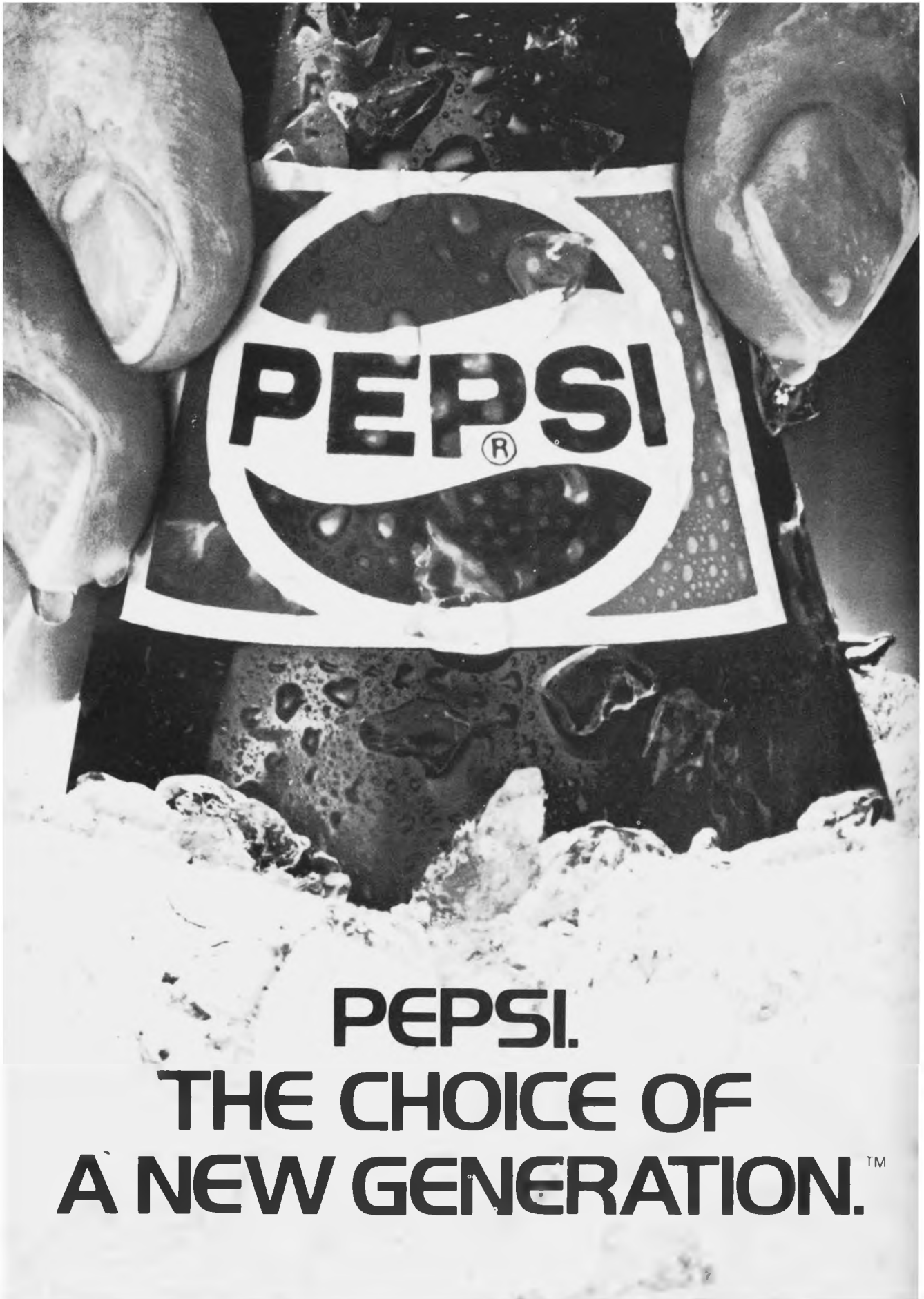
THE FOOD DEALER

"The Magazine for the Michigan Grocery and Beverage Market"

FALL, 1983



CEREMONIAL LAUNCHING of a seven-story-high hot-air balloon marked the official opening of Coca-Cola's new 110,000 square-foot distribution center in Van Buren Township recently. Cutting the ribbon are, left to right: Bob Schulkins, regional manager, Coca-Cola Bottlers of Detroit; Stuart Giller, CCBD president; and George Craven, Van Buren Township supervisor. Story on page 5.



Pepsi, Pepsi-Cola, and The Choice of a New Generation are trademarks of PepsiCo, Inc.

LIST OF EXHIBITORS and BOOTH NUMBERS

<u>BOOTH</u>	<u>COMPANY</u>	<u>BOOTH</u>	<u>COMPANY</u>
428	Associated Food Dealers Expo Center	438	Ludington News Company
325	AFD Credit Union	625	Mel Larsen Distributing, Inc.
327	AFD Self-Insured Workers' Comp. Plan	714-20	Lipari Foods, Inc.
603	Albin Business Copiers	601	Oscar Mayer Company
330-32	Allan Fireworks Co.	706	Charles Mascari & Associates
203	American-Israel Chamber of Commerce	232	Marks & Goergens, Inc.
308-10	American Synergistics, Inc.	532-06	Market Mechancial Services
727-29	Anheuser-Busch, Inc.	233	Melody Farms Dairy
509-13	Arkin Distributing Company	340	Mendelson Egg Company
222	Avis Rent-A-Car	306	Metro Cell
634	Awrey Bakeries	605	Metro Grocery, Inc.
329	Bellanca, Beattie, DeLisle et al	514	Michigan-Bean Committee
324	Better Made Potato Chips	512	Michigan Potato Industry Comm.
210	Beverage Journal, The	417	Michigan Dept. of Agriculture
213-15	Bibi Products Company	607	Michigan Beverage News
321-3	Birmingham Marketing Company	304	Micro Time Management System
432-34	Blue Cross & Blue Shield of Michigan	623	Midwest Ice Company
609-13	Brehm Broaster Sales, Inc.	515	Miller Brewing Company
211	Bridge Associate	236	Mohawk Liqueur Corporation
722	Butcher Boy Meats	738	Mister Uniform & Mat Rent Service
535	Cain Potato Chips	421	Nu-Method Pest Control & Products
612	Central Alarm Signal, Inc.	217	Needham & Nielson Sales, Ltd.
226	Ken Chambers Associates	619	Pacific Ocean Pop Company
523	Champale, Inc.	628	Paul Inman Associates
315-17	Chemico No. 1	624	Pearl's Kitchen Company
338	City Office Supplies	537	Pepsi-Cola Bottling Group
223	Cleanway Products, Inc.	642	Pointe Dairy Service Co.
503-5	Coca-Cola Bottlers of Detroit	234	Prince Macaroni of Michigan
615	Combco, Inc.	311-13	The Pfeister Company
212	Concepts In Food, Inc.	701	O.K. Service
730	Conrady-Greenson & Associates	522	Orval Kent Food Company
736	California Cooler	733	O-So Detroit, Inc.
735	Continental Baking Company	214	Ram Communications
327	Creative Risk Management Corp.	238	Regal Packing Company
703-05	Creative Service Group	533	RGIS Inventory Specialists
740	D/A Central, Inc.	225	Scot Lad Food Company
500-02	D.C.I. Food Equipment	320	Seven-Up/RC and Canada Dry
501	Tom Davis & Sons Dairy	424	George Shamie, CPA/P.C.
631	Detroit-Detroit Design, Inc.	224	Simplex Time Recorder Co.
632	Detroit Free Press	622	S & M Biscuit Distributors
314	Dudek Deli Foods	618	Gregory J. Spinazza & Associates
527	Everfresh Juice Company	201	F.D. Stella Products
328	Peter Eckrich & Sons	322	Stand Guard Alarm
301-07	Francesco Import Company	200	Stroh Ice Cream
724	Fun Foods	302	Stroh Brewery Company
617	General Biscuit Brands	606	Schmidt Noodle Company
616	General Liquor Company	620	Sterling Shores Distributors
637	Gibraltar National Corp.	621	Schweppes U/S Pacific
626	Glenmore Distilleries Company	710	Stark & Company
334	Grove Distributing, Inc.	732	Saroki Group
432	Gadaleto-Ramsby Associates	221	Second Chance Body Armor
742	Gateway Outdoor Advertising	526-28	Shaw & Slavsky, Inc.
326	G. Heileman Brewing Co.	238	Thornapple Valley
231	Hobart Corporation	227	Tom's Foods, Inc.
737	Hussmann Refrigeration Company	506-08	Tony's Pizza Service
735	Hostess Cakes	733	Towne Club Beverages
635	Intra State Distributors	520	Al Tuller Associates
610	International Brokerage Co.	507	The Nut Factory
237	Jay's Foods, Inc.	521	United Steel & Wire
518	Kalil Enterprises	700	Universal Refrigeration
529	Kar-Nut Products Company	525	Faro Vitale & Sons
608	Kimco, Inc.	726	Variety Nut & Date Company
423	KIS Photo	620	Vitner Snacks
602	Kowalski Sausage Company	318	Versatile Clearing House
614	Kramer Food Company	440	West Bloomfield Fire Protection
627	Liberty Paper & Bag Co.	240	W.J. Wieferman Company
312	London Farm Dairy Co.	735	Wonder Bread
		413	Zehnder's of Frankenmuth

4 GOOD REASONS TO HANDLE **Kar's**...



TASTY FRESH NUTS

Kar Nut Products has been delivering "guaranteed" freshness for over 45 years. Their wide variety of nutritious nuts in colorful, appetite-appealing packaging (jars, cans and poly bags), attracts customers for a high turnover of product and increased profits!

