



ASSOCIATED FOOD DEALERS OF MICHIGAN

and its affiliate
PACKAGE LIQUOR DEALERS ASSOCIATION

FOOD & BEVERAGE REPORT

Associated Food Dealers
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March 2000

Working hard for our members.

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Legislative Update

WIC program participation threatened

The USDA could release final modifications to the "Food Delivery Systems" regulations of the Special Supplemental Nutrition Program for WIC this month.

FMI filed extensive comments in strong opposition to the agency's proposed modifications last year. When effective, they will restrict the number of retailers authorized to participate in the WIC program, regardless of the number of vendors that are qualified to participate.

This means you could lose your ability to participate in the WIC program simply because the agency says that there are too many qualified vendors in your area. The proposed modifications would also require: limited time frames for accepting and processing vendor applications, time limited vendor agreements; mandatory annual training for

See WIC, page 4

AFD/Pepsi Scholarship Challenge Drive pledges \$1 million for Metro Detroit scholars

"Potential, made possible"

The Associated Food Dealers of Michigan is pleased to announce the formation of an exciting new joint effort between Pepsi and AFD – committed to raising \$1 million for Metro Detroit and state students who might not otherwise be able to afford college.

Called the AFD/Pepsi Scholarship Challenge Drive, Pepsi has made a commitment to donate \$100,000 per year – for each of the next five years – for a total of \$500,000. AFD will, in turn, raise an additional matching \$100,000 per year.

With the slogan "Potential, made possible," the drive is targeted to students that are capable of attending college but may not be eligible for other scholarships.

"We created this college scholarship program to give Metro Detroit kids a chance at a future when there is no

other financial avenue," said Dave Dempsey, general manager of Pepsi Detroit.

Pepsi will also work with AFD to raise the additional \$100,000 per year to meet the \$1 million goal.

"Pepsi's generous pledge of a half million dollars over the next five years has paved the way for us to reach our goal of \$1 million for this worthy cause," said Joe Sarafa, AFD president. "We are sincerely grateful for their support and commitment."

The scholarships are designed to help low-income students from the Metropolitan Detroit area in particular, and the state of Michigan in general. Shelf talkers and other signage will explain the program to consumers, but in order to reach its goal, Pepsi and AFD are asking for support from the supermarket and convenience store industry.

"There are many bright



(l to r) Scott Gisseshy, General Manager Pepsi Central Region; Representative Kwame Kilpatrick, House Democratic Floor Leader; Sam Dallo, AFD Chairman. In N Out Food Stores; and Dave Dempsey, General Manager Pepsi Detroit present \$500,000 check for the AFD/Pepsi Scholarship Challenge Drive.

young men and women for whom college has been out of reach – until now," added Scott Gillesby, general manager Pepsi Central Region. "But the future can be brighter with the support of our industry. Unfortunately, college tuition isn't available at 'everyday low prices.' Pepsi has started the ball rolling. We are asking retailers and suppliers alike, to take it from here and give your support to the AFD/Pepsi Scholarship Challenge Drive."

Joe Sarafa added: "When you participate in the AFD/

Pepsi Scholarship Challenge Drive you touch the lives of the people in your community. As their lives improve, so does yours. This is one way to give something back."

Donations are tax deductible as a charitable contribution to the extent provided by law. Please see the form on page 5 or call Liz Arbus at AFD (248) 557-9600 for information on how you can help Pepsi and AFD pave the way for young scholars to succeed. Each contribution builds a chance of a lifetime. It's potential, made possible!

Select Michigan campaign underway

A statewide promotion to encourage consumers to buy products from Michigan was recently launched.

Called Select Michigan, the program offers free promotional materials including point of sale displays, stickers, posters and banners.

To receive more information and a sample of these materials call: (517) 373-1104, fax (517) 335-7071, or email: lipej@state.mi.us. Please include a phone number.

Michigan customers can now buy groceries on the Web

By Michele MacWilliams

It was last month's front-page story: "Farmer Jack, Priceline.com join in deal." Priceline.com is an Internet site that offers customers the chance to bid on everything from airline tickets to zucchini. By joining forces with Farmer Jack, Priceline.com has allowed Michigan shoppers to make the leap into cyber grocery shopping.

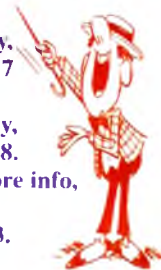
At 430 million in sales in

1999, online grocery shopping is still a drop in the bucket of the \$450 billion grocery market. But it's growing fast. Sales are expected to increase more than five times over by 2001, to \$2.3 billion. Bill Gates has higher expectations. He believes online grocery shopping will account for a full third of sales by 2005.

Until now, online grocery

See Cyber Groceries, page 7

Get ready for the **Carnival of Savings** at the AFD's 16th Annual Selling Trade Show. It will be held at Burton Manor in Livonia. The dates are **Monday, April 17 and Tuesday, April 18.** For more info, turn to page 23.



Visit our Web site at: <http://www.cstorecentral.com/afd.htm>

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Chairman's Message

U.S. Mint puts Wal-Mart first for dollar coins



By Sam Dallo
AFD Chairman

In my first column as your new chairman, I have some surprising news about favoritism in our government. I recently learned that the U.S. Mint shipped millions of dollars of the new Sacagawea gold coins to Wal-Mart. The shipment positioned Wal-Mart as the first retail outlet where consumers can obtain the new coin and gave this private corporation the same amount of the initial distribution of coins as was sent to the Federal Reserve Banks. Other retailers have to await distribution through the Federal Reserve Banks.

Although cloaked in the guise of efficiency, the put-Wal-Mart-first decision is nothing more or less than the giving of favored treatment to a mega corporation.

In a U.S. Mint news release announcing the decision to put Wal-Mart ahead of all other retailers, Mint Director Philip Diehl said, "We expect other retailers to follow the Wal-Mart example."

If that statement, and the context in which it was made, was uttered by a manufacturer, it would be a clear signal calling for an FTC investigation. Since the federal government itself is not subject to FTC regulation, our only recourse is to call upon Congress to thoroughly investigate this granting of preferential treatment to a mega-retailer.

It is clear to retail grocers and businesses in communities across the country that for at least one month, Wal-Mart has been given preferential and discriminatory treatment over hundreds of thousands of 'Main Street' businesses that are unable to obtain the golden dollar through traditional channels. The fact that the U.S. Mint has given one multi-billion dollar commercial enterprise preference over community businesses clearly contributes to a noncompetitive playing field.

Wal-Mart took this as an opportunity to gain a competitive advantage. I'm very angry that the government would do that.

Independent retailers are being

required to play the game with one arm tied behind their back. The U.S. Mint should immediately cease and desist further preferential distribution to Wal-Mart. Wal-Mart should have to use the banking system like every other commercial enterprise.

Now is the time for you to protest to members of congress and the Secretary of the Treasury against this preferential treatment that creates a discriminatory and non-competitive playing field.

Call or write your member of congress: Senators - (202) 224-2203, Washington, DC 20510-2203; House of Representatives - (202) 225-3121, Washington, DC 20514-1101. Call AFD if you do not know who your Senator or Representative is.

AFD urges passage of the 1999 FDA Food Code

On Thursday, February 10, AFD presented testimony before the House Health Policy Committee urging passage of the 1999 FDA Food Code.

For the past several years AFD has been part of a workgroup of regulatory and industry leaders whose goal was the uniformity of regulations between grocery stores and restaurants. Currently the Michigan Department of Agriculture inspects grocery stores under the Michigan Food Law of 1968 and Regulation 553. Restaurants are inspected by local health department staff under the Michigan Public Health Code using the 1976 Food Service Sanitation ordinance.

Activities at many establishments cause them to be dually licensed by both state and local jurisdictions. By adopting the 1999 Food Code, it will eliminate many of the inconsistencies and duplication of inspections between the two regulatory agencies. More importantly, adopting Food Code means that there will be a uniformity of regulations, more risk based inspections, coordinated licensing and fee structures, better consumer education and access to information, MDA administrative hearings and safer food for all of us.

Because many of Michigan's food protection laws have remained essentially unchanged for 20-30 years, AFD is urging legislators to adopt the 1999 Food Code to provide Michigan's food industries the uniformity it deserves and consumers the safe food we all expect.

The Grocery Zone

By David Coverly



Mega Market goes Krogering



A beaming Faris and Zena Naimi at the AFD Annual Trade Dinner, after the sale of Mega Market to Kroger.

Mega Market, the 67,000 square-foot Goliath of a grocery store on Greenfield Road at Mt. Vernon in Southfield, has joined the Kroger chain.

Faris Naimi, who co-owned Mega Market with brother-in-law Fred Najor, said the partners decided to sell to Kroger because the offer was too good to pass up.

Mega Market opened last July 15 to much fanfare. Spanning the space of 3 1/2 football fields, the store was designed to feature price as the main marketing concept.

"The store appealed to Kroger because of its location and also because of efficiencies that were built into the system," said Najor.

Mega Market's large aisles are half again the width of typical supermarket aisles. In fact, everything about the store was created with

efficiency and cost savings in mind. Three truck bays allow semi trucks to unload into the back warehouse area by pallets that can be brought directly into the sales area. The state-of-the-art scanning and receiving system, 16 registers and electronically interfaced credit/debit system were designed for smooth, cost-efficient transitions from product ordering, to shipping, stocking, pricing and check-out.

When asked if Najor and Naimi would return to the grocery business, Faris Naimi replied: "We're looking at sites for a new store. We're always looking at opportunities."

WIC, continued from front page

all vendors, including in-person training at a site selected by the agency at least once during the vendor agreement period; development of secret criteria to identify "high-risk" vendors; and, limited vendor appeals. Please contact your lawmakers and urge them to voice their opposition to USDA's regulation.

Letters

Lobbyist sets up fund

Editor's Note: Jack Schick, longtime friend of AFD and lobbyist for Karoub & Associates, contracted a mysterious debilitating disease. He tells his story here and set up a fund to help victims of the Necrotizing Fasciitis.

Dear AFD,

I am very pleased and excited to share with you a new project that I am working on with the Sparrow Health System.

As you recall, just a little over a year ago, I contracted Necrotizing Fasciitis (flesh eating bacteria) and was a patient at Sparrow. After six major surgeries my real work began. I remained at Sparrow for five weeks as an adult rehab inpatient working to regain my strength and learning to walk with a prosthesis. The people at Sparrow were fantastic, top to bottom. They are one of the reasons I survived and survived so well.

Now I have the opportunity to give something back. We are starting the Jack Schick Fund that will benefit Sparrow's Adult Rehabilitation Unit and help fund research on Necrotizing Fasciitis. The help I received there got me back on my feet even sooner than anyone expected.

Thank you for your thoughts and prayers during the last year. Thanks again for the generous donation from AFD! I hope to see you soon.

Sincerely,
Jack Schick

Driver license changes

Editor's Note: This letter is in response to a note that AFD President, Joe Sarafa sent to our Secretary of State regarding the new look to our driver licenses.

Dear Mr. Sarafa:

Thank you for taking the time to write to me with your thoughts on the format of our driver license. I agree that we can and should work together to better ensure alcohol and tobacco products are kept out of the hands of minors. In fact, when we planned the changes to our new driver license system in 1996, we worked closely with retail organizations, as well as law enforcement, to determine the overall look of the license. Clearly identifying underage individuals was a major goal. There were several changes made at the time (such as printing the date an individual turns 21) that were a direct result of a retailer's suggestion. Just recently, we made another suggested change by increasing the print size on the date of birth, for better readability.

I can assure you that we will continue to look for ways to make the license better fit your needs. Retailers are one of the biggest users of the license, and your input is valuable. You are right in that the new Virginia license design presents a creative and interesting new approach for identifying minors. We will look into this possibility with our next contract, in our effort to continually improve this product for you and all who use it.

Thank you again for taking the time to express your ideas, and please do not hesitate to do so in the future.

