YES!

HGA c/o Hartford Food System, 509 Wethersfield Ave., Hartford, CT 06114, 249-9325
(Anne Whitt, Glen Lawrence, Carlos Salmon, Clinton Reid – Coordinating Committee)

WHAT
HGA Brings Your Hartford Neighborhood Grocery Store

A consistent best delivered price,

and

• a way to monitor it

• Access to information crucial to both the success of our businesses and the strength of our community

• More sales through joint advertising and movement of competitively priced products

• Access to a network of public and private business support

• Control over those forces that have exploited our past division and isolation

• A mutually beneficial and respectful relationship among ourselves and our vendors

Strength in our numbers and in ourselves
WHY
A Hartford Grocers Association

AS SMALL BUSINESS PEOPLE
serving communities throughout Hartford, we want to offer a quality product at competitive prices.

TOGETHER, we buy millions of dollars of grocery products each year, just like a large supermarket.

VOLUME gets supermarkets lower prices, advertising and technical assistance, as well.

COLLECTIVE BUYING brings us the power to better our businesses and better serve our customers.

Hartford Grocers Association
brings Big Business benefits into your business

There are more than 100 neighborhood grocers in our city. We buy from the same vendors and share the same concerns about sales, expenses, insurance, security, and providing for our families.

• Our needs are HGA's concerns •

HOW
HGA Works for You

LBG Distributors of Hamden, CT delivers to each HGA member a full line of grocery, frozen, and HBA products at its best delivered price, already the lowest among its competitors. Each store handles its own ordering, receiving, and payments with LBG.

LBG considers all the products HGA members buy on special manufacturers deals as a group purchase which generates thousands of dollars each month in rebates.

Income earned by HGA through rebates will cover advertising costs, some organizational costs, and be distributed among HGA members according to respective volume.

The Hartford Food System helps coordinate advertising, brokers other wholesale volume deals, monitors agreements and assists merchants with organization and business development.
Smaller grocers band together to compete with chain markets

By ANITA M. SELINE
Courant Staff Writer

At first glance, Glen Lawrence’s Kwik Stop Variety store in the North End offers all the goods found in a self-respecting convenience store. Boxes of cereal, cans of chili and bottles of fruit juice line the shelves, all bearing prices a little higher than those a shopper might see at a large supermarket.

Lawrence and owners of six other area small markets know that it is tough to compete with large supermarket chains, and now they are doing something about it.

“We have the concern within the community that prices are higher. They’re always complaining about why they’re paying more for the same thing,” said Lawrence, who opened his store at 2543 Main St. two years ago.

The problem, storeowners said, is that a neighborhood market buys smaller amounts of goods and cannot enjoy breaks given to larger stores, which have a higher sales volume.

The solution was to combine their buying power. The result is some lower prices, more competitive with those of the supermarket chains.

“We’ve quickly learned what it’s like to be a little fish in a big sea,” said Georgette Yaindi of Hartford Food System, which has small stores in two housing projects for the elderly. The Food System is helping to coordinate the Hartford Grocers Association, and is a member of the association.

The other stores participating include Roy’s Grocery at 27 Nelson St., Crossroads Dairy at 1063 Albany Ave., C & C Dairy at 122 Capen St., Miller’s Food Center at 1480 Albany Ave. and Thomas Dairy Mart at 665 Blue Hills Ave.

“We’re trying to provide them with competitive prices to the supermarkets,” said Anne Whitt, owner of Roy’s Grocery. “You see, today people are looking for a bargain and lower prices and it’s more convenient for them to shop at my store.”

The association is not just good business, storeowners said. It also allows them to help their customers.

“I got into it because I figured that was the way to help the community and to try to get products at low prices and pass it on to our customers,” Lawrence said.

“People in this community are making less and paying more, and 50 percent of them don’t have a car to drive to the larger stores to take advantage of bargains, he said. “At least the customers see an effort to give something back.”

Yaindi said the association hired LBG Distributors of Hamden to buy and deliver food to their stores.

Hartford Food System also is coordinating advertising for the group, and in the coming months hopes to use its connections with local farmers to bring cheaper produce to the markets. The association also received assistance from Hartford’s Minority Business Enterprise Program, which is helping with outreach into the Hispanic community.