Kar's offers quick delivery on initial orders or reorders to maintain an attractive, variety choice for customers, and a Kar's representative will help you select a product mix and display that is just right for you. Contact Kar's today for additional information and full-color brochure.

KAR NUT PRODUCTS CO., 1525 WANDA, FERNDALE, MICHIGAN 48220 PHONE: (313) 541-7870

Here's How To Make The Most From Your Visit To Expo II

Suggestions from a recent article in Michigan Hospitality magazine by MICHELLE A. MARRONE, Cini-Grissom Associates, Inc.

Your time at the show is typically limited and you must make the most efficient use of it in order to reap the true benefits.

If you are familiar with manufacturers, make a list of those who products you prefer or would like to review.

If your intent is to generally review what is available and what may be new on the market, it is most advisable to take a rapid tour of the entire exhibition.

It is most useful to spend the first half day walking the entire exhibition, making quick notes on what to return to and review in detail.

A tape recorder allows one to record the name of important exhibitors, their booth numbers and any pertinent facts about the products being exhibited. If, then, you are not able to return to the booth, you will have an accurate reference as to what you saw and what you may wish to pursue through other channels.

In addition to the hand recorder, carry a 35mm automatic camera with ASA 400 speed black and white print film. This allows you to record any unusual items of equipment, products, or displays which might be too difficult to describe on the recorder.

Again, if unable to return to an

exhibitor to review the products later, the picture will not only remind you of what you saw but will allow you to recall exactly what the item looked like.

Do not bother to collect equipment brochures as you pass through the show. They will merely hamper your continued examination, slow you down and if you are carrying both the recorder and the camera, become unwieldy. When you find a piece of equipment about which you want further information, as the manufacturer's representative to send you a copy immediately.

Now that you have made your initial trip through the entire exhibition, it is time to take a break and consider what you have seen.

The chances are, out of the hundreds of exhibitors in the exhibition, you will only want to revisit 30 or 40 and will intend to enter into lengthy discussions with only 10 or 15.

Once you have reviewed your notes and planned your return, organize your visits so that similar items of product or equipment which you wish to compare are visited one after another.

A word to the wise; try to make an immediate assessment as to whom you are talking to when you are in an

exhibitor's booth. A few well chosen questions should indicate whether the person you are talking to is knowledgeable or not. If he is not or appears not to have a good grasp of his product, then ask to see someone else. Your time is much too valuable to be taken up with salesmen who know nothing about their products or people who have been hired merely to make the booth look alive.

Take one final tour of the entire show to ensure that you haven't missed something significant. Reinforce your notes and picture record of what you have seen.

In summary, to effectively utilize your time at the show, you should:

- Make your reservations and registration application early,
- Plan what you want to see and review,
- Make a comprehensive tour of the entire exhibition.
- Take notes by hand recorder and camera,
- Comparison shop,
- Talk to only knowledgeable sales representatives,
- Establish follow-up with the representatives,
- Participate in the educational programs available, and
- Have a good show!

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Off The Deeb End

EDWARD DEEB
AFD Executive Director



WINE COOLERS ANOTHER GOOD REASON TO RE-VAMP DEPOSIT LAW

First it was soft drinks. Then beer. Now it's wine coolers. Tomorrow it will be milk containers, orange juice, disposable diapers, fast food paper wrappers. And so on, and so on.

Since its enactment in 1978, the Michigan returnable container deposit law (also known as the "bottle bill" erroneously) has cost our total industry an average of \$300 million each year for us just to cope and comply with the law. It is probably one of the best examples of business inefficiency, wasted money, and cost ineffectiveness one can find in America.

Unfortunately, environmentalists point out that Michigan's countryside is cleaner as a result. They never mention the sweep of the countryside by the Boy Scouts six months before the law took effect, nor the second one a year later.

It must be pointed out that we are absorbing these costs as an industry, even though the Michigan law and these vast expenditures only deal with five (5) percent of the solid waste involved; or beverage litter, which amounts to 14 percent of all litter. Why so much money to deal with such a small pittance of the total problem?

What is needed in Michigan is to scrap or re-vamp our deposit law, and restructure it into a re-cycling law as exists in the the State of Washington. Over there, they have a small litter tax on beverage products, which goes into a state clean-up fund. The fund annually raises \$12 million to keep the countryside clean, without need for a container deposit. And, the Washington law promotes the recycling of aluminum, steel, glass, plastics, etc.

The time is NOW for Michigan to get out of the deposit business and get into the beverage container recycling business to help preserve and save our natural resources.

Associated Food Dealers, for one major industry group, would be happy to sit down with Tom Washington of the MUCC and anyone else, to map out the strategy. It's a gutsy move and needed badly.

HERE'S TO YOU, AMERICA.



"Somebody
still cares about quality."

ANHEUSER-BUSCH, INC.
ST. LOUIS, MO.

Chairman's Message

JERRY YONO
AFD Chairman



YOUR IDEA/PROFIT CENTER PROPER EXPO THEME

The theme for 1985 Michigan Food & Beverage Exposition sponsored by the Associated Food Dealers is quite appropriate: "Your Idea/Profit Center."

Obviously, the reason why it is so appropriate is that grocers, supermarkets, beverage stores, delis, convenience stores, party stores . . . yes, and even food and beverage suppliers constantly need new ideas and motivations to assure the success of their business.

There are literally hundreds of new product tips on display during this Exposition, scattered throughout the well over 200 booths in the show.

In addition, there will be several useful and informative workshops and seminars on such topics as food stamp handling tips; striving for better employee relations; how to deal with workers' compensation problems; Improving employee fringes for less money; and tax and investment tips. You name it . . . it will be there during our Expo.

This Food and Beverage Exposition is an excellent vehicle for retails (both big and small) as well as their suppliers, the manufacturers, processors, wholesalers, brokers, jobbers and the like, to get together in one central spot to share ideas, take product orders and share ideas. That's what our Expo is all about.

The AFD staff has done a fantastic job putting this expo together. Take advantage of this opportunity.

Do you know anybody
who SHOULD be an AFD member, but isn't?
TALK TO HIM!



A SIGN OF GOOD TASTE.

When you open a package with the name Jays on it, you just know you're in for a treat.

Well, that name you've come to know and love is on a whole line of delicious snack foods, from Cheezelets to corn chips to tortilla chips and more. And you'll enjoy them all as much as you enjoy Jays Potato Chips.

History Of The Life Insurance Industry

by GARY SPINAZZE, Gregory Spinazze & Associates

Well over 150 years ago the life insurance industry began. Life insurance companies were started by groups of individuals who wanted to assure that a family would have sufficient funds to provide for themselves in the event of premature death of the main provider. With this in mind, the life insurance company began as organizations that collect funds from a number of people with the intentions of re-distributing those funds upon the death of the covered individuals. The first form of life insurance was a term insurance.

Term insurance can best be described as temporary coverage with decreasing benefits on increasing costs. Many insurance companies realized that through the investment of the collected funds, and due to the fact that some of their covered persons didn't necessarily die each year, that it was feasible to invest the collected premiums and earn interest. This made the cost to provide benefits less expensive to the insurance organization and the future cost even less expensive to the covered individuals in the plan. Term insurance is still the basis of most insurance companies.

Since these early days many new types of coverages have been developed. All life insurance can be categorized as one of two major types: term insurance (temporary coverage) and whole life insurance (permanent coverage).

Term insurance coverage is temporary in nature. Term insurance coverage provides life insurance benefits for a specified period. Normally, one year, five years, or twenty years. Term insurance is set up by the insurance company on the premise that they will collect enough funds in a period of time to pay the expenses to run the company and the insurance amounts due to claims. Since this coverage is in force and accounted for on a year-by-year basis, the cost of term insurance will normally increase. Term rates are adjusted at the beginning of each year or term period. When the insurance need is temporary, coverage on a year-by-year basis is much less expensive than any other type of program available. When the insurance need is long range, permanent insurance is

the best kind of coverage.

Permanent or whole life type coverage uses the same mortality assumptions as term insurance coverage, however, additional funds are collected to offset future premiums. These additional funds are invested in various investment vehicles. In the beginning whole life investments were made in corporate bonds, mortgages, and real estate. Today the investments have become greatly varied. The excess investments earned on whole life insurance are used to offset future premiums which *do not increase*. Many plans also pay additional dollars back to the insured individual as *dividends*. Whole life insurance can actually provide the insured with a profit from purchasing their own life insurance plan.

In the last 20 years, the whole insurance industry has dramatically changed. With the influx of interest rates and high inflation, the rates of return that were projected and guaranteed in whole life and term insurance policies needed to be adjusted. Many insurance companies wanted their policies to reflect current interest rates and hedge against inflation. Hence, numerous type of policies including Universal Life, Variable Life, and Adjustable Whole Life were born in the inflationary seventies.

Universal Life

Universal Life is a policy where the cash paid in premiums is invested at the current interest rates. This rate paid on Universal life plans is usually close to the money market rates. Each year the insurance company deducts the cost of the insurance from the Universal account. The remaining funds grow at the declared rate. Premiums on a Universal Life plan are very flexible and can be temporarily discontinued from time to time if needed. Universal Life plans offer maximum flexibility and investment returns.

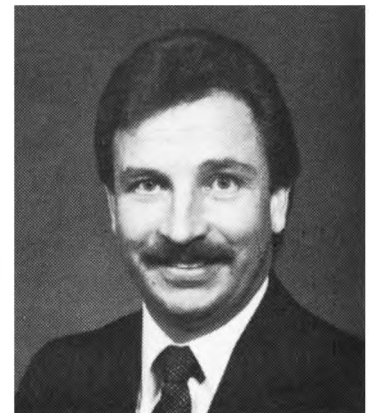
Variable Life

Variable Life plans invest the premiums in the common stock market, money market and real estate market. These plans offer greater investment potential for growth.