Sincerely,
Candice S. Miller
Secretary of State

Procter & Gamble cuts off merger talks

Procter & Gamble Co., faced with investor backlash and a sinking stock price, abandoned negotiations to acquire drugmakers Warner-Lambert Co. and American Home Products Corp. The company has been eager to expand into higher-profit products like prescription medicines.

The price of P&G stock fell drastically when news of the company's \$140 million merger discussions were revealed. "We believed Warner-Lambert, American Home Products and Procter & Gamble could have been a blockbuster combination of technology, marketing and scale capabilities," Durk Jager, chairman, chief executive and president of P&G, said in a statement.

It was also announced that while it still is in the market for an acquisition, it no longer would be looking at drug companies.

AFD

Calendar

March 27-28
35th Annual Food Marketing Conference
Western Michigan University
Kalamazoo
(202) 429-4519

April 16-18
Supermarket Pharmacy Conference 2000
Pointe Hilton South Mountain Resort, Phoenix, AZ
(202) 452-8444
www.fmi.org

April 17 - 18
Carnival of Savings
AFD's 16th Annual Selling Trade Show
Burton Manor, Livonia
(248) 557-9600

May 7 - 10
FMI Supermarket Industry Convention and Exposition
Chicago
(202) 429-4521

June 11-15
Managing the Total Store: Operations Course
Western Michigan University
Kalamazoo
(202) 429-4519
www.fmi.org

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AFD works closely with the following associations:



FOOD INDUSTRY ASSOCIATION EXECUTIVES

AFD offers discounts to FMI's Supermarket Convention

The Food Marketing Institute's annual Supermarket Convention & Educational Exposition is the largest, most comprehensive annual event of its kind in the world. Held May 7-9 at McCormick Center in Chicago, the Show features over 1,400 exhibitors, 30+ educational workshops, and idea exchange events as well as the presentation of FMI's annual state-of-the-industry research. This event is attended by a world-wide audience of retailers and wholesalers. This year's theme: FMI Connecting with Your Future. Featured pavilions include: SuperTechMart (www.supertechmart.com) and Whole Health. For more information, visit www.fmi.org.

AFD is pleased to once again offer a Group Advantage Program for this important convention, which means savings for you. Register today and take advantage of the 38% discount - that's a \$125 savings! Joining AFD's group also enables you to take advantage of other Group Program benefits such as a priority customer service window at the Show, recognition in the Show Guide and promotional gifts! To find out more, call Dan Reeves at 248-557-9600.

Spirits are soaring for Novi brewery

The Local Color Brewing Co. of Novi, will soon become the state's first microbrewery and restaurant to make its own vodka and rum.

It will be one of the few facilities in the nation to make the full range of alcoholic beverages. Open for just two years, Local Color has produced its own wines and beers which they distribute to area bars, restaurants, specialty stores and groceries.

Owner Peter Paisley says they will use the same marketing techniques with its liquors.

Paisley is hoping to counter recent trends that have been discouraging to the liquor industry.

Nationally, consumption of distilled spirits declined more than 27 percent from 1981 to 1995, according to the Distilled Spirits Council of the United States.

The last manufacturer of distilled spirits, United Distiller and Vintners N.A. in Allen Park will be shutting its doors at the end of June.

Paisley hopes to find his niche in the market by producing premium rums and vodkas distilled with natural ingredients.

AFD/Pepsi Scholarship Challenge Drive Donation Form

Potential, made possible

Yes! I want to help students that are capable of attending college but may not be eligible for other scholarships. Please accept my donation of \$_____

Donors who fill out the form below will be sent a receipt for their records. Donations are tax deductible as a charitable contribution to the extent provided by law.

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State Representative Richardville has the vision of his people

by Kathy Blake

State Representative Randy Richardville is a true representative of his people. Having lived in the Monroe area most of his life and having been active in the community, he has a vivid awareness and appreciation for what people do and what they need. In fact, his family tree has long been rooted in the district he serves. His heritage in the area gives him insight, loyalty and connections with the residents.

An effective communicator and people person, Representative Richardville is able to understand where people are coming from and see through their eyes. He's a freshman Republican for the 56th district, which is eastern Monroe county, bordering Ohio, Lake Erie and Wayne county.

"It's been a tremendous experience, learning to stand in someone else's shoes," says Richardville. Seeing issues from other people's perspectives is his goal as he brings their wishes to Lansing.

In order to provide correct representation, Richardville takes time to meet as many constituents as he can and stay accessible. He brings politics to the people with his weekly capitol report call-in radio show on WTWR Tower 98.3 and a monthly cable television show which is aired on a local station. "I use the limited time I have to be accessible and keep people informed," says Richardville.

Richardville has been an active member of his community for many years. He has been involved with economic development as a former Monroe County Planning Commissioner and a board member for the Eastside Community Development Corporation.

He is former chairman of Catholic Social Services of Monroe County and is active in United Way. He serves on the Monroe board of trustees for Karmanos Cancer Institute and is a member of the Monroe Rotary Club.

Richardville was on the strategic planning committee for Monroe High School where his wife teaches science. Their daughter graduated from the school and their son currently attends and plays on the varsity football team. The school is



one of the 10 largest high schools in Michigan and received a blue ribbon award designating it as one of the best high schools in the state. Only 14 schools out of a total of 650 received the honor. Although he doesn't claim credit for the high school's distinction, he is very proud that it is one of the best.

Richardville's community pride and involvement caught the attention of a group of business people who were calling citizens to recruit candidates for the 1996 Republican state representative campaign. Richardville agreed to run and lost to incumbent Democrat Lynn Owen.

Richardville says, "We ran a good, hard, clean race and I became friends with Owen. The day after the election, I was out meeting with groups to prepare for the 1998 election." Owen couldn't run again because he had already served three terms and Richardville won the seat in 1998.

His employer, North Star Steel, a division of Cargill Inc., offers a remarkable leave of absence program to employees. Since term limits puts a cap of six years on state representative seats, it's not desirable for individuals to leave their private sector employment to take a temporary job. Cargill has given Representative Richardville a leave of absence and guaranteed a position

with the company when he's out of office. At a luncheon for the Michigan Manufacturers' Association, Lieutenant Governor Dick Posthumus introduced him as "a poster boy for term-limited government." Leaving the manufacturing industry to hold political office is becoming less unique as a result of term limits. Several other major corporations have created policies for political leave of absence, says Richardville.

Representative Richardville believes term limits can be good for the state.

"Government experience can be learned: what is needed are politicians who aren't far removed from being a citizen," he says. The current legislature is made up of 64 freshman representatives who may return to nonpolitical employment in six years. "It's an energetic group," he says adding that the vast majority are dedicated and committed to serving the interests of the people. "We're still in touch with being a voter, we still have a taste for being a citizen and not a government official," says Richardville.

Richardville is assistant majority whip and serves on the committees for: Great Lakes and Tourism; Veteran Affairs; Economic Development and Energy & Technology.

He just recently joined the Great Lakes and Tourism Committee where the main concern is the low lake levels. "They are the lowest in 30 years," and Richardville continues, "the water tables are down, wells are drying up, and boats can't get out of harbors. Dredging, which is expensive, has become necessary in order to allow boat traffic. The Great Lakes have dropped 40 inches in the past three years, mainly due to lack of significant rain and snowfall.

On the Economic Development Committee, the focus has centered on Brownfield legislation and manufactured housing. The committee is providing incentives to build houses and businesses on Brownfield abandoned industrial sites. Richardville says that by encouraging development on Brownfield sites, less agricultural area will be zoned to development.

For manufactured homes, the committee has worked on bringing more clarity to local governments' control on zoning. "While we need affordable housing, we have neighbors that have rights too," Richardville says.

In the Energy and Technology committee, Richardville sponsored a bill making it illegal to slam, or invoice without consent, for phone service. The bill passed the house.

Representative Richardville graduated Salutatorian from Monroe Catholic Central High School in 1977, received his Bachelor of Arts at Albion College and Masters degree in Management at Aquinas College. A sportsman and wildlife appreciator, he is a member of Ducks Unlimited, Pheasants Forever, the National Rifle Association and the Monroe Rod and Gun Club.

In addition to Representative Richardville being a longtime resident of his area, his parents are also native of his district. His ancestry includes French fur traders and along the family line, the daughter of a Miami Indian chief.

To reach Representative Richardville, call (517) 373-2617, email richardville@house.state.mi.us or write State Representative, The Honorable Randy Richardville, P.O. Box 30014, Lansing, Michigan, 48909-7514.

Cyber groceries

Michigan customers can now buy groceries on the Web

Continued from front page

shopping has been targeted to two-income families more concerned with convenience than cost.

Streamline.com of Westwood, Massachusetts installs a refrigerator in customers' garages so they don't have to be home for deliveries. It charges a monthly fee of \$30.

However, the move to cheaper services is spreading. Webvan of suburban San Francisco charges no delivery fee. Now Priceline.com comes to Detroit with the sole intent of reaching customers who want a good deal.

When Farmer Jack began selling groceries locally online through Priceline.com, major daily newspapers sent reporters online to buy their groceries. Results were mixed, but all agreed that Priceline.com shoppers could save money.

More stores will join the Priceline.com bandwagon. In fact, beginning this month Farmer Jack

will no longer hold a Priceline.com monopoly. Michigan and Toledo Meijer stores will also jump on. Others are expected to follow suit.

Here's how shoppers use Priceline.com:

First, consumers get a WebHouse Club card, which is available online or at Farmer Jack (and soon Meijer) stores. Then, they access the club online. They can choose from hundreds of grocery items. They

select two or more brands for each product they want, then name the price they want to pay. Within a minute, they know whether their proposed prices have been accepted. A credit card is used to lock in the prices.

The next step is a trip to the grocery store, where the customer shops for the items, brings them to the register and completes the transaction with a swipe of their WebHouse Club

card.

Right now, the process is cumbersome and time-consuming. However, for the shopper that is bent on getting the best possible deals, it may be worth their time. The trade off is time spent on the Internet, for money saved at the checkout counter.

For the independent grocery store, online shopping may not be a current threat, but surfing the Web is definitely the wave of the future.

WMU offers store management class in June

Managing the Total Store Operations Course will be held June 11-15, 2000 at Western Michigan University (WMU) in Kalamazoo.

Offered in partnership with WMU, this week long course is highly interactive, focusing on the complex operations side of the supermarket industry. Geared for individuals who are in store management positions, it is also ideal for those seeking to improve their knowledge of overall store operations. Course content includes food industry trends, store layout, financial analysis, merchandising, meal solutions, electronic marketing, retail technologies, recruiting employees and much more! The emphasis is on practical information for day-to-day supermarket operations. Plus, store tours of innovative local operators are part of the total learning package. This course is also the perfect complement to the Managing the Total Store: Leadership Course.

Store managers, assistant managers, owners/operators, general managers, district and divisional managers and high-potential management candidates will benefit from this class.

Tuition: FMI members-\$1695, nonmembers- \$2495. Tuition includes accommodations, most meals, all course materials and store tours. Call (202) 220-0710.

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We have taken Merlot wine, in a delicate blush style to keep it refreshing, light and crisp, blended with the natural flavors of cranberry and kiwi to come up with a truly wonderful new flavor, and a tasty new way to enjoy Merlot! Available in 750ml and 1.5L.

Merlot Shows Strongest Growth



Wine Variety	% Change vs. Year Ago
Merlot	43%
Cabernet Sauvignon	7%
Chardonnay	11%
White Zinfandel	4%
Zinfandel	8%

Of the top selling table wine varietals, Merlot by far shows the strongest growth and now Arbor Mist offers two fantastic flavors with Merlot wine.

GENERAL WINE & LIQUOR COMPANY

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Senate Approves GOP Minimum Wage Increase

The Senate this week passed by a vote of 83 to 14, a GOP sponsored amendment to the Bankruptcy Reform Act (S.625) raising the federal minimum wage by \$1.00 per hour.