(continued on Page 12)

ABOUT THE WRITER:

Gary Spinazze spent 17 years in the grocery industry, starting as a packer and working his way to store manager. He has worked with Chatham on numerous store remodel and reset projects and was a key person in the organizing and planning of the conversion of the first seven Chatham/Pak-n-Save Stores. He has also worked as a store manager for A&P. Spinazze is a Vietnam combat veteran and has a Marketing Degree Magna Cum Laude. He is a member of the AFD and is a past secretary of the AFD Credit Union board of directors and presently serves on the credit union supervisory committee. He is also a member of the K of C, The Greater Detroit Association of Life Underwriters, the International Society of Pre-Retirement Planners, and is an active member of the Detroit Chapter.



Our ice cream takes a lickin' everywhere but at the cash register.

Seems like everybody loves London's Farm Dairy ice cream and ice milk. Forty delicious flavors so creamy-rich and naturally-good. London's is just the thing to cool down these hot summer days.

Maybe that's why London's moves out of your freezer so fast. Or maybe it's our new package design, so colorful and attractive to catch your customer's eye. Either way, London's is a big profitmaker.



Make sure your freezer is well stocked with London's Farm Dairy ice cream and ice milk. Your customers may have a hard time deciding which flavor they want, but they'll always leave with one thing — a smile.



London's Farm Dairy,
2136 Pine Grove Avenue,
P.O. Box 887, Port Huron,
Michigan, 48060. (313)
984-5111.

*Michigan's
Natural Choice*



Ice Cream Cones By Weight, A Marketing Innovation

by LINDA GAMBAIANI, Toledo Scale

"I'll have about 50 cents worth of chocolate ice cream for my son," said the young mother. A toddler clung to her skirt. The clerk scooped the ice cream into a cone, placing it in the special cone holder on the Toledo Scale on the counter. The digital display showed .25. "That'll be 48 cents please," the clerk smiled. "That's just his size," said the mother as she took the cone. "It's so much nicer to be able to buy just what he can eat."

This is a typical reaction to the sales technique being used by the Sterling Milk Company of Wauseon, Ohio — selling ice cream cones by weight instead of by the dip. Ted Blank, Sterling's director of food operations, believes his may be the first ice cream company in the U.S. to sell ice cream by this method. "In fact, I contemplated the idea for a year but couldn't find a scale to work with. Everything available was too large and too expensive. When Toledo Scale came out with its 6-pound Model 8430 digital scale, I bought two immediately — they were exactly what I was looking for."

Now Sterling's customers can buy the size they want. A small child may not be able to eat all of a standard single dip, so the cone can be tailored to his or her size, and parents don't waste money.

During the winter months, when

ice cream sales slack off, the store sells bulky candy. "We wouldn't have added candy without the scale to weigh it," Blank comments.

Blank made an adaptation to the standard cone holders most ice cream stores use in order to use it on the scale. A standard holder is too deep to sit on the scale, and it holds only one type of cone. "I modified it by making several holes larger to fit the cake cones, then tapering the holes so both sugar and cake type cones sit higher and the customer can pick up the cone without getting his fingers in the ice cream." "Toledo Scale now sells the holder based on my design," he added.

Was there any difficulty in promoting this method to customers? Blank explains, "We started with our employees, training them to change their attitudes. They were always afraid they were giving away too much ice cream and now they're sure they've dipped the exact amount paid for. We also let the scale sit on the counter right at the register for some time before we put it into use. Customers would ask what it was for, and we made a point of saying, "We'll be selling ice cream cones by weight — *we want to give you what you're paying for.*" The store also used a sign in the beginning showing how much a single dip would average in cost with this method.

While Blank doesn't believe anyone else is weighing ice cream cones in this manner, "I believe the industry will come to this," he notes. With the way prices are going, "Who wants to pay a buck for an ice cream cone?"

Sterling, instead, determined not to raise its prices on ice cream. Its ice cream sells for 12 cents an ounce. The variation in the size of a single dip depending on who's dipping naturally led to waste and giveaways. "Our philosophy has always been quality products at a fair price. Now we figure in the cone as well, which cost us 3 cents, and now we make money," Blank says. The result has been a 15% increase in cone sales, with people buying them who didn't before. Sterling also noted a 5% reduction in the purchase of ice cream, which they buy from a supplier at \$1.92 per pound. The ice cream is made to their recipe and specifications. Sterling will sell a minimum of 150 cones per day in peak season.

Sterling also operates 25 convenience stores serving northwestern Ohio and southeastern Michigan.

• •

For more information on the scale and ice cream cone holder, call 1-800-447-9206, or write to Toledo Scale, 350 W. Wilson Bridge Rd., Worthington, Ohio 43085.

Life Insurance

(from Page 10)

However, the risk is greater because of the fluctuating value of the investments in the marketplace. The cost of insurance is deducted each year from the Variable plan as in the Universal Life plans. Variable Life offers the insured person a life insurance benefit that can grow substantially as the investment grows. Variable Life can be a great investment for someone interested in stock market growth.

Traditional Life

Traditional life policies are still available. These plans take a more conservative approach in their investments. Traditional plans invest their funds in real estate, mortgages, and corporate bonds. Today, as in the past, tradi-

tional life plans can be very attractive to the guarantee-conscious buyer. Traditional plans guarantee the cash and pay in terms. Many people prefer this in their insurance plans.

The purchase of insurance products today as always is initiated by someone's need to protect their loved ones, heirs and charitable organizations. As the industry changes to continually meet the needs and investment goals of the investor, the primary cause to make the purchase will always remain the same, the need for *dollars* at an unknown time is why one buys insurance. Today the investor just has many more alternatives as to where the premium dollars are invested.

At the U.F. the buck stops

here

Family and individual counseling.
\$5,122,952 (10.2%)

here

Homemaker and home health care.
\$1,755,238 (3.5%)

here

Funding for new agencies.
\$500,000 (1.0%)

here

Medical research, patient services, medical care and rehabilitation services.
\$5,971,008 (11.9%)

here

Disaster services, emergency shelter, financial and food, legal services.
\$2,896,595 (5.8%)

here

Special education, special employment assistance.
\$1,938,046 (3.9%)

here

Information and referral services, neighborhood development and organization, volunteer development and community planning.
\$4,071,479 (8.1%)

here

Community health education, disease detection, health program development and coordination.
\$3,603,781 (7.2%)

here

Campaign and year-round administrative expenses of the United Foundation.
\$4,566,180 (9.0%)

here

Comprehensive services for young single parents.
\$1,304,268 (2.6%)

here

Youth development, social adjustment groups services, camping.
\$5,241,543 (10.4%)

here

Physical activity, social and cultural recreation programs.
\$4,015,315 (8.0%)

here

Reserve for uncollectible pledges due to moves, retirements, etc.
\$3,000,000 (6.0%)

here

Unclassified services which do not fit into the other major categories.
\$1,526,321 (2.9%)

here

Protective care for children and adults, supportive social services to older adults, adoption, foster care, big brother – big sister programs.
\$4,759,177 (9.5%)



If you want to know where your Torch Drive contribution goes, who it helps, and how vitally important it is, don't stop here. Read the rest of this ad, and find out how the



money from last year's Torch Drive has been used. Then, give even more generously this year, knowing that your 1985 contribution is needed by so many.

Give...for all the U.F. good it can do.

THE BLEACH HAS LANDED



ROMAN IS BACK!

NOW THE TRADITION CONTINUES...



Everyone's favorite . . .
Roman Cleanser Bleach . . .
is back!

The superior pre-soak, stain remover, and diaper cleanser since 1919 is once more available in your area, with its familiar red and blue label known for quality and honest product value.

And now the tradition continues . . . Roman Bleach is joined by Roman Heavy-Duty Laundry Detergent and Roman Concentrated Fabric Softener.

An unbeatable Laundry combination!

For down to earth facts on pricing, stocking and delivery — catch the re-entry information by contacting your distributor, or calling us direct at 313 366-0100 mon-fri 8:00 am-5:00 pm.

JOIN THE RE-ENTRY TO PROFITS

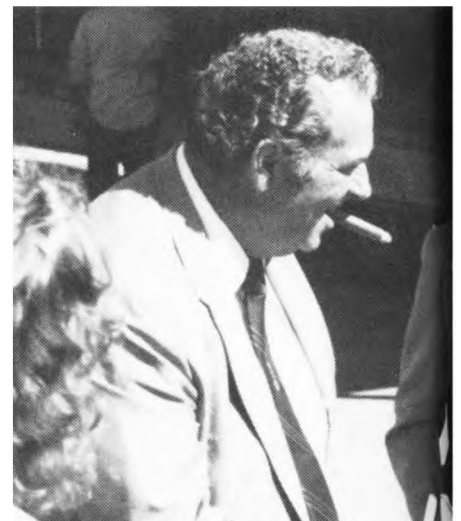
SEE OUR DISPLAY AT BOOTH NO. 637



This group of attentive youngsters is typical the age levels of the youthful participants.

Youth Day Another Success

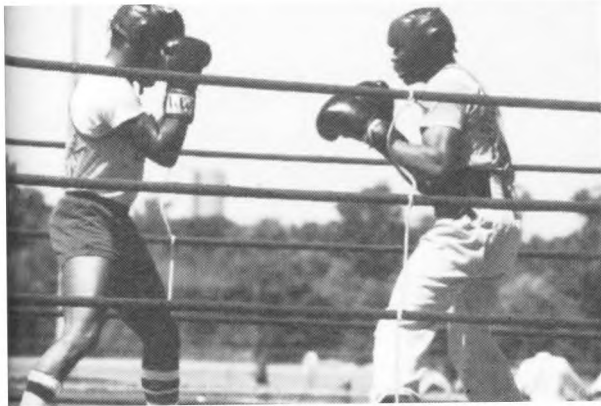
The great success of Youth Day[®] indicates that Youth Day has definitely become a looked-forward-to summer time occasion in Detroit. This year celebration at Belle Isle was another community relations triumph. It drew greater over-all attendance, attracted more media attention and support before and after — and had the participation of more civic and sport figures and celebrities than ever before.



More and more, Youth Day attracts more and more political and civic minded figures with



Specialized activities included personal basketball tips from pro athletes . . .



Boxing demonstrations . . .



Part of an instructional baseball seminar with qualified experts.



Some informal appearances just to participate in the affair.

OUR THANKS TO:

Absopure Water Company
 Armour Food Market
 Awrey Bakeries
 Belmont Paper & Bag Company
 Better Made Potato Chips
 Bonnie Bakers
 Brother John's Community Store
 Chatham Super Markets
 Coca-Cola Bottlers
 Tom Davis & Sons Dairy
 Detroit Food Center
 Detroit Pure Milk
 Eastern Market Council
 Peter Eckrich & Sons
 Everfresh Juice Company
 Faygo Beverages
 General Biscuit Brands
 Hygrade Food Products
 Jays Potato Chips
 K & G Food Market
 Kowalski Sausage Co.
 Kar Nut Products
 Kathy's Cakes
 Koeplinger Bakeries
 Lafayette Towers Super Market
 Liberty Paper & Bag Company
 London's Farm Dairy
 Ludington News Company
 Oscar Mayer & Company
 McMahon & McDonald, Inc.
 Meisel/Sysco Company
 Melody Farms Dairy
 Metro Grocery
 Midwest Ice Company
 Mt. Elliott-Charlevoix Market
 Oven-Fresh
 Parkway Foods
 Pepsi-Cola Bottling Group
 Pete's Scot Farms
 Pointe Dairy
 Red Pelican Foods
 S & D Variety Store
 Seven-Up Company
 George R. Shamie, CPA
 Stroh's Ice Cream
 Tel-Kaif Party Store
 Tom's Foods
 Faro Vitale & Sons
 Wesley's Ice Cream
 Wilson Dairy
 Wonder Bread

AND:

American Lung Association
 American Red Cross
 Associated Food Dealers
 Jerry Blocker Enterprises
 Boy Scouts of America

Boys Clubs of Metro Detroit
 Camp Fire, Inc. — Detroit Area Council
 Catholic Archdiocese
 Catholic Youth Organization
 Christian Communications Council
 Detroit Dept. of Parks & Recreation
 Detroit Emergency Medical Service
 Detroit Free Press
 Detroit Indian Center
 Detroit NAACP
 Detroit Police Department
 Detroit Police Cadets
 Detroit Public Schools
 Detroit Urban League
 Detroit Youth for Christ
 Eastern Market Council
 Focus: Hope
 Friends of Belle Isle
 Girls Clubs of Metro Detroit
 Girl Scouts — Metro Det. Council
 KDB Teens
 Legal Aid & Defenders Association
 Metro Detroit YMCA
 Metro Detroit YWCA
 Metro Detroit Youth Foundation
 Michigan Chronicle
 New Detroit, Inc.
 Police Athletic League
 United Community Services
 WJBK-TV2
 WJLB Radio

AND:

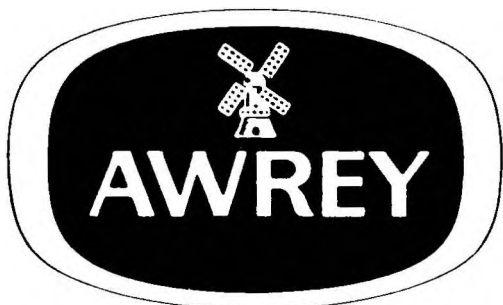
Blue Cross & Blue Shield
 Michigan Consolidated Gas Co.
 MTM, Inc.
 Ross Roy, Inc.
 Samaritan Health Center

**We make
 a little
 go a long
 way.
 Give.**



Baked goods buying families love variety

We give them — and all of your customers — 85 varieties of fresh baked goods to choose from every week. This vast variety brings them back again, and again, and again.



SIGN OF GOOD TASTE

12301 Farmington Road • Livonia 48150
Phone (313) 522-1100

**MOE MARENTETTE, MANAGER
HOME SERVICE DIVISION**

Take Care With Aerosol Cans

SAFETY PRECAUTION

Aerosol products make life a little more convenient for all of us. It's easy to see how they have multiplied in recent years by taking a walk through the store. Aerosol cans can be found in the housewares, HABA, pet supplies, and automotive sections. A number of cans of various aerosol products are more than likely stored in the backroom.

Not everyone recognizes the hazards associated with aerosol products. Store managers and department heads should make certain that aerosol products are stored and used safely in the store. Aerosols pose a serious fire hazard and in stores without a sprinkler system, a case of exploding aerosols could quickly engulf the store in fire. Even stores with sprinkler systems are at risk if a case or two of exploding aerosols spread fire over a wide area, perhaps overtaxing the sprinkler system. At least three fully-sprinklered distribution centers have been completely destroyed by fire which was spread by exploding aerosols in the past couple of years.

Aerosol cans contain three materials: (1) the active ingredient, (2) the propellant, and (3) the solvent. Certain health and beauty aid products have a fourth ingredient, an odorant.

Most aerosol cans have either propane or isobutane as a propellant, both of which are highly flammable. Active ingredients fall into one of three groups, two of which are particularly hazardous. The first group contains water based products including shaving cream. The second group contains alcohol based products, including hair spray and deodorants, obviously more hazardous than the first group. Group three, the most hazardous of all, includes petroleum based products including automotive products, lubricants, and paint.

When aerosol cans are heated the pressure inside the cans increases and if the internal pressure continues to rise the can will explode and propel streams of fire or flammable vapor throughout the area. The amount of heat needed to cause aerosol cans to explode depends upon the ingredient and the propellant in the can. Most aerosol cans carry warnings on the label to warn the user against subjecting the cans to temperatures above 120°F.

It is not uncommon to find three or four aerosol cans resting on top of electrical circuit-breaker boxes in the backroom, and that is a dangerous practice. Temperatures inside a metal electrical panel box containing a malfunctioning circuit breaker(s) can easily exceed 120°F. In fact, there are many cases on record of electrical panel boxes containing 110V circuits exploding, which were caused by a build-up of gases from overheated wires.

Keep aerosols in use and those in storage a safe distance from sources of heat. Make sure your employees understand the fire and safety risks associated with aerosols.



REGAL FOODS CORP.

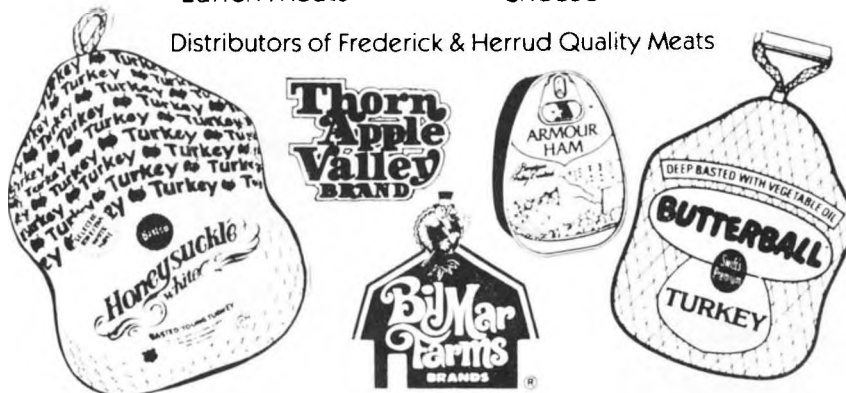
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- * Boneless Beef
- * Smoked Meats
- * Chitterlings
- * Corned Beef
- * Cheese

Distributors of Frederick & Herrud Quality Meats



True Or False?

These questions and answers are based on research conducted and updated each year by Louis Harris and Associates Inc., for the Food Marketing Institute.

1. Most shoppers believe that the food in supermarkets is safe to eat. True or False.
2. Consumers are concerned about the nutritional content of what they eat. True or False.
3. Consumers' greatest concerns are about chemical additives, sugar content and vitamin/mineral content of foods. True or False.
4. Shoppers understand that fresh fish should be eaten within one day after purchase. True or False.
5. Consumers rely mostly on the supermarket and manufacturers to ensure that the products they buy are safe. True or False.

Answers:

1. True. In 1984, 88 percent of shoppers agreed that the food in supermarkets is safe to eat. This is the same level of confidence expressed in 1983.
2. True. Ninety-five percent of the people surveyed by the Food Marketing Institute indicate they are very or somewhat concerned about nutritional content.
3. True. As was the case in 1983, consumers in 1984 expressed most concern about chemical additives in food. Consumers' second greatest concern is sugar content; their third greatest concern is vitamin/mineral content.
4. True. The majority (76 percent) of shoppers understand that fresh fish should be eaten within one day after purchase. Male shoppers are less aware of this fact than female shoppers.
5. False. While shoppers may feel that supermarkets and manufacturers have a responsibility to ensure the safety of products, they continue to rely mostly on themselves when it comes to the ultimate purchase decisions.

DANGER!



HAVE YOU HAD ANY OF THESE SYMPTOMS?