Under the amendment offered by Senator Pete Domenici (R-NM), the minimum wage would rise incrementally over a three year period to \$6.15 per hour by 2002. To make the increase more palatable to GOP Senators and lighten the burden on

employers, the amendment included \$75 million in tax breaks for small businesses.

In addition, the amendment would eliminate a provision in the Fair Labor Standards Act that requires employers to include bonuses, commissions and similar compensation in the employees rate of pay for the purposes of calculating overtime.

This "bonus" provision is strongly supported by NACS. The President has promised to veto the bill based on

widespread opposition among Democrats to the changes in the Fair Labor Standard Act.

Senate Democrats are supporting an alternative bill drafted by Senator Ted Kennedy (D-MA) identical to the one defeated in the Senate late last year.

The Kennedy bill would phase in a \$1.00 increase over just two years and provide \$9.6 billion in business tax cuts over a five-year period. The House version of the bankruptcy

reform package (H.R. 833), which was approved last year, does not include a minimum wage increase. However, the House GOP leadership is planning to offer a "stand alone" minimum wage bill for a floor vote sometime before Easter.

This package is expected to also include a repeal of the \$250 per store Special Occupational Tax on Alcohol (SOT) as part of the small business tax provisions.

Food Stamp notice raises unnecessary concern

Recently, the U.S. Department of Agriculture (USDA) sent an alarming notice to retailers authorized to participate in the Food Stamp Program. The manner in which the agency released its notice caused unnecessary concern, especially because some of the notices were sent to retailers' homes.

The main point was to inform retailers that the Debt Collection Improvement Act of 1996 requires federal agencies to forward to the Department of the Treasury the Social Security number of any person who is 180 days delinquent in a legally enforceable non-taxed debt to the government. The notice was sent because the 1974 Privacy Act requires that the government notify individuals whenever there is a change in the use of their Social Security number. Unless a retailer is delinquent in fines for Food Stamp violations, there is no need for alarm. Please contact Kate Coler, (202) 220-0633 for more information.

Gasoline demand to grow over next 20 years

According to the Energy Information Administration (EIA), refiners will see a healthy demand for transportation fuels over the next 20 years. While carmakers will start marketing fuel-efficient cars, the vehicles will not dramatically reduce the demand for energy in the transportation sector.

Petroleum demand is projected to grow at an average rate of 1.3% per year through 2020. Increased travel as well as economic growth will account for the increase in petroleum use for freight and shipping through 2020. Gasoline pump prices are also predicted to reach a peak across the nation at \$1.29 per gallon next December. -NACS



2 LOCATIONS

Metro Detroit

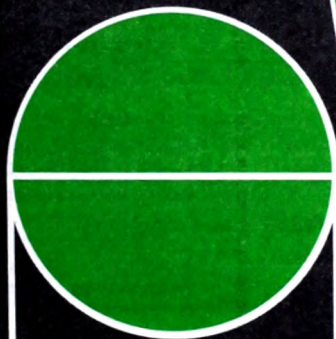
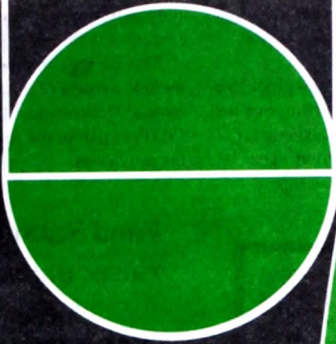
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State of Union Highlights Shift in Democrat Tax-Cut Policy

In his final State of the Union message, President Clinton called for a 10-year, \$350 billion tax cut, signaling a shift in past administration policy. House minority leader Richard Gephardt quickly followed suit and endorsed the idea. House Ways and Means Committee Chairman Bill Archer (R-TX) was obviously pleased with the sudden Democratic shift, commenting "It's a significant movement in the right direction." While there is no agreement yet between Republicans and Democrats on the specifics of the cuts, there is now renewed hope for breaking the tax-cut logjam that has clogged Congress during the past year.

As expected, Clinton called for an increase in the minimum wage, but it was telling that he did not specify how much. While Democrats, including the President, have been pushing for a \$1 increase over 2 years, moderate proposals have spread \$1 over 3 years and added tax and labor relief. Perhaps this is a sign that Democrats are now willing to take a more moderate approach on minimum wage. Significantly, the word tobacco was not mentioned. No new tobacco taxes, no new tobacco regulations, no new tobacco legislation. Most likely this was an attempt to keep Vice President Gore out of trouble in the South during his campaign for the White House. While this does not necessarily mean a shift in policy, it does suggest there may be new "whipping boys" on the horizon for activists and politicians to demagogue. Guns and alcohol are the next likely "villains."

Turning to environmental issues, President Clinton announced new proposals for land preservation and focused on greater fuel efficiency as a means for reducing harmful air

emissions. He proposed "major tax incentives" for new environmental technologies, including subsidies for businesses that produce clean energy and for families who purchase the next generation of "super-efficient" cars. He also called on the auto industry to use available technologies to "make all new cars more fuel efficient right away."

FDA to post tobacco stings on the web

Last month, the U.S. Food and Drug Administration (FDA) began posting on its Web site a database containing information about the results of its tobacco sting operations.

The database will be located in the "Children & Tobacco" portion of the Web site (www.fda.gov) and will be kept current through weekly updates. No information about a tobacco sting will appear on the site until 90 days after the sting occurs.

Thus, all stings occurring prior to October 22 will be included. The database will be searchable by name of establishment, city, state, and zip code. The user will be able to access national and individual state reports on the site.

The Web site will also provide an avenue for e-mailing comments and reactions to the FDA about its Web site. NACS counsel is reviewing options for closing the site until the Supreme Court makes its decision regarding FDA tobacco authority this spring.

Tobacco sales to minors report is now available on the web

The Food and Drug Administration's (FDA) "Children and Tobacco Compliance Checker" Web site is up and running. Browsers can now search by state and get reports about national and or state results on retailer compliance regarding tobacco sales to minors. If you have any questions on the compliance program, contact the FDA at 1-888-FDA-4KIDS.



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*Source: U.S. Chamber of Commerce

Anti-tobacco activist calls for tax increase as companies increase price

Hot on the heels of the 13 cents per pack increase announced by the tobacco companies (the second in five months), anti-tobacco activists are renewing their call for an increase in the federal excise tax. Matt Myers, president of the Campaign for Tobacco-Free Kids, called on the White House to renew its efforts to raise the federal excise tax an additional 55 cents per pack. This increase was originally proposed last year during President Clinton's State of the Union speech.—NACS



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Robbery & Fire can't claim Kit Kat Market

by Ginny Bennett

Eight months after the Kit Kat Market burned, store owner Louie Barbat has finally reopened to the relief and delight of his customers and his employees. Louie is happy to have the ordeal of rebuilding behind him. Now, as he ties up loose ends he can begin to focus his efforts on rebuilding his client base.

On May 21, 1999, the Kit Kat Market located on Harper two blocks from Van Dyke in Detroit, was burglarized. The robbers stole the safe from the office and set the office on fire in an attempt to cover their tracks and destroy any potential recorded evidence from the Kit Kat Market's security system. The robbers bypassed the alarm and so the fire was discovered by a customer who saw smoke as he was driving by on his way to work. The fire trucks arrived in the early morning, before Louie. The robbers broke in and then covered up the evidence with the fire and sadly, they haven't been caught.

The office was destroyed by fire and the intense heat spread the damage throughout the 4,500 square-foot building.

At the beginning of February the store reopened, eight months after a long and painstaking process, but now everything is fresh and new. The store has a mini-mart format with an adequate selection of fresh meat and a small vegetable and fruit department. New dropped ceiling, floors, paint, signs, shelves and equipment have taken the place of the rubbish that filled the store after the fire. For Louie, the robbery and the fire is an unpleasant memory. The part he can't forget is the difficulty he faced pulling together all the old records that were lost in the blaze. In addition to compiling data, Louie had to figure out the necessary procedures to help him retain his licenses and apply for permits. The latter was the most exasperating. And, he had to hire an architect to begin a new plan.

Disasters are, by their nature, unpredictable and no one is ever fully prepared. Louie is eager to share what he learned with other retailers. His advice is to follow the Boy Scout



Louie Barbat at the Kit Kat reopening.

motto to always "be prepared"—for whatever might happen.

All Kit Kat Markets records, receipts, employment forms, and phone numbers were stored in his office and were ruined in the fire. "AFD's staff was a big help," says Louie. "We were able to get a whole lot of information on how to preserve our licenses."

AFD was able to provide phone

DBA. A \$100 fee per month is assessed for keeping a Lotto license in escrow.

Kit Kat Market also called on its CPA to restore some records. Louie says, "It is important, when disaster strikes, to act right away. He regrets the time he wasted waiting for the insurance to pay out. "Working with an architect, planning and applying for permits should be initiated," he suggests, "before the insurance money is paid."

Louie knows now how important it is to be fully insured. He recommends having your insurance adjuster re-evaluate the policy annually so retailers are not under or over-insured.

Remarkably, Louie has retained his employees. Irma, his clerk, has been at Kit Kat since it opened 25 years ago. Several others have worked for him five years each. Some went on unemployment after the fire but some he "loaned" to fellow store owners, Alaa Naimi at Thrifty Scot and Tom and Joe Simann at Lafayette Market. All seven employees returned to Kit Kat once it reopened.

Initially Louis was fearful after the robbery and fire.

However, Louis Barbat and Steve his partner and brother, were determined that even though the fire could destroy a building it could not destroy the faith they had in their ability to build again and that their customer base would return. "I believe people will come here because of our customer service and because of the convenience," Louis

says. He sees the mini-mart format and ample, close-up parking as his two main draws.

Visiting the store just a few days after it reopened, it appears that his faith was well placed and customers are finding their way back. The parking lot was busy and the lottery cashier, Robin, had a long line.

Louie plans to have a grand opening celebration with banners, signs, and flyers. However, he will wait until he can accept food stamps and as of this writing, that is still a couple of weeks away. He is waiting to take the requisite class.

The Barbats immigrated from Iraq when Louie was 14 years old. A year later his father Antoine died and Salima Barbat, Louie's mother, raised her family on her own. Although young, the boys had to take responsibility for the family livelihood. They worked in grocery stores until Louie was 19, at which time he purchased Kit Kat, at his mother's urging.

Ironically, Kit Kat Market had been claimed by a previous fire and for that reason it was available and affordable, for Louis to purchase 25 years ago.

Louie hasn't let the 1999 fire defeat him or let his troubles overwhelm him. Today he enjoys spending time with his young children, boating. He also enjoys playing racquetball. He would like to own another store someday. From now on he will protect his records, be fully insured and take his own good advice to follow the Boy Scout motto and always be prepared.



Louie and his clerk of five years, Robin.

numbers to call for all the licenses that had to be kept in escrow or reapplied for. USDA, for example, requires that after discontinuing food stamp sales for 6 months, a retailer must take a class and be retrained in order to begin selling them again. This class meets on Thursdays, only by appointment. In addition, in order to apply to receive approval to reactcept food stamps, Kit Kat Market had to provide copies to prove the existence of numerous licenses including, beer and wine, WIC, updated corporation information, photo ID for all principals, Employer Identification Number (EIN) and



Kit Kat owner Louie Barbat with long-time employee, Irma. Both have been at Kit Kat for 25 years.

Electric Choice Update

Michigan's utilities are entering a new era, one that allows customers to choose their energy supplier.

Customers now have the option of continuing to buy electricity from Detroit Edison or they may choose an alternative electric generation supplier. This is called deregulation, or Electric Choice.

Electric Choice is occurring in phases and some of this information may not apply to you at this time, however, we suggest you clip and save this article for future reference.