Dizziness or unsteadiness

A temporary loss of memory or change in mental ability

Numbness or weakness in face, arm or leg

Garbled speech or difficulty understanding speech

Eye problems — a temporary dimness /loss of sight/double vision

Recent, severe, sudden headaches

The six warning signs of stroke, above, can spell danger. If you have experienced any of these signs, you should see your doctor promptly. Stroke needn't cripple and kill — it can be prevented.

For more information on stroke warning signs, prevention and treatment, contact the



American Heart Association

WE'RE FIGHTING FOR YOUR LIFE



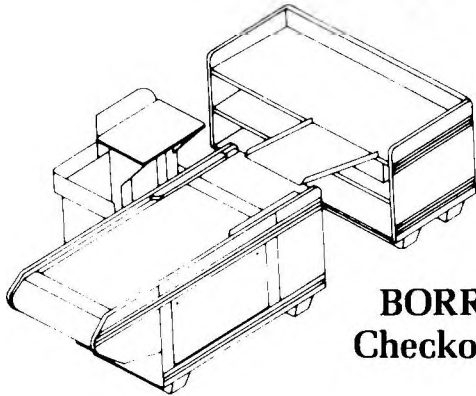
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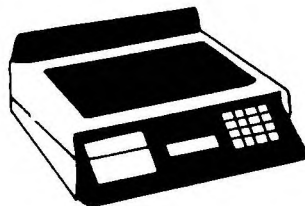
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Kowalski's **Len Piotrowski** takes the game seriously, especially short putts. "I don't take gimmes," he said.

Our 10th Golf Outing Was The Best Yet

Over 220 golfers, favored with perfect weather challenged par and worked up healthy appetites at our golf outing at Burning Tree Country Club in Mt. Clemens. More than 260 attended the evening's banquet — making this year's outing the most successful to date. Excellent golf and banquet facilities, superb meals and pleasant camaraderie are the perfect ingredients for the continuing success and increased participation at these outings.



Included among the notables who enjoyed the outing were, left to right **Mel Larsen, Butch Warner, John Luvera, Paul Jacques, Maxine**



Two ways to handle water hazards. Above, Chatham's **Greg Johnson** gets to the green easily over his challenge, while below, Faygo's **Forest Tyson** and **Jack Myers** show us the other way.



John Imbronone, left, general manager at Burning Tree, is shown with committee chairman **Iggy Galante**, and Scot Lad representatives **Bob McEvers** and **Bill Numbers**.



Jerry, AFD's **Iggy Galante**, **Patty Knox** and **Gary Vanek**. Warner, Perry, Knox and Vanek are with the Michigan Liquor Control Commission.

OUR THANKS TO:

- Action Distributing Co.
- Allen's Check Cashing
- All-State Insurance (R. Thomas)
- Ameri-Con
- American Food Associates
- Andrews Bros. Produce, Detroit
- Archway Cookies
- Awrey Bakeries
- B & B Food Sales
- Bellanca, Beattie, DeLisle
- Joe Berge Brokerage
- Blue Cross & Blue Shield
- Borden, Inc.
- Burning Tree Country Club
- Cain's Potato Chips
- Carnation Company
- C.E. Sales & Service
- Chambers & Associates
- Chapman Meats
- Chatham Super Markets
- City Foods Services
- City Services Distg. Co.
- Coca-Cola Bottlers, Detroit
- Conrady-Greenson Brokerage
- Creative Risk Management
- Tom Davis & Sons Dairy
- Detroit Free Press
- Detroit Food Center
- Dressell, Larry
- Entenmann's Bakery
- Everfresh Juice Co.
- Faygo Beverages, Inc.
- Falcon Golf Company
- Felice Market
- Financial Guardian Company
- Frank's Super Market
- General Mills, Inc.
- Great Lakes Ice Co.
- Grub Street Hermit
- Guzzardo Wholesale Meats
- Rowland Harris Brokerage
- G. Heileman Brewery
- Hobart Corporation
- Hygrade Food Products
- John Huetteman & Sons
- Jay's Potato Chips
- Kahn's & Company
- Kowalski Sausage Co.
- Koepflinger Bakeries
- Lafayette Towers Market
- Mel Larsen Distg. Co.
- L & L Liquor Sales
- Ludington News Company
- Mack-Canton Market
- Mack-Bewick Market
- Market Square
- Marv's Meats
- Oscar Mayer Company
- Meadow Pharmacy
- Meat-N-Place
- Melody Farms Dairy
- Miller Brewing Co.
- Mission Valley Market
- Mt. Elliott-Charlevoix Market
- Mohawk Liqueur Corp.
- Nabisco Brands, Inc.
- Pacific Ocean Pop Co.
- Pepsi-Cola Bottling Group
- Phil's Market
- Pied Piper Market
- Pointe Hardware Store (Brooks)
- Powers Distributing Co.
- Prince Macaroni of Mich.
- Recycle Corrugated Pdts.
- Rich Plan of Michigan
- Scot Lad Foods, Inc.
- Seagram Distillers
- Seven-Up Bottling Co.
- George R. Shamie CPA/PC
- Specialty Bakers, Inc.
- Gregory J. Spinazze Associates
- Stacy's Golf Center
- Stark & Company
- Stroh Brewery Company
- Stroh Ice Cream
- Sunset Market
- Taystee Bread (American)
- Tel-Kaif Party Store
- Tony's Pizza
- Variety Wine Co.
- Verbrugge's Market
- Vernor's, Inc.
- Vescio Super Markets
- Faro Vitale & Sons
- Vitale Watermelons
- Hiram Walker, Inc.
- Vic Wertz Distg. Co.
- E.J. Wieferman Co.
- Stan Wilson's Speedy Printing
- M.A. Young Consultant

AND TO OUR COMMITTEE:

Iggy Chairman; Vito Guzzardo, Co-Chairman; Mike Simon, Co-Chairman; Ray Amyot, Larry Evans, Ed Gulick, Ted McConnell and Jack Lake, Mel Larsen, John Imbronone, Phil Lauri, Carl Leonhard, Joseph Caruso, Jack Meyers, Tony Munaco, Phil Saverino, Art Simon, Ron Paradoski, Vincent (Jim) Vitale, Tony Zatina, Jerry Yono and Ed Deeb.

Coke And Local Retailers Share History, Culture, Ideas

By PETE CALLANAN, Coca-Cola Bottlers of Detroit.

A culture came to light for 65 Coca-Cola salespeople at a dinner presentation held at the Sheikh restaurant recently.

Highly informative and entertaining best describes the presentation given by Ed Deeb, Executive Director of the AFD, Jerry Yono, AFD Board Chairman and Sam Yono, AFD Board Member.

The theme of "Working Together" highlighted the evening that began with the history and development of the Chaldean people.

Coca-Cola sales management personnel learned of the connection with ancient biblical tradition in the Babylon Mesopotamia region and how throughout the spread of Islam, the cultural maintained its identity.

Emigration to this country, beginning slowly in the 1920's and increasing considerably in the 1940's, brought a close knit family people to a nation where opportunity in the retail business was a logical profession. For generations, that was the livelihood in the old country.

The concept of negotiating prices aroused much interest as the panel discussed how the concept of a firm price is not real but rather subject to a patient, bargaining process.

Questions from the audience centered on the responsibility of retailers to assure continual placement of displays and advertisement for discounts. The 3-man panel's responses ranged from the importance that service and personality play to the use of small premiums and if warranted even bringing in a supervisor to correct a problem.

The panel advised:

"Honesty and an interest in the culture and lifestyle will go far in improving relations rather than the use of pressure or threats.

The panel further stated that price is *not* the only consideration when doing business and the importance of personality, honesty and service can overcome a 5 or

10% difference in profit margin.

According to Ed Deeb, independent markets have been *exclusively* seeing to Detroit's retail grocery needs since the urban unrest in 1967.

These family owned/operated businesses, run by hard working people of *all* nationalities and races, reinvested in the success of one unit and then expanded to other opportunities. Today, 70% of the retail dollars are spent in independantly owned stores in the city of Detroit and 56% are spent in the tri-county area.

Some common retailer concerns expressed by Jerry and Sam Yono include:

Being over-inventoried on product and not having the empty bottles picked up, reducing the time it takes for coupon monies to be returned, effectively communicating with the driver as he can strain a relationship by not fulfilling all responsibilities and assure merchandising assistance along with complete and accurate promotional information from salesmen.

Reaction from our Coke salespeople regarding the effectiveness of the session was favorable according to Al Crosby, westside district manager.

He states:

"I though the program was very beneficial and informative and I learned a lot about the culture that I was not aware of. Basically, I feel that the session enlightened everyone there and we should continue such programs in the future especially with the Chaldean and Arabic community because of their control of the city".

Ed Wanshon, Van Buren area salesmanager further adds:

"I'm just your overall American boy who eats hamburgers and hotdogs and I really didn't know anything about the Chaldean and Arabic culture. I enjoyed the food and the presentation and I think that a better understanding relationship between these retailers and our company will definitely help our business in the long run".

Shown with Coca-Cola's Pete Callanan, left, at the "Working Together" dinner at the Sheikh restaurant are: AFD's Sam Yono, Ed Deeb, Jerry Yono, and Fred Thomas, VP, Coca-Cola Bottlers of Detroit. Comments that followed the program indicate the results surpassed the objectives of the program.



**Congratulations On Your
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Exposition
and
Good Reading to
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from Ludington**

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PROGRAM



Associated Food Dealers' 2nd Annual Michigan Food and Beverage Exposition

September 30 through October 2, 1985,
Cobo Hall, Detroit, Michigan

EXPOSITION SCHEDULE OF EVENTS

MONDAY — SEPT. 30, 1985

- 2:30 p.m. Official Opening Ceremony.
AFD Board Members on Hand, along with Dignitaries from Michigan.
- 3 p.m. Exhibit Area officially opens.
- 3:30 p.m. Prizes Awarded for Outstanding Booths.
- 4 p.m. WORKSHOP: "Workers' Compensation Law and How It Works." Room
Speaker: James Bellanca,
AFD Legal Counselor
- 5 p.m. WORKSHOP: "Food Stamp Handling Tips to Avoid Penalties." Room
Speaker: James Zeman,
AFD Legal Counselor
- 6 p.m. WORKSHOP: "Accounting and Tax Tips for Independent Businesses." Room
Speaker: George R. Shamie, Jr.,
Certified Public Accountant
- 7 p.m. WORKSHOP: "Tips to Improve Employee Relations." Room
Speaker: Peter Bellanca,
AFD Legal Counselor,
Bellanca, Beattie, DeLisle et al
- 8 p.m. WORKSHOP: "How to Plan Your Employee Fringe Benefit Package." Speaker: Gregory and Gary Spinazze, Gregory J. Spinazze & Associates
- 10 p.m. Exhibit Hall closes.
- NOTE: Every hour on the hour, a prize will be drawn and awarded to Expo attendees by AFD.
You Must Be Present to Win.

TUESDAY — OCTOBER 1, 1985

- 10 a.m. Exhibit Area Opens.
Every hour on the hour a prize will be drawn and awarded to Expo attendees by AFD.
You Must Be Present to Win.
- 10 a.m. LOTTERY SESSION, with officials from the Michigan Lottery present to answer questions. Room 3121.
- 11 a.m. LIQUOR CONTROL SESSION, with officials from the Michigan Liquor Control Commission on hand to answer questions. Room 3121.
- 12 Noon WORKSHOPS BEGIN. The subject matter and speakers will be the same as on Monday (Sept. 30).
See Monday's description for each Workshop.
- 12 Noon WORKSHOP: "Employee Relations." Room 3121. Speaker: Peter Bellanca, attorney, Bellanca, Beattie, DeLisle
- 1 p.m. WORKSHOP: "Workers' Compensation." Room 3121. Speaker: James Bellanca, AFD Legal Counselor.

- 2 p.m. WORKSHOP: "Food Stamp Tips." Room 3121
Speaker: James Zeman,
AFD Legal Counselor.
- 3 p.m. WORKSHOP: "Fringe Benefit Packages." Room 3121
Speakers: Gregory and Gary Spinazze,
Gregory J. Spinazze & Associates.
- 4 p.m. WORKSHOP: "Accounting and Tax Tips." Speaker: George R. Shamie, Jr.,
Certified Public Accountant.
- 6 p.m. Exhibit Hall Closes.
- 21st Annual Awards Night and Banquet of Associated Food Dealers of Michigan, Main Ballroom, Cobo Hall. Cocktail Reception courtesy of Coca-Cola Bottlers of Detroit begins at 6 p.m., with dinner and awards program to follow at 7 p.m.
Ticket required.

WEDNESDAY — OCTOBER 2, 1985

- 10 a.m. Exhibit Area Opens. Prizes to be drawn and awarded to Expo attendees by AFD each hour.
You Must Be Present to Win.
- 10 a.m. WORKSHOPS BEGIN. The subject matter and speakers will be the same as on Monday (Sept. 30). See Monday's Description for each Workshop.
- 10 a.m. WORKSHOP: "Workers' Compensation." Room 3121.
Speaker: James Bellanca,
AFD Legal Counselor.
- 11 a.m. WORKSHOP: "Food Stamp Tips." Room 3121.
Speaker: James Zeman
AFD Legal Counselor.
- 12 Noon WORKSHOP: "Fringe Benefit Packages." Speakers: Gregory and Gary Spinazze,
Gregory J. Spinazze & Associates.
- 1 p.m. WORKSHOP: "Accounting and Tax Tips." Speaker: George R. Shamie, Jr.,
Certified Public Accountant
- 2 p.m. WORKSHOP: "Employee Relations." Room 3121.
Speaker: Peter Bellanca, Attorney,
Bellanca, Beattie, DeLisle Law Firm.
- 3 p.m. Exhibit Hall Closes. Exposition adjourned.

See You in 1986!

OUR THANKS AND APPRECIATION

The Associated Food Dealers' Exposition Committee expresses our thanks and appreciation, on behalf of our 3,700 members and their over 40,000 employees, to all of you who have helped make this Exposition the huge success that it was. Thanks, especially to our Exhibitors, our Expo Program Book advertisers, the Cobo Hall staff, National Exposition Services and Irwin Chaitin, Ogden Foods, our workshop participants who gave of their time and expertise; attendees and supporters of our Awards Night, especially the Honorees and Coca-Cola Bottlers of Detroit, Kar-Nut, Kraft Foods, Better Made Chips and Borden, Inc. for their co-sponsorship; the AFD Office Staff, Thelma Shain, Harold Gant and Nick Delich. An extra big Thanks to Iggy Galante, our Expo sales manager for a super job well done! Thank you all so much.

Donald Harrington, *Expo Chairman*; Louis Vescio, *Co-Chairman*; Phil Saverino, Allen Verbrugge, Phil Lauri, Thomas Zatina, Jerry Yono, *AFD Chairman*; Edward Deeb, *AFD Executive Director*.

LIST OF EXHIBITORS and BOOTH NUMBERS

BOOTH	COMPANY	BOOTH	COMPANY
428	Associated Food Dealers Expo Center	438	Ludington News Company
325	AFD Credit Union	625	Mel Larsen Distributing, Inc.
327	AFD Self-Insured Workers' Comp. Plan	714-20	Lipari Foods, Inc.
603	Albin Business Copiers	601	Oscar Mayer Company
330-32	Allan Fireworks Co.	706	Charles Mascari & Associates
203	American-Israel Chamber of Commerce	232	Marks & Goergens, Inc.
308-10	American Synergistics, Inc.	532-06	Market Mechanical Services
727-29	Anheuser-Busch, Inc.	233	Melody Farms Dairy
509-13	Arkin Distributing Company	340	Mendelson Egg Company
222	Avis Rent-A-Car	306	Metro Cell
634	Awrey Bakeries	605	Metro Grocery, Inc.
329	Bellanca, Beattie, DeLisle et al	514	Michigan-Bean Committee
324	Better Made Potato Chips	512	Michigan Potato Industry Comm.
210	Beverage Journal, The	417	Michigan Dept. of Agriculture
213-15	Bibi Products Company	607	Michigan Beverage News
321-3	Birmingham Marketing Company	304	Micro Time Management System
432-34	Blue Cross & Blue Shield of Michigan	623	Midwest Ice Company
609-13	Brehm Broaster Sales, Inc.	515	Miller Brewing Company
211	Bridge Associate	236	Mohawk Liqueur Corporation
722	Butcher Boy Meats	738	Mister Uniform & Mat Rent Service
535	Cain Potato Chips	421	Nu-Method Pest Control & Products
612	Central Alarm Signal, Inc.	217	Needham & Nielson Sales, Ltd.
226	Ken Chambers Associates	619	Pacific Ocean Pop Company
523	Champale, Inc.	628	Paul Inman Associates
315-17	Chemico No. 1	624	Pearl's Kitchen Company
338	City Office Supplies	537	Pepsi-Cola Bottling Group
223	Cleanway Products, Inc.	642	Pointe Dairy Service Co.
503-5	Coca-Cola Bottlers of Detroit	234	Prince Macaroni of Michigan
615	Combco, Inc.	311-13	The Pfeister Company
212	Concepts In Food, Inc.	701	O.K. Service
730	Conrady-Greenson & Associates	522	Orval Kent Food Company
736	California Cooler	733	O-So Detroit, Inc.
735	Continental Baking Company	214	Ram Communications
327	Creative Risk Management Corp.	238	Regal Packing Company
703-05	Creative Service Group	533	RGIS Inventory Specialists
740	D/A Central, Inc.	225	Scot Lad Food Company
500-02	D.C.I. Food Equipment	320	Seven-Up/RC and Canada Dry
501	Tom Davis & Sons Dairy	424	George Shamie, CPA/P.C.
631	Detroit-Detroit Design, Inc.	224	Simplex Time Recorder Co.
632	Detroit Free Press	622	S & M Biscuit Distributors
314	Dudek Deli Foods	618	Gregory J. Spinazza & Associates
527	Everfresh Juice Company	201	F.D. Stella Products
328	Peter Eckrich & Sons	322	Stand Guard Alarm
301-07	Francesco Import Company	200	Stroh Ice Cream
724	Fun Foods	302	Stroh Brewery Company
617	General Biscuit Brands	606	Schmidt Noodle Company
616	General Liquor Company	620	Sterling Shores Distributors
637	Gibraltar National Corp.	621	Schweppes U/S Pacific
626	Glenmore Distilleries Company	710	Stark & Company
334	Grove Distributing, Inc.	732	Saroki Group
432	Gadaletto-Ramsby Associates	221	Second Chance Body Armor
742	Gateway Outdoor Advertising	526-28	Shaw & Slavsky, Inc.
326	G. Heileman Brewing Co.	238	Thornapple Valley
231	Hobart Corporation	227	Tom's Foods, Inc.
737	Hussmann Refrigeration Company	506-08	Tony's Pizza Service
735	Hostess Cakes	733	Towne Club Beverages
635	Intra State Distributors	520	AI Tuller Associates
610	International Brokerage Co.	507	The Nut Factory
237	Jay's Foods, Inc.	521	United Steel & Wire
518	Kalil Enterprises	700	Universal Refrigeration
529	Kar-Nut Products Company	525	Faro Vitale & Sons
608	Kimco, Inc.	726	Variety Nut & Date Company
423	KIS Photo	620	Vitner Snacks
602	Kowalski Sausage Company	318	Versatile Clearing House
614	Kramer Food Company	440	West Bloomfield Fire Protection
627	Liberty Paper & Bag Co.	240	W.J. Wieferman Company
312	London Farm Dairy Co.	735	Wonder Bread
		413	Zehnder's of Frankenmuth

New Law Will Help Merchants To Collect On "Rubber Checks"

by JAMES BELLANCA, AFD Legal Counsel

Due to the intense lobbying efforts of AFD, a new law has been enacted in an effort to help merchants collect on "rubber checks". Effective March 29, 1985, MCLA §600.2952 came into effect. It is the attempt by the Legislature to give relief to merchants (or private citizens) who receive checks drawn on accounts which no longer exist or checks drawn on accounts with insufficient funds.