For customers who choose to participate in Electric Choice, Detroit Edison will continue to provide transmission and distribution services. This essentially means that Detroit Edison will continue to maintain the poles and wires that deliver electricity.

Detroit Edison will also provide customer services such as billing, meter reading and power restoration in the event of a storm.

For those customers who choose to participate in Electric Choice, some aspects of the relationship with Detroit Edison will change.

Enrollment

It is expected that new energy suppliers will process Electric Choice customer enrollments electronically once a customer has decided to participate in Electric Choice. In order to do this, the customer will need to provide specific enrollment information to their new supplier.

In the future if a customer chooses to return to Detroit Edison service, they can do so by contacting Detroit Edison directly or through their new energy supplier.

Billing

Customers who do not participate in Electric Choice will be billed in the same manner as they are today. Customers who participate in Electric Choice may receive two bills, one for energy generation and one for transmission, depending on whether their supplier chooses Detroit Edison to perform the billing services or the supplier performs its own billing.

Customers should ask their new supplier if they offer complete billing services. In the event the supplier bills directly, Detroit Edison will provide the supplier with customer usage information.

Meters

Detroit Edison will continue to own, maintain and read the meter equipment. This includes all equipment needed to accurately

measure the quantity of energy used. Some Electric Choice customers may have to upgrade their metering equipment.

Restoration

If a customer loses power, Detroit Edison will restore service in the same manner as it does today. There will be no differentiation between Electric Choice customers and

customers who continue to have Detroit Edison provide their energy. The Detroit Edison Customer Communication Center, 1-800-477-4747 will continue to handle outage calls the same for all customers whether or not they participate in Electric Choice.

For more information

A toll-free information number has

been established for Electric Choice related questions. The toll-free number is 1-877-413-INFO (4636). If you have an Electric Choice question, please call or visit the Detroit Edison Web site at <http://www.detroitedison.com>. Another good information source is the Michigan Public Service Commission web site at <http://cis.state.mi.us/mpsc/electric/restruct>.



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Young smokers sent to the doghouse

Let the youth buyer beware, because kids that smoke cigarettes in Wayne County may wind up in the "doghouse" - literally.

The results of a major new initiative to reduce teen-age smoking were announced recently in Wayne County. Sheriff Robert A. Ficano stated that his pilot program, Operation Dog House, had placed undercover sheriff deputies near retail stores that are close to high schools. Approximately 25 youths were spotted smoking cigarettes. They

were taken into custody, issued a ticket, and their parents were notified.

To avoid going to court and receiving a fine, the youthful offenders were given the opportunity to attend an eight-hour Tobacco Cessation program, sponsored by the Wayne County Health Department, and perform eight hours of community service at the Michigan Humane Society.

This is a first of its kind partnership to teach youthful offenders that crime has

consequences. Sheriff Ficano states, "Youths have to spend a little time in the "doghouse" and we hope this becomes a valuable learning experience for them." Joe Sarafa, President of the Associated Food Dealers, states "We are very proud of the actions taken by Sheriff Ficano to reduce youth access to tobacco products."

For additional questions please contact Ralph Kinney, Deputy Chief of Staff, at (313) 224-8488.

What new ATF "gray market" regulations mean to convenience stores

New federal regulations went into effect January 1 which prohibit convenience stores from receiving or selling tobacco products that were previously exported from the U.S., unless they have been repackaged.

What convenience stores need to know about these new regulations, issued by the Bureau of Alcohol, Tobacco and Firearms (ATF), is that it is now illegal to buy and sell any U.S.-made tobacco product - i.e. cigars, cigarettes, smokeless tobacco, or pipe tobacco - that was exported abroad, then re-imported back into the country. Such products will have markings on their packaging indicating their for-export status (i.e. "Tax-exempt. For use outside the U.S.") When such products are exported and then re-introduced into the country, U.S. Customs has been authorized to distribute them only to a tobacco manufacturer or an export warehouse. Anyone else who is found in possession of such products, including retailers, will face a fine of at least \$1,000.

Note that tobacco manufacturers who receive for-export tobacco products from U.S. Customs may, after paying federal excise taxes, repackage the products to conform with domestic packaging requirements. These repackaged products are legal for retailers to sell.

ATF will continue to allow retailers to sell foreign-made cigarettes that have been imported into the country. While these are also considered "gray market" products, the new regulations do not prohibit their sale. The difference between the illegal and legal products can be found in the markings on the packaging: among other things, if the packaging states the product was manufactured outside the U.S., then retailers are not prohibited from selling the product.

Finally, it is legal for retailers to sell for-export products that have not been repackaged if the products were purchased prior to January 1, 2000. But retailers who do so must be prepared to show U.S. authorities paperwork that verifies the date the products were purchased.

For more information, please contact NACS Counsels R. Timothy Columbus at (202) 342-8555, or Stephen Gold at (202) 342-8412.

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Bacardi Light & Gold	750 ml	\$9.96	\$10.95	\$59.40	\$237.60	\$594.00
Bacardi Light & Gold	375 ml	\$5.74	\$5.95	\$25.20	\$100.80	\$252.00

DEWARS SCOTCH

DEWARS	SIZE	Current Bottle Cost	New Bottle Cost	5cs	15cs	20cs
				Make an Extra...	Make an Extra...	Make an Extra...
DEWARS	1 Liter	\$27.43	\$27.95	\$23.40	\$70.20	\$117.00
DEWARS	750 ml	\$21.45	\$21.95	\$30.00	\$90.00	\$150.00

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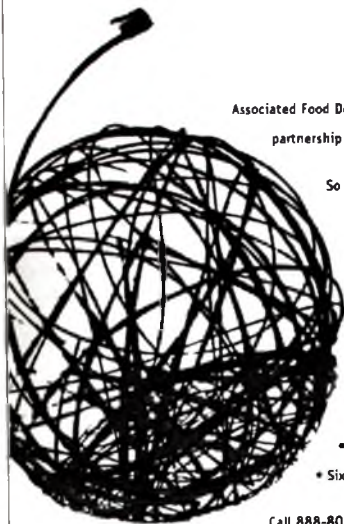
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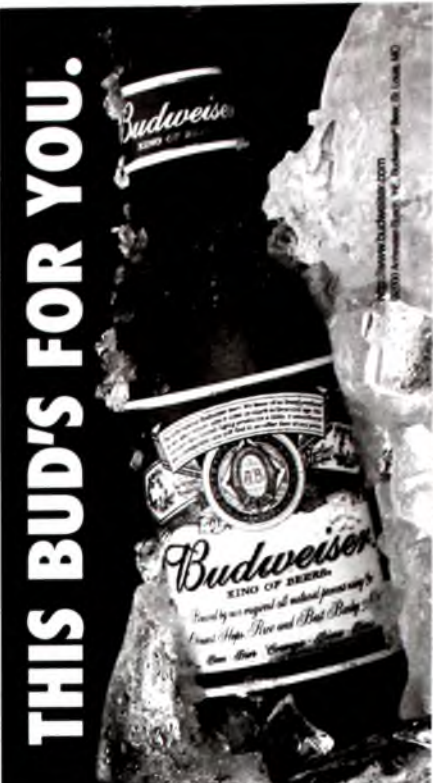
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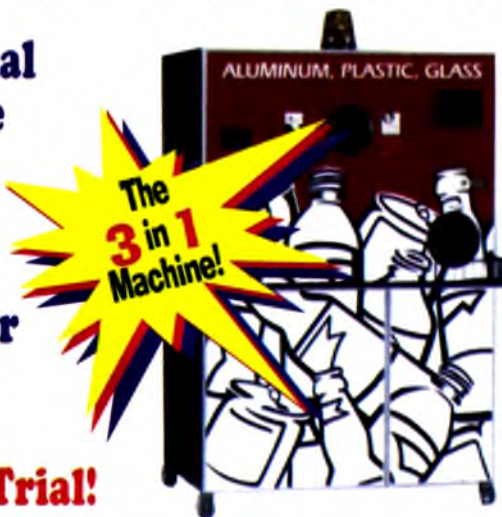


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Ask for Nick Yono

eSkye introduces alcohol ordering over internet

eSkye™ (www.eskye.com) announced the availability of free services to licensed retailers of beverage alcohol products in Michigan as of March 3, 2000.

eSkye is a technology company that allows retailers to send their ordering information directly to distributors over the internet.

eSkye seamlessly links all of the industry's three tiers - retailers, distributors, and suppliers - in one

online marketplace. eSkye allows all three tiers to conduct business utilizing innovative patent-pending technology, which streamlines the order process and improves the entire supply chain.

eSkye services will initially be available only for National Wine & Spirits of Michigan products. For more information call eSkye at 1-877-ESKYECOM or register online at www.eskye.com.

MDA license renewals due

In February, the Michigan Department of Agriculture Food and Dairy Division released the retail food establishment license renewal applications for the 2001 licensing year. Renewal applications were mailed the week of February 7, and are due to be returned along with fees by March 31 to the MDA Lansing Office. **Late fees of \$10 per business day, up to a total of \$100, will be assessed if the application is received after the March 31 deadline. Late fee assessment is**

based upon the postmark on the return envelope. A license cannot be issued until a completed application and license fee and/or any applicable late fee is paid.

License fees are based upon the total square footage of the building (exclusive of living areas) as determined by the building's external perimeter.

Along with each renewal application is a set of instructions for completing the renewal, and a map of telephone numbers for MDA regional office locations. A new addition this year is the premier issue of *Food Digest*, a newsletter for licensed food, food processing and food service establishments. This newsletter gives brief updates on food-related issues under development at MDA.

MDA has recently established a new toll-free telephone number and decal program to make existing food safety information more readily available and accessible to the public. Six decals are being included with each retail food license renewal for placement on entrance doors, near cash registers, deli counters, etc. MDA strongly encourages establishments to take advantage of this opportunity to proactively communicate with consumers. For more information, contact David Bruce, MDA Food and Dairy Division, (517) 241-2467.

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AFD appoints new director to its board



The Associated Food Dealers of Michigan (AFD) recently appointed Earl Ishbia of Orchard Lake to fill a vacancy on the AFD board, representing the grocery suppliers segment of the industry.

Ishbia is Chief Executive Officer of Sherwood Food Distributors in Detroit, one of the largest meat distributors in Michigan. He has worked in the industry for over 27 years.

AFD welcomes Earl to its board.

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\$2 Instant Ticket Sales Soaring!



By Commissioner Don Gilmer

Instant tickets have played a large part in the Lottery's solid performance over the past few years, and they are continuing to grow in popularity among customers. One category of instant tickets is selling particularly well this year — \$2 instant tickets. During the Lottery's first quarter of fiscal year 2000, sales of \$2 instant tickets posted a 6-percent increase over the same period last year.

Your friendly customer

suggestions to try the Lottery's \$2 instant games have led to higher sales — a trend we expect to continue in the coming months. The Lottery recently launched a television advertising campaign featuring the wide variety of \$2 instant tickets the Lottery offers. The extra attention this advertising campaign is creating should bring even more customers into your stores — allowing you to take full advantage of the 7-percent sales commission awarded for the sale

of \$2 instant tickets during fiscal year 2000!

The Lottery is excited to debut four instant games this month — three of which are \$2 tickets! Players will experience a little luck o' the Irish with "Pot O' Gold," a new \$2 ticket hitting stores on March 6, with prizes up to \$17,000. After March 13, players will go wild for the the \$1 "Wild Ride" which offers a \$2,000 top prize. The \$2 "3 Wishes" debuts on March 20, and offers a dream-come-true \$30,000 top prize. Finally, on March 27, the \$2 "Red & Black Doubler" hits ticket counters offering a \$36,000 top prize.

Michigan Rolldown

The debut of the Lottery's newest on-line game, Michigan Rolldown, is generating lots of excitement for retailers, as it is different from any other game the Lottery currently offers. Your assistance in explaining the details of the new game to players will help make Michigan Rolldown a hit with your customers. Information about Michigan Rolldown can be found in the point-of-sale kits the Lottery sent out in early February, in the article that ran in the February issue of the Lottery's *GameLine* publication or by contacting your Lottery representative.