It provides, generally, that if an individual receives a "rubber check" and certain procedures are followed, the maker of the check can be penalized with an award up to twice the amount of the face of the check, or \$50.00, whichever is greater. In other words, if you receive a check for \$75.00 which is not honored for insufficient funds and you follow the procedures outlined in the statute, you may be able to receive a judgment in the amount of \$150.00. In the instance where the check is less than \$50.00, you will receive an amount equal to the check, plus \$50.00 penalty.

In order to avail yourself of the penalty provisions in the statute, the following notice *must* be sent to the maker of the check by Certified Mail — Return Receipt Requested, delivered to the addressee only, *prior* to the commencement of a suit to collect the check, or *prior* to the filing of a criminal complaint:

"On _____ (date) a check drawn by you for (\$ _____ amount) was returned to us dishonored for [] not sufficient funds [] no account. If you do not pay to us, within 30 days of the time you receive this notice, the full amount of the check in cash, we have the right to bring an action against you for 2 times the amount of the dishonored check (\$ _____ amount) or \$50.00, whichever is greater, or to make a criminal complaint against you. If you do pay to us, within 30 days of the time you receive this notice, the full amount of the check in cash, we will not take further action against you."

If the check is not honored within 30 days of the date of the notice, you may commence suite in Small Claims Court without a lawyer, and collect the penalties provided for in the statute.

It should be noted that the penalty provisions of the statute only apply to checks which are \$500.00 or less. In addition, the statute provides that if a criminal prosecution arising out of the same transaction is brought *before* or *during* an action brought pursuant to the statute, then the civil case to collect the funds *will be dismissed*.

It should be noted that this statute does not apply to checks issued by a governmental unit for welfare or social security which are dishonored because of a forgery or a theft.

There is another statute which should also be noted. It is MCLA §750.95a. It became effective on July 1, 1985 and it provides that all personal checking accounts opened after July 1, 1985, shall have printed on the checks the month and year in which the account was opened. This will give a store operator an opportunity to determine whether or not the person submitting the check has had a long-standing relationship with the bank.

Remember, in order to afford yourself a full opportunity to collect under the penalty provisions of MCLA §600.2952, it is necessary to give written notice of your intent to demand a penalty, by forwarding to the maker of the check, the above notice by Certified Mail — Return Receipt Requested, with delivery restricted to the maker of the check. After receipt of the notice and within 30 days thereof, if the maker of the check pays you in full for the amount of the check, you will have no further recourse against him. If he does not, you may be entitled to receive up to \$500.00 in penalties.

It's Your Pocketbook!

by JAMES DUFF, Creative Risk Management Corporation

This article is intended to bring about an awareness among AFD members as to the serious consequences of deficiencies causing employee accidents in the following:

- Handling of Materials — lift, pull, push
- Struck by Falling Objects
- Slips and Falls
- Hand Tool Usage
- Contact with Operating Machinery

The Group loss experience as of August 5, 1985 reflects a total of 196 injury claims in the above areas — just since March 1st! Each AFD member must be active in training employees in . . .

- Use of proper lifting methods, and equipment where feasible, to reduce muscle strain hazards.

- Proper storage practices to reduce falling material hazards.
- Identification and prompt clean-up of spills, and salting the walk ways.
- Proper knife usage and storage procedures — never use a dull knife!
- Machinery cleaning and usage procedures including lockout of machinery.

The unfortunate part of this experience is that injuries already have occurred. The fortunate part is that many of the causes were (and still are) preventable. Let's learn from experience and set a goal for "No Accidents" for the rest of 1985!

paul inman associates, inc.

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**YOUR STATE-WIDE FOOD BROKER
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OUR 7th YEAR
... AND ...
MICHIGAN SPECIAL OLYMPICS
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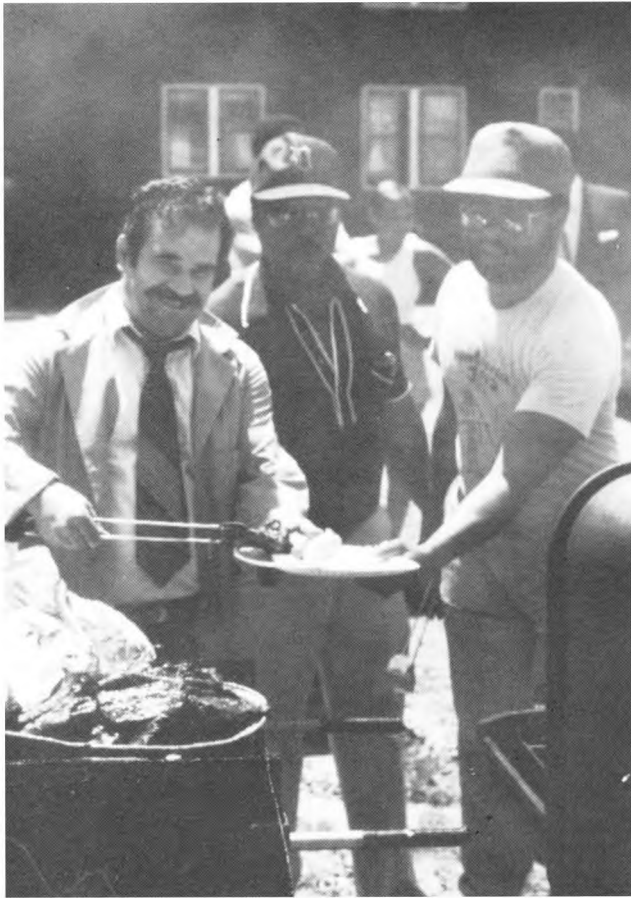


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Another Community Relations Triumph

Badri Hannosh, owner of Big Scott Supermarket at 2550 Puritan near Linwood, sponsored a special outdoor barbecue for his customers recently. Those attending were treated to ribs, chicken, hot dogs and beverages. "I just wanted my customers to know how much I appreciate their business," said Hannosh. "It also gave me an opportunity to talk with them on a social basis." Events like these are part of the community relations program of the Associated Food Dealers, who recently sponsored Youth Day at Belle Isle. Mr. Hannosh, left, is pictured above serving ribs to some of his customers.

Fake Drivers Licenses Often Used For I.D.

Counterfeit drivers licenses have cost retailers and banks billions of dollars in the past few years. Cashiers at retail establishments, including supermarkets, and at banks often make the mistake of assuming the drivers license presented for identification is valid if the picture on the license matches the face of the presenter and if the license hasn't expired. It's important to note here, however, that a large percentage of worthless checks are cashed on expired drivers licenses.

A drivers license can be a good form of identification but cashiers and front end managers should be constantly alert for counterfeits. Here are a few tips for checking the validity of a drivers license.

- Match the picture on the license to the presenter.
- Check the license expiration date.
- Check the birth date printed on the license against the apparent age of the presenter.
- Rub your thumb or finger across the picture on the license. The surface should be perfectly smooth. If there is an uneven surface where the picture joins the printed portion of the license, the original picture has likely been cut out and replaced with another picture.
- The front of the license should be smooth and slick, the reverse side will either be frosted or it may be covered by a paper form which is used for recording the individual's blood type and driving restrictions, and a statement concerning donation of body organs in the event of the bearer's death.
- Determine the specific measures your state has taken to prevent counterfeit drivers licenses. Many states include the state seal on the license with one-half of the seal on the bearer's picture and the other half on the printed area. A counterfeit drivers license, in those states, will not have a portion of the state seal on the bearer's picture.

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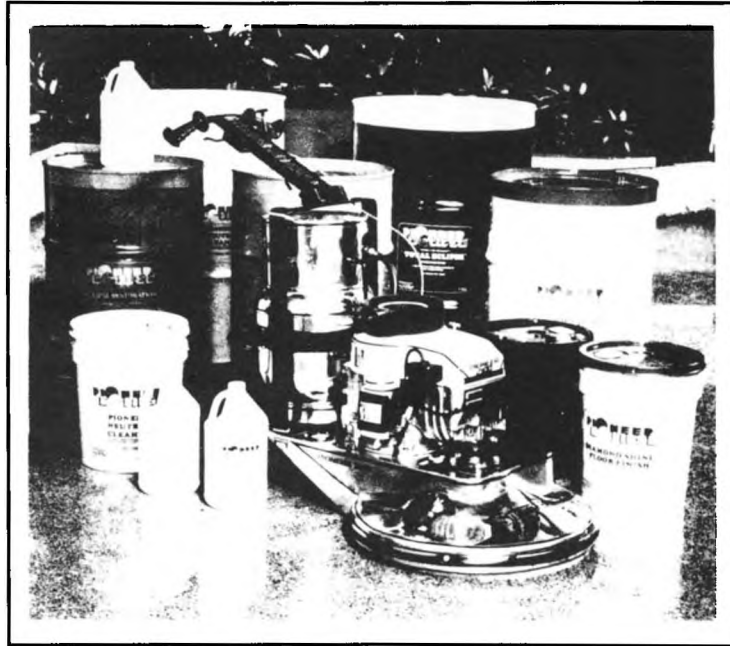
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Here's What To Do When Accidents Happen To Customers

Customer accidents involve the possibility of direct and serious financial loss to the store as well as loss of customer good will, and impairment of the store's reputation. Proper procedures are required in dealing with such accidents to ensure proper aid to the injured, and to protect the store against unwarranted claims and suits. According to Food Marketing Institute's management training series, the following strict principles should be adhered to:

- All accidents should be reported immediately to the store manager or the person in charge in his absence, to prevent mistakes in handling which may lead to unnecessary claims; employees should not comment on store responsibility, but leave all statements to the manager.