I encourage you to point out the following features of Michigan Rolldown to Lottery players who visit your store:

Every dollar in the nightly prize pool is awarded to Michigan Rolldown players! In the event that no one matches all five numbers drawn, the prize money is rolled down to the players who matched four of five numbers.

- The Lottery anticipates more than 25,000 prize winners per drawing.
- Michigan Rolldown offers better odds than Cash 5, with players choosing five numbers from a pool of 33 instead of 39.
- Drawings are held six nights per week — Monday through Saturday.
- Cash prizes for matching five, four, three and even two numbers.

I encourage you to prominently display your point-of-sale materials for the game. The brochures included in your kits are especially useful in helping players understand how the new "roll down" feature works.

The launch of Michigan Rolldown was accompanied by a statewide television and radio advertising campaign to help boost sales in your stores. Also, be on the lookout for Michigan Rolldown coupons in the near future. In early March, coupons for free Michigan Rolldown tickets were sent to adults throughout the state.



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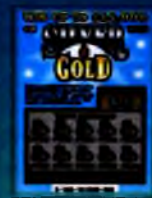
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Michigan National earns Visa member service quality award for eighth consecutive year

Visa U.S.A. has awarded Michigan National with a 1999 Member Service Quality Performance Award.

This marks the eighth consecutive year that Michigan National has won an award for achieving one of the best chargeback rates by an acquirer with annual Visa sales between \$2 billion and \$5 billion.

The award reflects Michigan National's ability to provide world-

class service by educating merchants on Visa card acceptance procedures and the importance of providing adequate transaction description information for the cardholder's benefit.

"Once again, Michigan National has been recognized by Visa for superior performance," said Marc Belsky, senior vice president of Payment Products and Services for the bank. "This recognition

demonstrates the exceptional depth of experience of our team and the consistent focus we place on merchant education and training."

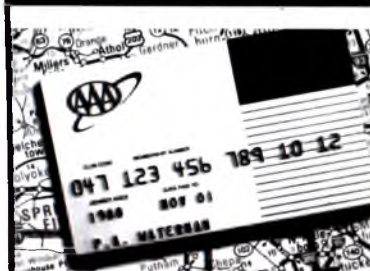
"Michigan National's outstanding operating performance mirrors its continuing commitment to excellence, both to its customers and to the Visa payment system," said Matt Price, senior sales director, Visa U.S.A. "The end result of Michigan National's efforts is a cost-effective

program that delivers optimal value and convenience to its customers."

Since 1992, Visa has recognized superior operating performance by U.S. issuers and acquirers in key operating areas. Michigan National is one of 34 financial institutions from Visa's United States membership that has won awards in one or more categories this year. Members qualified for service quality awards during the May 1998 to April 1999 period.

Michigan National provides diversified financial services and offers creative ideas and product options designed to help consumers and businesses meet their financial goals. A member of the National Australia Bank Group, Michigan National is a \$10.7 billion-asset financial services corporation with 187 financial centers and more than 300 ATMs. Michigan National is committed to being the bank of first choice in its markets and provides the leading-edge products and services that customers expect from a member of a global financial network. Visit Michigan National's web site at www.MichiganNational.com

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One-rate calling plans make cents

by Karin Dee, AirTouch Cellular

There are nearly 90 million wireless subscribers in the United States. This group is increasingly enjoying the added security and convenience that wireless phones provide. Consequently, there is a variety of calling plans out there to meet virtually everyone's needs.

Most recently, there has been a proliferation of national one-rate plans. If you're considering one, but aren't sure which offer best suits your needs or your pocketbook, here are a few tips to help you find the right plan.

Do Your Homework

Many of these plans tout one simple rate with no roaming or long distance fees in their advertisements. However, some plans may be misleading.

First, determine where the carrier offers service. Most wireless carriers refer to this as their "national footprint." Does the carrier's national footprint encompass the geographical areas that you call to and from?

See AirTouch, page 25

Associated Food Dealers of Michigan 16th Annual Selling Trade Show

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- **Meet and Network** with industry leaders!
- **Save Time and Money.** It's your one stop shopping place!

The law requires that you be at least 21 years of age to attend this show. Admission ticket required.

Monday, April 17, 2000—5 p.m.-9 p.m.

Tuesday, April 18, 2000—2 p.m.-8 p.m.

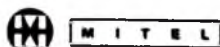
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*Source: Fall 1995 SEARCHED CALL REPORT (Doublebase) • Detroit DMA



Salute to Service Organizations

Meadowbrook Insurance Group: From humble roots company grows



*Darwin Daniel,
Midwest Regional Vice President*

Meadowbrook Insurance Group was founded in 1955 by Chairman & CEO, Merton J. Segal. Initially, Mr. Segal ran the small agency from the basement of his Oak Park home. Today, Meadowbrook is ranked Michigan's #1 Leading Business Insurance Agency by *Crain's Detroit Business*, and is among the top twenty largest insurance brokers in the United States according to *Business Insurance Magazine*. Among his many achievements, Mr. Segal is also a former Michigan Entrepreneur of the Year.

Now in its 45th year of business, Meadowbrook Insurance Group generates and manages almost \$500 million in premiums and boasts a client retention rate of over 90%. Meadowbrook has 21 offices around the country and employs some 750 people.

Meadowbrook is proud to be based in Michigan; in addition to the Company's Southfield-based corporate headquarters, Meadowbrook's primary insurance carrier, Star Insurance Company, is domiciled in Michigan. Meadowbrook has strong ties in the local business community, and supports many local and national charities.

Meadowbrook is much more than an agency, an insurance company or a service consultant. As Mr. Segal points out, "We're a risk management company that can provide all insurance-related services. Working with us, clients can learn to control their exposures and even participate in the underwriting profits of their insurance risks."

AFD has teamed up with Meadowbrook to make worker's compensation insurance coverage available to AFD members. Through Star Insurance Company, Meadowbrook is the endorsed Worker's Compensation provider for AFD members. Star is a specialist in providing workers' compensation coverage to groups and associations nationwide, and is rated "A-" (excellent) by A.M. Best Company.

To learn more about worker's compensation coverage exclusively for AFD members, contact Meadowbrook's Midwest Regional Vice President, Darwin Daniel at (800) 482-2726, ext. 8142.

Blue Cross Blue Shield may be the right choice

There are many facts that make Blue Cross Blue Shield of Michigan (BCBSM) and Blue Care Network (BCN) the right choice.

BCN is the largest HMO in Michigan.

BCBSM is a non-profit health care organization offering a full range of insurance products: Traditional, PPO, HMO, and POS.

It has the most widely recognized and accepted ID card for health care service.

One of every two Michigan residents is a member of BCBSM. The organization processes over 60 million claims per year.

There are 15 regional customer service centers from Detroit to Marquette and with the largest telecommunications system in the state BCBSM has the capacity to store 5.6 billion units of information.

The BCBSM hotline, Blue



**Blue Cross
Blue Shield
of Michigan**

HealthLine helps members make health care decisions.

Since its premier in 1997, Blue HealthLine has proven a valuable resource of health information for Blues members.

Blue HealthLine is a 24-hour, seven-days-a-week hotline that members can call to speak with a registered nurse or listen to one of many topics from our extensive audio library.

The hotline assists members in making informed medical decisions by determining appropriate level of care and offering education and health care advice.

AirTouch,
continued from page 22

Secondly, inquire as to whether there is an additional charge for calls made or received outside of the carrier's national footprint. If so, what are the charges?

Third, find out if the single rate plan is truly a single rate plan. Is there a difference in price between "peak" and "off-peak" calling times? Depending on the time of day you make most calls, this could make a difference in your bill.

About AirTouch's National Calling Plan

AirTouch's National Calling Plan

offers several packages with anywhere from 100 to 1000 minutes. All AirTouch National Calling Plan packages follow the customer throughout the United States. Therefore, there are no long distance charges for calls originating and terminating within the United States as long as the subscriber has AirTouch long distance service on their wireless phone.

Additionally, with AirTouch's National Calling Plan, there is no differentiation between peak and off peak hours. Rather, there is one flat AirTouch rate.

AirTouch's National Calling Plans

also includes many other features, including:

- Call Waiting
- Call Forwarding
- Three Way Conference Calling
- Detailed Billing
- Voice Mail
- Extended Call Delivery
- Voice Mail Alert
- Caller ID
- 1st Minute Inbound Free

Additional details may apply. For more information about AirTouch's National Calling Plan, call 1-888- 772-2355 or visit your nearest AirTouch retail outlet.

AirTouch serves more than 9

million U.S. cellular and PCS customers on a proportionate basis. Its ventures operate in 25 states and 22 of the top 30 U.S. markets, including Atlanta, Chicago, Dallas, Detroit, Houston, Los Angeles, Phoenix, San Diego, San Francisco and Seattle. AirTouch is part of Vodafone AirTouch Plc, the world's largest wireless communications firm, based in the United Kingdom. It has mobile operations in 23 countries on five continents, with more than 31 million proportionate cellular customers. For more information, visit the AirTouch web site at www.airtouch.com.

**TeleCheck has
paperless check
processing**

Telecheck Michigan, Inc. was founded by Arthur A. Nitzsche in 1979 and recently celebrated its twentieth anniversary. TeleCheck is the nation's largest check guarantee company and is associated with TeleCheck Services, its parent company which was established in 1964. TeleCheck services more than 200,000 merchants and processes 2.2 billion checks. In fact, the company has established how all checks could be accepted without risk to our merchants.

Electronic Check Acceptance (ECA) is the means to a paperless processing of checks and is available today. The customer's check is scanned via a new Eclipse Terminal, and then given back to the checkwriter at the time of sale. All funds are transferred electronically, with no more need to process checks. For more information call David Hausch (248) 799-9561.

**Vic's selling to
Busch's**

According to sources and the *Detroit Free Press*, Vic Ventimiglia Jr. is selling two of his three Vic's World Class Markets to Busch's, an Ann Arbor based supermarket chain. Busch's will acquire the Novi and Bloomfield Hills locations while Ventimiglia will maintain sole ownership of his Beverly Hills store.

As part of the deal, Ventimiglia will have a three-year contract overseeing the produce departments at all 11 Busch's stores. The deal is expected to be completed by April 1.

Busch's is building stores in Farmington Hills and Ann Arbor. "The Farmington Hills store will be the model for what we want all of the stores to be," Ventimiglia said.

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Telecommunications with simplicity

LDMI Telecommunications is different than many long distance phone companies which are competing for every household with gimmicks and plans. LDMI sets its sights narrowly on small and mid-sized businesses operating in the Midwest by using a few very old, yet trusted principles: focus, single-source shopping and loyalty.

The company's business customers seem to like the approach—LDMI has been documented as having among

the highest loyalty rates in the industry. Perhaps the first distinction between the giants and LDMI is service. The company is a facilities-based carrier, meaning it can control the integrity of call data from beginning to end, and provide real-time service along with it. The company has a 24-hour service center and sales representatives who use face-to-face visits and customized comparisons as selling tools.

LDMI has its own billing platform.

If the most common service-related complaint of telecommunications providers is complicated bills, then LDMI has cornered the market on a solution. Their integrated bills are straightforward and easy to read, regardless of a customer's size or complexity.

LDMI now offers businesses a complete portfolio of products and services, including everything from long distance, local service and voice mail to high speed DSL internet

connections. And, their size and focus on the business customer allows for lower prices to the end user.

CEO Patrick O'Leary says the message is simple. "We may be the telecommunications company in a brown paper bag, but our business customers have been clear: they prefer the steak over the sizzle."

The "steak" has earned LDMI Telecommunications much recognition, including being voted one of "Michigan's Top Ten Privately Owned Companies" three consecutive years by *Detroit Magazine*.