- A properly stocked kit of first-aid remedies and supplies should be maintained in the store; first aid

should be administered only under the direction of the store manager or the person in charge.

- To avoid complications and limit store liability, the store should request to have all injuries treated by doctors; customers declining treatment should be requested to sign a waiver, and confirming statements should be obtained from witnesses.

- As general procedure, written statements should be obtained from witnesses, where possible, with their names and addresses, to help later on in establishing the cause of accident and the responsibility.

- Records should be kept on each accident occurring in the store; required reports should be submitted to the insurance company within 24 hours.

- Payment of compensation for personal injury should be handled only through the insurance company.

- If store policy permits payment of compensation for a minor property damage, a customer release should be obtained as proof of payment, to prevent further claims.

- If possible, a waiver of store liability should be obtained in advance from all outside service agencies whose employees will be working on the store's premises and may cause customer accidents.

- Once the customer has been attended to, accident causes should be corrected immediately; causes should be reviewed periodically as a basis for further preventive action.

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Quality And Variety Are Keys To Profitable Bakery Operations

Quality and variety seem to be the key words in bakery product mix, according to the Food Marketing Institute's "Supermarket Management Guide." Manufacture and/or sell quality products that make customers want to come back to your store. Also, create variety with constant attention to product mix, removal of unpopular items, and introduction of new ones. Keep the department innovative and lively. Custom decorated cakes, especially birthday cakes, and special order service help to convey the high quality customer service image you want in a bakery.

Some of the hottest selling bakery items are cak (22% of sales), sweet goods (20% of sales), and doughnuts (19% of sales). They are also the highest profit items. Next in popularity come the variety of breads.

There has been a surge in natural and variety bread sales corresponding to the steady decline in white bread sales since 1972. Also, with smaller families, there is less demand for made-at-home sandwiches for children's lunches — a major factor in white bread sales. Finally, with today's consumer more health and nutrition conscious, variety and natural flour breads offer great appeal. Some operators have even been successful in calling attention to low sodium products, which have

always been available but are now more eagerly sought out by consumers.

Even in high inflation periods, consumers will still pay for quality. Inflationary times promote more at-home entertainment and less eating out — this is a boon for specialty bakery products. Money saved by not eating out can be spent on a special treat.

Smaller family size and more single and elderly shoppers have encouraged "one-half cake" sales. The trend towards more women working should continue to push the sale of doughnuts as a breakfast food. Other trends can probably be observed in your market area as well.

Clearly, today's customer puts an emphasis on "natural," "nutritious" and "convenient" foods. Properly promoted and introduced to the consumer, many bakery products fall into this category. And when their expectations are met, customers will tend not to balk at the relatively high ticket nature of many bakery items.

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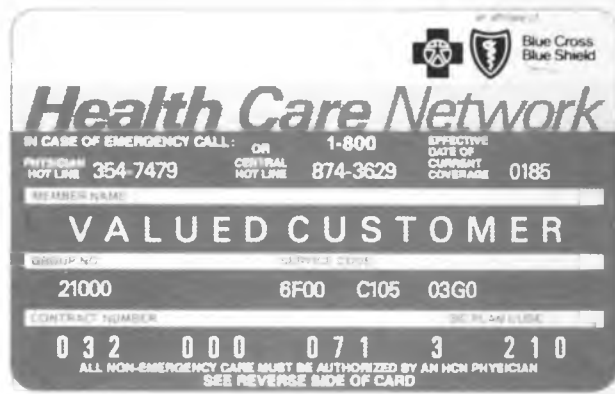


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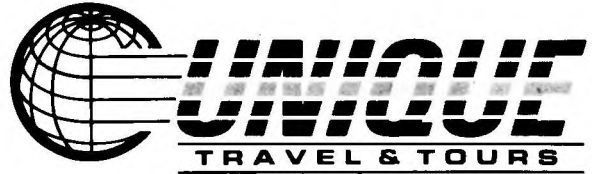
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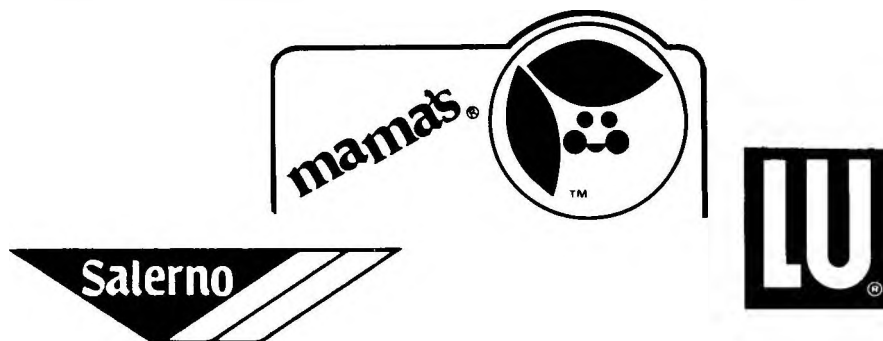
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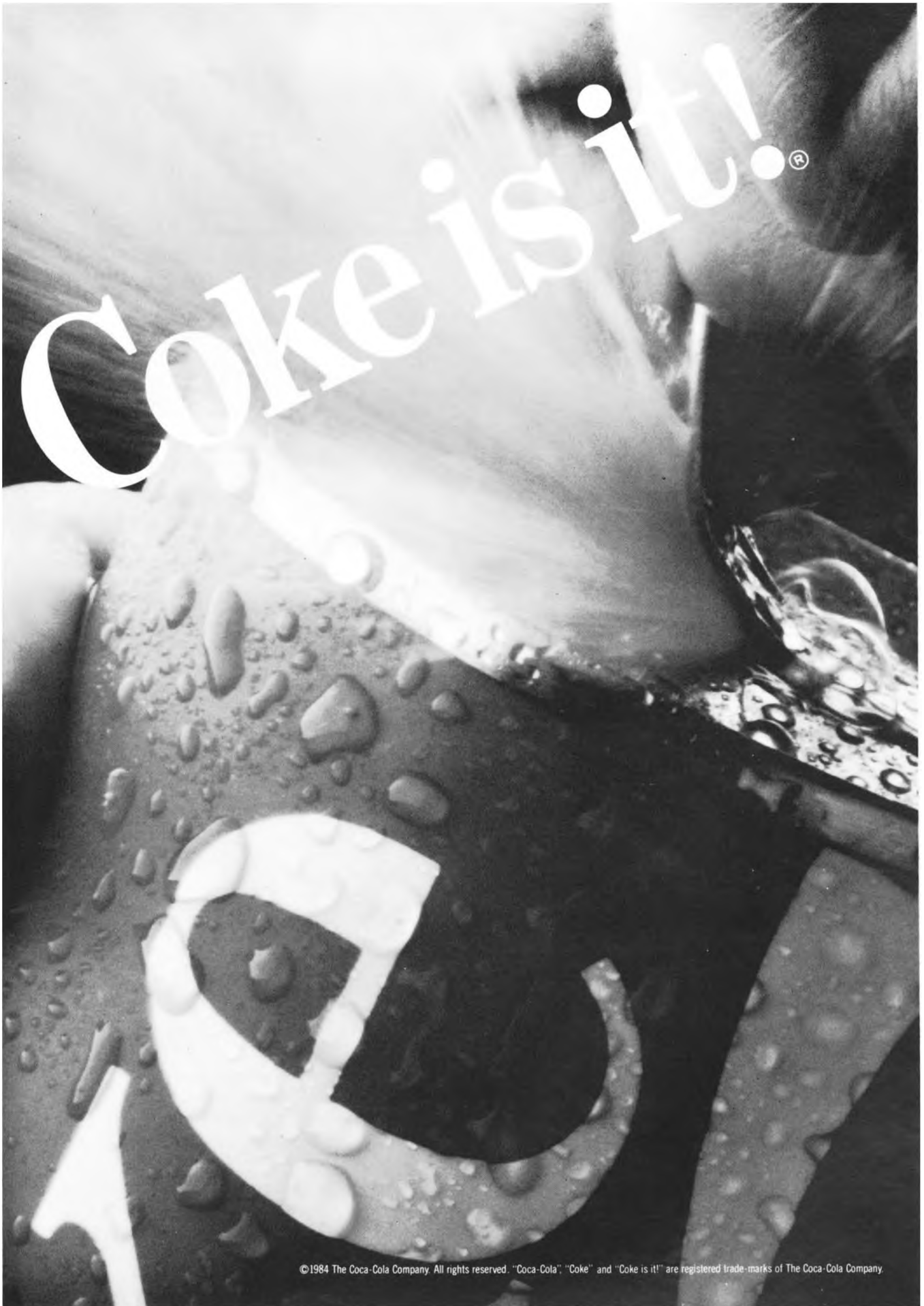
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