For more information, please call LDMI at 1-888-532-5364.



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NACS opposes DOL proposed rule on making unemployment insurance available under FMLA

In February NACS submitted comments opposing the Department of Labor's (DOL) proposed rule creating an opt-in program enabling states to use their unemployment insurance funds to help support longer leave time for parents taking care of newborns or adopted children under the Family and Medical Leave Act (FMLA). Except for a few states where there are small employee payments, the unemployment insurance system is financed by federal and state payroll taxes on employers, administered under Federal Unemployment Tax Act (FUTA) and Title III of the Social Security Act. According to the Labor Department's Employment and Training Administration (ETA), weekly unemployment benefits nationwide in 1997 averaged about \$200 per claimant. While ETA has recommended that claimants on family leave be eligible for benefits for up to 12 weeks, the average duration of benefits nationwide in 1997 was 14.6 weeks. Thus, each individual who takes family leave could be expected, under this proposed rule, to collect between \$2,400 and \$2,900. The Unemployment Insurance Working Group, of which NACS is a member, states that administrative costs could add \$10 per week more to employers' costs. This would bring the total to between \$2,500 and \$3,000 per employee who takes leave. This amount would be taken from the unemployment insurance trust fund accounts resulting in a total cost to the economy of between \$15 billion and \$18 billion.

Amendments proposed giving local government control over liquor licenses and regulating internet liquor sales

Two bills amending the Michigan Liquor Control Code were introduced recently.

House Bill 5159 would give local government control over off-premise liquor licenses. AFD strongly opposes this bill.

According to the bill, an application for a license to sell alcoholic liquor for on or off premises, except in a city having a population of 750,000 or more, must be approved by the local legislative body where the business is located before the license is granted by the Michigan Liquor Control Commission, (MLCC), except for a renewal of an existing license.

If an objection to a renewal has not been filed with the MLCC by the local legislative body not less than 30 days before the license expires, approval by the local legislative body is not required.

House Bill 4752, which has already passed the House, was created in an attempt to prohibit internet sales of alcohol to minors. The amendment would require alcohol sellers to be appropriately licensed under the laws

of this state, pay any applicable taxes to the MLCC, comply with all prohibitions of this state including, but not limited to, sales to minors.

The seller would be required to verify the age of the individual purchasing the alcoholic liquor by obtaining the purchaser's driver license number, date of birth, state of issuance, telephone number and address or other valid documentation of age and retain the information for four years after the transaction.

The bill would provide protection of the three-tiers of commerce requiring individuals to purchase directly from Michigan retailers.

It would also limit the amount of alcoholic liquor that can be purchased by an individual to not more than 312 ounces, containing less than 21 percent alcohol by volume.

The bill would also require shipping in containers with labeling on the outside in letters, not less than one inch in height, stating the following: "Contains alcoholic liquor, must be delivered to purchaser or designated adult only."



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State of Michigan to pay EBT transaction fees

Retailers will be partially reimbursed for the expenses they incur for using their own equipment to process EBT (Electronic Benefits Transfer) food stamp and cash transactions. But so far, reimbursement will only be for the first two years of statewide implementation. This means that no fees will be paid to retailers during the pilot in Jackson County in May 2000. During the first year of

statewide implementation, however, retailers will receive two cents per transaction, and one and a half cents for each transaction processed during the second year. Michigan now joins the ranks of the Dakotas, Iowa, Illinois, Louisiana, Minnesota, South Carolina, Texas, and Wisconsin - states that reimburse retailers who use their own equipment to process EBT transactions. For more information, contact Elizabeth Tansing (202) 220-0638.

President to Sign EBT Bill

In a major victory for the food industry, the House passed the Electronic Benefit Transfer (EBT) Interoperability and Portability Act (S. 1733) on the first legislative day of this session of Congress.

The bill, initiated by FMI and championed by Sen. Peter Fitzgerald (R-IL) and Rep. Bob Goodlatte (R-VA), will enable food stamp recipients to use their EBT cards at any store in any state. The bipartisan legislation unanimously passed the Senate on November 19, 1999, and is expected to

be signed by President Clinton. Thanks to all who played a role in the grassroots campaign to make this happen. —FMI

EBT implementation news

The Food and Nutrition Service and the State of Michigan are pleased to inform you of the implementation of Electronic Benefits Transfer (EBT) in Michigan. The EBT program will change the method of delivery of Food Stamp and Cash Assistance benefits for FIA customers. The Michigan EBT program will eliminate paper food stamp coupons and paper cash checks by using an on-line system similar to commercial debit point-of-sale (POS) services. Food stamp and cash assistance benefits will be electronically transferred to an account linked to a FIA customer's debit card for use by customers. Funds for food stamp and cash purchases made at a retail establishment will be settled directly with the retailer's bank account through the Automated Clearing House (ACH).

Citicorp Services, Inc. (CSI) has been selected by the State of Michigan to provide Electronic Benefits Transfer (EBT) services to eligible FIA customers in Michigan. The current schedule calls for a pilot program to begin in Jackson County on May 1, 2000. Statewide rollout will continue during 2000 and until all clients are converted to EBT in early to mid 2001. A complete schedule will be published when finalized by the state. Once statewide, the total client population participating in EBT will be approximately 300,000 including 95,000 cash assistance customers.

Citicorp Services Inc. (CSI) will work with the State to plan, implement and operate the EBT project. This includes the management of retail participation. Representatives from CSI will conduct a number of meetings throughout the State to describe the program and the policies that govern retailer participation. CSI will also be available to answer your questions and provide assistance connecting your store to the Michigan EBT program.

In the near future, CSI will be mailing a short survey and informational package specifically designed to identify the current retail environment and to assist in planning for your participation in the program. Your input is valuable. Please provide the information requested so CSI can meet your needs during this transition.

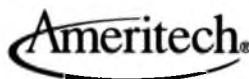
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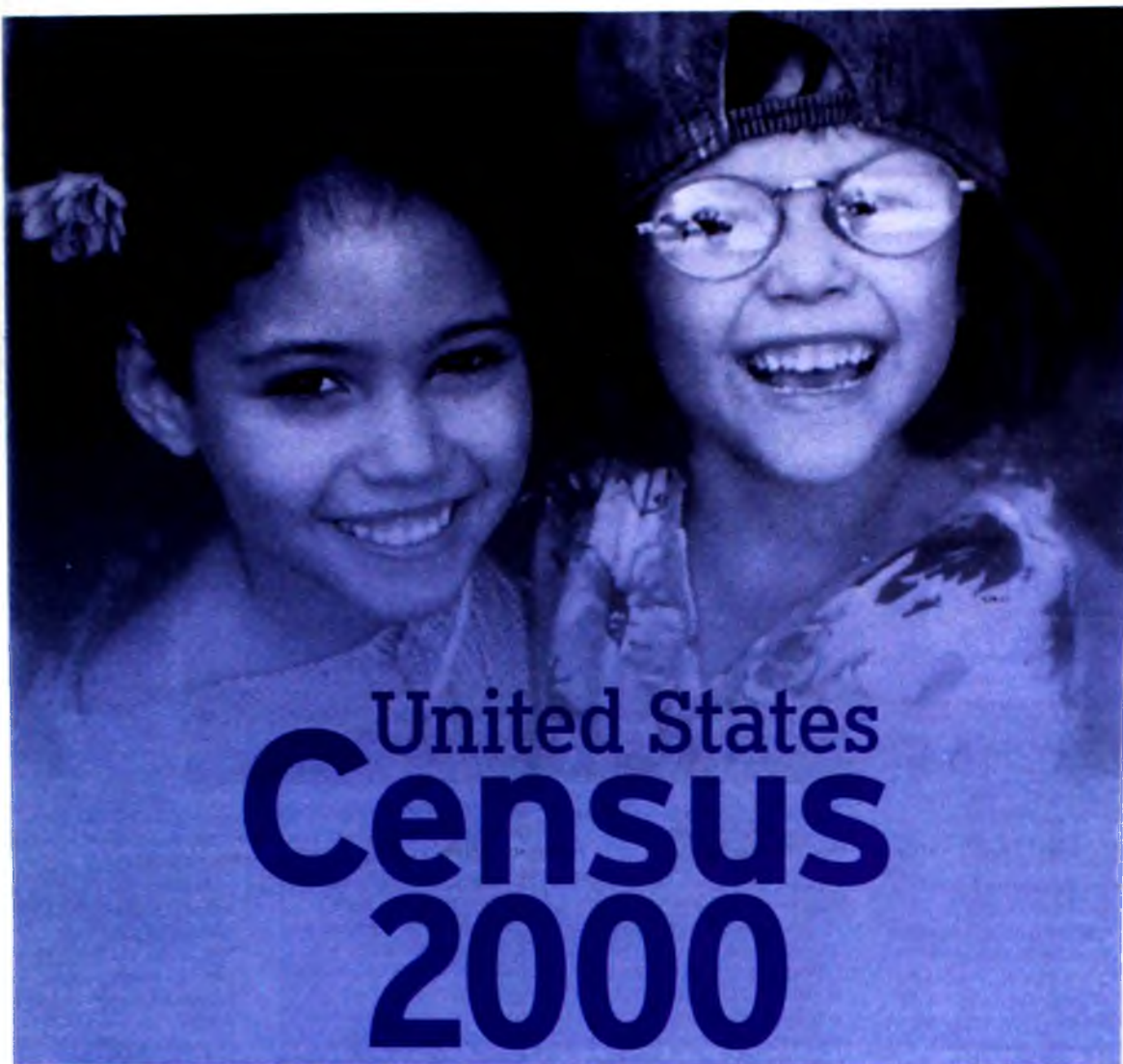
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Jim Beam, an American tradition for five generations

In 1788, the same year that the Constitution of the United States was ratified and took effect, Jacob Beam decided to move his family west. He loaded up his belongings, strapped his copper still to the back of his second-hand wagon and followed Daniel Boone's trail through the Cumberland Gap.

As did many farmers, he headed 400 miles west to Kentucky. Called Bourbon Country in honor of the nation's French allies during the Revolutionary War, the land held fertile soil, and fresh, spring water from gentle rains.

Mr. Beam was a farmer and miller by trade, and in addition to raising corn, hogs and fruit, he also built a water-driven mill where he could grind his neighbor's corn for a percentage of their crop.

Extra grain was difficult to store and even tougher to get to market. Whiskey, Beam knew, provided the safest and most economical way to use surplus corn. It was easy to store, wasn't subject to mildew, and considered even more valuable than the unstable Continental currency. People commonly paid for goods and services with whiskey.

Using his own still, Mr. Beam began producing an amber-colored whiskey made from a fermented mash of corn, rye and malt. The product — which used more corn than anything else — was called bourbon, after the land it came from.

By 1811, the whiskey market was experiencing tremendous growth and Jacob Beam, along with his wife and 12 children, had a flourishing still. Jacob passed the family bourbon-making traditions and leadership of the distillery on to his son, David, in 1820. David, his wife, and their 10 children continued the family business, keeping Jacob's secret recipe close to their hearts.

During David's tenure, the discovery of California gold brought hundreds of Americans west. New immigrants poured into America. At the same time the Erie Canal opened and also navigation on the Mississippi made the shipping of goods easier.



The whiskey industry benefited from this new growth.

David Beam turned over the reigns to his son David M. Beam, who moved the distillery to Nelson County, Kentucky, closer to the railroad. David M. brought his son, James Beauregard Beam, into the business when he was 16. Jim took over the family distillery in 1894, and for the next 52 years, continued to preserve his great grandfather's bourbon-making traditions and the family recipe.

During the time that Jim Beam headed the family business in the late 19th and early 20th centuries, he faced increased government regulation. In 1897, Congress passed a bottled-in bond bill that protected consumers from counterfeiting by sealing bonded bottles with a green strip stamp. Six years later, the Food and Drug Act of 1906 brought whiskey labels under federal regulation, touching off a debate over the definition of whiskey. Then in 1909, President William Howard Taft issued a legal decision defining whiskey types.

Jim Beam's company continued to grow and prosper during the early 1900s until it was forced to shut down during Prohibition in 1919. During the 14 years of Prohibition, Beam sold all of his liquor holdings to take up citrus growing in Florida, then coal mining.

With the repeal of Prohibition in 1933, the 70-year-old Jim Beam

returned to distilling and incorporated The James B. Beam Distilling Co., in Clermont, Kentucky, on August 14, 1934.

Booker Noe, Jim Beam's grandson and the current master distiller emeritus of Jim Beam Bourbon, believes the reason his grandfather returned to making bourbon was to teach his son, T. Jeremiah Beam, the family's bourbon-making traditions and to pass down the family recipe to the fifth generation of Beams.

"He cultured a strain of yeast, used in production to ferment the mash, upstairs at home in the attic where he kept a private stock of whiskey," recalls Mr. Noe. He also remembers that his grandfather would take some of the precious yeast culture home on weekends, gently setting it beside him in his big black Cadillac — just in case some disaster would happen at the plant.

Just two years after the repeal of Prohibition, the bourbon industry was booming. Kentucky distillers purchased 1.5 million new white oak barrels for aging and paid more than \$9 million in taxes, over one-third of the state's total revenue.

Eleven years later, in 1946, Jim Beam's son, T. Jeremiah Beam, became president and treasurer of the James B. Beam Distilling Co. Jim Beam died one year later at the age of 83.

In the 1950s, the Beam

Company revived the commemorative whiskey flasks that had been popular prior to the Civil War. Jim Beam produced numerous special bottles, including those commemorating the admission of Alaska and Hawaii to the Union and observing the centennials of other states. The bottles started a collecting craze and the formation of "Beam clubs." One ceramic bottle known as the "First National Bank" edition was reportedly sold for \$5,000.

Jeremiah must have been exceptionally proud of his family's legacy when, in 1964, the U.S. Congress recognized bourbon as America's Native

Spirit. From that time on, no other country could legally produce a bourbon whiskey.

Jeremiah didn't have any children to follow in his footsteps. However, he saw that his sister's son, F. Booker Noe, Jr., had the family passion and talent for bourbon making. Jeremiah brought his nephew into the family distillery when he was 21 years old. At Jeremiah's side, Booker learned the family bourbon-making traditions that had been passed down through five generations before him.

The Jim Beam distillery continues to use the same vintage yeast strain created by Jim Beam in 1934. Booker, who lives in the home his grandfather lived in at the turn of the century, keeps a copy of his family's secret bourbon formula in a bank in Bardstown, Kentucky.

During Booker's forty-year plus tenure at the distillery, production increased twelve times over.

In 1987, Booker introduced his own signature bourbon, Booker's Bourbon First created as a Christmas gift for special friends, Booker's Bourbon is bottled straight from the barrel, uncut and unfiltered.

"It's wonderful to see people today enjoying the same thing that their parents and grandparents enjoyed years before them," he says. "I'm proud to see other families sharing and passing down the same enjoyment for Jim Beam Bourbon that has been passed down in the Beam family for 204 years."

Jim Beam introduces VOX Vodka and Peach Pucker

In February, Jim Beam Brands Co. rolled out its newest spirit, VOX Vodka. Marketed as a luxury spirit, VOX is imported from the Netherlands.

"VOX combines the 400-year-old distillation expertise of the Netherlands, a country with a long legacy of excellent vodka, and meticulous distillation techniques," said Nancy Litner, vice president of marketing for Jim Beam Brands Co. "The result is the finest ultra-premium vodka in the world and what we believe will be a new marketplace leader."

Created from a mild, light grain of 100 percent wheat, VOX is an 80-proof vodka. It is distilled five times and then filtered to create its brilliant, clear colorless appearance.

VOX is distinctively packaged in a tall, column-shaped bottle made of Austrian glass designed by award-winner Laura Handler.

"VOX is a cool, crisp and wonderfully smooth spirit," says Litner. "We believe it will have strong appeal to discriminating vodka and spirits drinkers and will soon prove the standard for the very best that vodka has to offer."

This month, Jim Beam Brands Co., will introduce a new flavor to its DeKuyper Pucker line - peach. DeKuyper Peach Pucker Schnapps is billed as "Peach with a Punch."

According to Jim Beam Brands Co., DeKuyper Pucker has become the hottest line of cordials, selling over 500,000 cases in 1999.

"DeKuyper Peach Pucker

Schnapps adds yet another unique flavor dimension to the tremendously successful DeKuyper Pucker collection of Sour Apple, Watermelon, Cheri-Beri and Grape Pucker," said Alan Cohen, vice president, brand management for Jim Beam Brands Co. "With DeKuyper Peach Pucker, we now offer consumers a virtual 'rainbow' of colorful and delicious sweet and sour cordials that are delicious shooters, and ideal ingredients in flavored martinis and margaritas."

With the introduction of

DeKuyper Peach Pucker, Jim Beam Brands Co. will capitalize on the popularity of the peach flavor and expects to bring new consumers into the Pucker Schnapps category.

Like the other products in the Pucker line, DeKuyper Peach Pucker is packaged in a clear bottle to showcase its intense peach color. Vibrant label graphics feature bold illustrations of fanciful peach halves, signifying the cordial's burst of peach flavor.

The introduction of DeKuyper Peach Pucker will be supported with

promotions including a shelf-talker that conveys the "Punch" slogan. It will be available in an array of sizes, from 50 ml to 1.75 liter.

Both VOX Vodka and DeKuyper Peach Pucker are distributed by Jim Beam Brands Co., an operating company of Jim Beam Brands Worldwide, Inc., an international distilled spirits and fine wines company that manufactures and markets more than 80 brands in 160 countries. The company is a part of Fortune Brands, Inc. (NYSE:FO), the consumer products company.

A Delicious Choice in a Franchise



It's the grilling that makes it great!

It is no great secret that our society is convenience driven. In 1999 alone, statistics show that while dollars spent on cleaning supplies for the home were down from 10 years earlier, the dollars spent on foodservice increased from less than 27% in 1989 to 49% in 1999. This doesn't mean we aren't keeping our homes clean. It means we are a more active population, spending less time at home. The result is that your industry is standing up and taking note of these numbers. Adding a branded food program to your operation very well could be the answer for you.

A recent survey showed that as late as 4pm in the afternoon, 90% of the people who are responsible for the meal time decisions have no idea what they are going to eat for dinner. This means that most of these decisions are being made on the way home from work, while they are refueling their vehicles at service stations and visiting convenience stores!

At Tubby's, our specialty is creating made-to-order meals featuring deli-style and grilled-to-perfection submarine sandwiches. Each sandwich starts with fresh bread, the highest quality meats and cheeses and crisp vegetables, topped with our patented secret dressing that gives every Tubby's sub that famous, irresistible zest! We complete the menu with soups, salads & desserts. Our shops are located in traditional & non-traditional settings.

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AFD 16th Annual Trade Show



Monday, April 17
5 p.m. - 9 p.m.
Tuesday,
April 18, 2000
2 p.m. - 8 p.m.

Burton Manor
Livonia

See what's
new under the big top!

They all screamed for ice cream at the Ashby's Sterling Flavor Selection Day

Sunday, January 23, Holiday Inn, Fairlane



Tom Davis welcomes visitors to Ashby's Sterling Ice Cream Flavor Selection Day, January 23, 2000.



Plenty of ice cream tasters on hand



This is a family friendly event as the children's smiles show.

The Associated Food Dealers of Michigan



Academic Scholarship Program

The Associated Food Dealers of Michigan is awarding academic scholarships worth \$1,000 each to at least 20 extraordinary students.

Eligibility:

A high school senior, college freshman, sophomore or junior who is:

- a student employed by an AFD member company for at least six months as of January 1;
- and/or an applicant whose parent is a full or part time employee of an AFD member company, for at least one year as of January 1.

Special Rules:

- Only one scholarship will be awarded per AFD member company.
- At least 10 Merit as well as at least 10 Minority Scholarships will be awarded.
- Applicants are eligible to win and receive a scholarship grant a maximum of two times.
- To be considered for an academic scholarship, an application must be completed and returned by March 20, 2000. To request an application, fill out the form below or call AFD at (248) 557-9600.

Selection of Winners:

Scholarship winners will be chosen in April by a panel of educators. Winners will be notified by approximately May 1. Winners must enroll as full-time or part-time students for the fall college semester.

**For more
information,
call AFD
at (248)
557-9600**

PLEASE SEND ME AN APPLICATION & BROCHURE

Deadline for completed applications is March 20, 2000.

Check one box in the "A" category and one box in the "B" category below.

The scholarship applicant is:

A) high school senior ☐ B) employed part-time by an AFD member company ☐

OR

A) college student ☐ B) a parent is employed, full or part time, by an AFD member company ☐

Please print or type the information below:

Name of Scholarship Applicant _____

Home Street Address _____

City/State/Zip _____

Name of AFD member store/company _____

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Rosco has a special visit with the Naimi family.



Rosco the Clown was up to his usual hunk.

Detroit Edison's "Partners in Excellence" Trade Ally Appreciation Night January 21



It was fun and games all night long in a 1920's casino setting.



Detroit Edison's Donna Zalewski (3rd from left) was the hostess with the mostest as shown with some of the evenings guests.



It was a "roaring" good time!



Joe Stevens (R) of Taylor Freezer has a little fun with Bill Zalewski.



Jonathon Haglund entertained.

Great start for Electronic Fund Transfers

The Liquor Control Commission processed its first Electronic Fund Transfer (EFT) payment on Dec. 3 and the pilot program has been running so smoothly that it is being launched nearly statewide. The EFT payment program is aimed at making liquor orders more efficient for the state's 13,000 retail liquor licensees and eliminating the need to transact almost 2 million checks - if all licensees sign up for the program. The process is simple: licensees complete an authorization form allowing the Commission to withdraw funds from their account; a "Payment by EFT" message will appear on their liquor invoice once the authorization form has been processed; licensees sign their invoice at delivery to indicate approval for an EFT payment; and then funds are withdrawn electronically from licensees' accounts on the third day after delivery. The voluntary program was developed by the LCC in partnership from the CIS Office of Technology Resources, and the cooperation of the Department of Treasury.

Have you examined your Visa and MasterCard Processing Program lately?



Good News! AFD and Michigan Bankard™ Services (MBS) have low Visa and MasterCard processing rates for AFD members! Since 1966, MBS has helped thousands of merchants keep their credit and debit card processing costs low, and their customer service high.

To find out why so many merchants choose MBS to process their credit card transactions over other processors and to get the new rate, call MBS today at (800) 848-3213, option #2.



AFD on the Scene

AFD's "Escape to Monte Carlo" was a dazzling night of dining and dancing!
The crowd of over 1,000 was dressed to the nines as guests mingled, munched, laughed and lingered on until the wee hours of the night.

Friday, February 4 at Penna's of Sterling



(l to r) Sharkey Haddad, America 2000; Kevin Paschke, Allied Domecq Spirits USA; AFD board member Ronnie Jamil, Mug & Jug; Nick Haddad, Wyoming & Six Food Market



Shake it up, Baby!



Co-chairs Larry Lemieur of Cross Mark Sales & Marketing (l) and Harry Jewell of Oakland Foodland, accept thanks from AFD Chairman Sam Dallo. Great job, guys!



The complimentary photo booth, sponsored by AirTouch Cellular was a big hit.



Thank you, Bob and Susie Althouse of The Fleming Co. making the trip from Ohio for AFD's special night.



Women ruled the dance floor during a popular line dance.



AFD board member, Jim Garmo and his wife, Ban....looking good!

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AFD thanks all of our sponsors for making the 2000 AFD Trade Dinner "Escape to Monte Carlo" truly a fabulous escape for all our guests.

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We couldn't do it without our hard-working Trade Dinner Committee:

Harry Jewell, co-chair
Larry Lemiur, co-chair
Frank Arcori
Lamia Arcori
Jim Avery
Karin Dee
Sandy Francis
Thom Lipari
Rosemary Paradoski
Brad Petitpren
Art Robbie
Costas Sabanis
Mark Sarafa
Mary Ann Sarafa
Tom Vella
Vic Ventimiglia, Jr.
Donna Zalewski

Special thanks also go to: Tom Isaia of Coffee Express, Jim Ryder of Midwest Ice and Bavarian Motor Village.



A caricaturist captures the moment for dinner attendees.



Thank you, Anheuser-Busch for all your support.



Everyone was dressed to kill for our Escape to Monte Carlo!

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PARTY STORE FOR SALE—Great income. Good neighborhood. Border of Detroit and Dearborn. Deli, pizza, beer and wine. Fredd or Joe (313) 849-5440. Call now!

PARTY STORE—Independent grocery and party store with a rental house included in price. Sale price does not include inventory. Dpn't let this great opportunity get away. Ask for Gene Milette at Haynes Real Estate, (734) 242-8484, or call (734) 289-3787.

PARTY STORE FOR SALE—Detroit's west side, SDD/SDM. 84 x 30 ft. in business for 65 years. Established neighborhood clientele. Serious inquiries only. Please ask for Leroy at (313) 898-5559.

DOWN RIVER PARTY STORE FOR SALE—High traffic area. Well established - in business for 42 years. SDM, SDD, Lotto. Building and business. Terms available. Contact Mike Kelly, State Business Brokers (810) 469-3333.

FOR SALE—ice cream dipping merchandiser. Master-Bilt model #DD88 (91" w x 28" d x 37" h). Stainless steel top with white exterior body. Displays 16 flavors and stores 14. Excellent condition. \$1,195 or best offer. Call (517) 723-5500 and ask for Dave.

FOR LEASE—33,000 sq. ft. supermarket. Currently operating as a Kroger store. Turn key operation. Located in Monroe strip mall on SMART bus route. Call John Miram for details at (810) 978-0191 or (810) 523-4908.

FOR SALE—Supermarket, SDD, SDM, Lottery, safe area in Detroit. Contact Eddie at (313) 925-0511.

SDD LICENSE FOR SALE—Highland Park. Will accept all reasonable offers. Call (248) 548-2900, ext. 3033.

MARKET DELI FOR SALE—3,300 sq. ft. Ann Arbor, central University of Michigan campus location, student clientele. Owner is retiring. All newly remodeled including new equipment. Call (734) 741-8303, ask for Bill.

LIQUOR STORE, PHARMACY w/LOTTERY FOR SALE—5,000 sq. ft. Between Chalmers & Conners. Ask for Mike at (313) 331-0777.

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IMPERIAL CENTER INC.—Beautiful New Center, located in Farmington Hills on 9 Mile Road west of Middlebelt—next to Target, Kohl's, F&M and nine (9) screen United Artist Movie Theater. Great business opportunity! 10,000 sq. ft. available for lease. You may lease as little as 1,600 or take all 10,000 sq. ft. Make your dreams come true! Excellent location for produce market, dollar store or any other ideas you may have. For more information, please call Jerry or Anthony Yono at (248) 442-2035.

DETROIT PARTY STORE FOR SALE—Business and building for sale. SDD/SDM and Lottery. 32 x 40 ft. Please ask for Al at (313) 934-2991 between 8 a.m. and 3 p.m. SERIOUS INQUIRIES ONLY!

ESTABLISHED, NEWER PARTY SHOPPE—Port Huron, Michigan. 6,000 plus sq. ft. Liquor, beer and wine. Large Lotto sales. First class—6 year old equipment and building. Excellent location and clientele! Contact Bob Greene, II, Moak Real Estate, Inc.—(810) 985-9515 for more info.

LIQUOR STORE with LOTTERY FOR SALE—Detroit, west side location. Beer, Wine & Grocery. 4,000 sq. ft. building. Store sales—\$16,000/wk. Lottery sales—\$8,000/wk. Business for sale—building optional. Serious buyers only! Call (313) 934-8224—ask for Nick or Joe.

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ESCAPE TO MONTE CARLO

AFD on the Scene

Truly a Ball for all!



(l to r) Frank Arcori, AFD Chairman Emeritus; Devon Dallo; Mark Karmo, AFD Chairman Emeritus; Angela Arcori and Lamia Arcori



Ron Wood of BCBS and Mike Reed of General Wine & Liquor happily accept prizes from AFD Chairman Sam Dallo.



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AFD on the Scene

Over 1,000 guests enjoyed their "Escape to Monte Carlo!"



How about that shrimp scampi?



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AFD 1999 Turkey Drive co-chair Paul Nutt (r) and his wife Nancy along with the gang from Interstate Brands, Wonder Bread/Hostess.



Proud Platinum Sponsors from Pepsi, (l to r) Brenda and Dean McVicker and AFD board member Chris and Jodi Zebari.



Outgoing AFD Chairman Bill Viviano (r) accepts gift from the new AFD Chairman Sam Dallo.



Silver Sponsor BC/BSB/BCN Special Markets, left to right: Linda Riegle, Phyllis Greene, Angela Tullis and Carolyn Williamson.



Thank you, Teen Angels!



Growing up isn't easy.

Growing up in a complicated world isn't easy. And it's even more complicated for adolescents. It's a time when kids don't always follow the advice of grownups. A time when they especially need self-confidence, self-esteem, and strong judgement and decision-making

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Germack Pistachio Co. (313) 393-2000
Grandma Shearer's Potato Chips (313) 522-3580
Jay's Foods (800) 752-5309
Kar Nut Products Company (248) 541-7870
Nikhlas Distributors (Cabana) (313) 571-2447
Pioneer Snacks (248) 862-1990
Rocky Peanut (313) 871-5100
Variety Foods, Inc. (810) 268-4900
Viner Snacks (810) 365-5555

PROMOTION/ADVERTISING:

Huron Web Offset Printing (519) 845-3961
J.R. Marketing & Promotions (810) 296-2246
JDA, Inc. (313) 393-7835
Market Advantage (248) 351-4296
PJM Graphics (313) 535-6400
Promotions Unlimited 2000 (248) 557-4713
Stanley's Advertising & Dist. (313) 961-7177
Stephen's Nu-Ad, Inc. (810) 777-6823

RESTAURANTS:

Copper Canyon Brewery (248) 223-1700
The Golden Mushroom (248) 559-4230
Palace Gardens (810) 743-6420

SERVICES:

AAA Michigan (313) 336-0536
Action Inventory Services (810) 573-2550
AirPage Prepay & Talk Cellular (248) 547-7777
AirTouch Cellular (313) 590-1200
American Mailers (313) 842-4000
Ameritech Pay Phone Services 1-800-809-0878
AMT Telecom Group (248) 862-2000
Ann Klempner Red Carpet Keim (734) 741-1262
Automated Collection Systems (248) 354-5012
Bellanca, Beattie, DeLisle (313) 882-1100
Cellular One—Traverse City (231) 922-9400
Central Alarm Signal (313) 864-8900
Check Alert (231) 775-3473
Checkcare Systems (313) 263-3556
Credit Card Center (248) 476-2221
Dean Nadeem Ankouy, JD
Attorney At Law (810) 296-3967
Detroit Edison Company (313) 237-9225
Eskye.Com, Inc. (317) 632-3870
Follmer, Rudzewicz & Co. CPA. (248) 355-1040
Frank Smith Re/Max in the Hills (248) 646-5000
Garino & Co., CPA (248) 737-9933
Goh's Inventory Service (248) 353-5033
Great Lakes News (313) 359-1001
J & B Financial Products LLC (734) 420-5077
Jerome Urcheck, CPA (248) 357-2400, x257
Karoub Associates (517) 482-5000
Law Offices-Garino & Garino (248) 552-0500
Market Pros (248) 349-6438
Metro Media Associates (248) 625-0700
Nationwide Communications (248) 208-3200
North American Interstate (248) 543-1666
Paul Meyer Real Estate (248) 398-7285
Prudential Securities, Inc. (248) 932-4480
Quality Inventory Services (810) 771-9526
Retail Accounting Service (313) 368-8235
REA Marketing (517) 386-9666
Safe & Secure Investigations, Inc. (248) 425-4775
Sal S. Shimoun, CPA (248) 593-5100
Security Express (248) 304-1900
Smokeless Tobacco
Council, Inc. (202) 452-1252
Southfield Funeral Home (248) 569-8080
Staver & Souve, PC (734) 374-1900
Harold T. Stulberg, R.E., Broker
24 Hours (248) 351-4368
Telecheck Michigan, Inc. (248) 354-5000
Travelers Express/Money Gram (248) 584-0644
Western Union Financial Services (248) 888-7423
Whitey's Concessions (313) 278-5207

STORE SUPPLIES/EQUIPMENT:

Belmont Paper & Bag Supply (313) 491-6550
Brehm Broaster Sales (517) 427-5858

Cost Savings & Reduction

Specialists (561) 398-9396
Culinary Products (517) 754-2457
DCI Food Equipment (313) 369-1666
Envipco (248) 471-4770
Hobart Corporation (734) 697-3070
Kansmacker (517) 374-8807
MSI/BOCAR Store Fixtures (248) 399-2050
National Food Equipment
& Supplies (248) 960-7292
North American Interstate (248) 543-1666
Oreck Floor Care Centers (810) 415-5600
Serv-Tech Cash Registers (800) 866-3368
Taylor Freezer (313) 525-2535
TOMRA Michigan 1-800-610-4866

WHOLESALES/FOOD DISTRIBUTORS:

AKWA Water Co. (248) 627-4737
Capital Distributors (313) 369-2137
Central Foods (313) 933-2600
Consumer Egg Packing Co. (313) 871-5095
EBY-Brown, Co. 1-800-532-9276
Family Packing Distributors (248) 644-5353
Fleming Company (330) 879-5681
Food Services Resources (248) 738-6759
Garden Foods (313) 584-2800
Global Interactive Technology (517) 681-2729
Gourmet International, Inc. 1-800-875-5557
Hamilton Quality Foods (313) 728-1900
Hammell Music, Inc. (248) 594-1414
I & K Distributing (734) 513-8282
Jerusalem Foods (313) 538-1511
Kaps Wholesale Foods (313) 567-6710
Kay Distributing (616) 527-0120
Kramer Food Co. (248) 851-9045
L&L Jiroch/J.F. Walker (517) 787-9880
Lipari Foods 1-800-447-3500
National Bulk Foods (313) 292-1550
Norquick Distributing Co. (734) 254-1000
Robert D. Arnold & Assoc. (810) 635-8411
S. Abraham & Sons (248) 353-9044
Sherwood Foods Distributors (313) 666-3100
Spartan Stores, Inc. (313) 455-1400
Suburban News: Warren (810) 756-4000
Flint (810) 785-4200
Super Food Services (517) 777-1891
SuperValu Central Region (937) 374-7874
Tiseo's Frozen Pizza Dough (810) 566-5710
Value Wholesale (248) 967-2900
Weeks Food Corp. (810) 727-3535
Ypsilanti Food Co-op (313) 483-1520

ASSOCIATES:

American Synergetics (313) 427-4444
Canadian Consulate General (313) 567-2208
Livemore-Davison Florist (248) 352-0081
Minnich's Boats & Motors (810) 748-3400
Wilden & Assoc. (248) 588-2358
Wolverine Golf Club, Inc. (810) 781-5544

AFD's 16th Annual Trade Show



Monday, April 17, 2000
Tuesday, April 18, 2000

Burton Manor, Livonia
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And they'll keep coming back
for more.**

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Michigan Rolldown offers incredible repeat business.
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