Yaindi said there are about 140 mom-and-pop stores in Hartford, and the association hopes to sign up 30 of them by the end of the year. Owners of fifteen more stores already have said they intend to join.

The association has been loosely organized for about two years.

Whitt said that at first, the concept of the association was a little difficult to accept because the small grocers compete against each other. But together the grocers share the benefits of being bigger — not only to buy in larger bulk but to get rebates on their advertising costs.

Lawrence was in his store Thursday night putting up signs that marked his specials.

“I should get a good response. I get a lot of traffic in here,” Lawrence said.

Please see more Hartford news on the next page.
<table>
<thead>
<tr>
<th><strong>HI-C</strong></th>
<th><strong>HORMEL CHILI</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Grape Orange Fruit Punch</td>
<td>89¢</td>
</tr>
<tr>
<td>46 oz.</td>
<td>with Beans 12.5 oz</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Red &amp; White</strong></th>
<th><strong>VIVA SPAGHETTIEI</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>2 cans</td>
<td>2 boxes</td>
</tr>
<tr>
<td>16 oz.</td>
<td>16 oz.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Aspen</strong></th>
<th>4 Rolls WHITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.19 box</td>
<td>Bathroom Tissue 85¢ pack</td>
</tr>
<tr>
<td>12 bags</td>
<td></td>
</tr>
</tbody>
</table>

You've Known Each Of Us For Years. Now, Get To Know Us As

**ROY'S GROCERY**
27 Nelson St.

**CROSSROADS DAIRY**
1062 Albany Ave.

**KWIK STOP VARIETY**
2543 Main St.

**C & C DAIRY**
122 Capen St.

**HARTFORD FOOD SYSTEM**
Betty Knox and Smith Tower Senior's Stores

**MILLER'S FOOD CENTER**
1450 Albany Ave.

**THOMAS DAIRY MART**
665 Blue Hills Ave.
HGA PRELIMINARY SURVEY TO 6 OCT 88 MEETING

STORE NAME: Logans

DATE: 10/5/88

1. CURRENT MAIN SUPPLIER? Dileo (4); none (2). FREQUENCY? once/wk - once/mo.

   TERMS? 5 days = no delivery till paid

   BEST THING ABOUT SUPPLIER? nothing (3); product availability; ups. included in price

   WORST? Prices

2. DAIRY: Sealtest (5) Main Frequency? 2-3x/wk

   TERMS? COD

   BREAD? Continental " 6x/wk " 7 days (1); COD (and other)

   PRODUCE? Regional " none-daily " COD

   OTHER? NYC " 1x/wk - 2x/mo " COD (mixed items)

3. CASH AND CARRY USE? 1/L - groceries (weekly - 5 no - 1)

   High for - candy, soda, HBA (occasionally)

4. WEEKLY SALES VOLUME? 1,500 - 5,000 in produce? N/A (retailer says sizable)

5. WIC VENDOR? 5 (y) FOOD STAMPS? 5 (y)

6. PROBLEMS WITH REDEMPTIONS? NO OTHERS?

7. USE OF SUPPLIER'S SRP'S? MIXTURE HOW ELSE? (1) man. srp + 44 (2) " " + 1 - depend on mvmnt.

8. WHAT ARE YOUR STORE'S STRENGTHS? location; product selection + price; personal

   WEAKNESSES? location (too many stores); staffing; general economy customers

9. HOW LONG IN BUSINESS? 24 (3); 3 (1); 5 (2) OTHER LOCATIONS? (1)

10. OPERATING HOURS? 7 days " how staffed? family (4) on registers; 7am-11pm (2); 10am-12pm (1); 8-10 (2) others (2) > x-tra clerks

11. EVER Sought GOF/DENIED A LOAN? NO (e)

12. GROUPS? 2 (y): all say "no time"

   UAMA
12. HOW DO YOU THINK YOUR CUSTOMERS SEE YOUR STORE? Convenient

13. WHAT WOULD GET LOWER PRICES ON YOUR SHELVES? Lower wholesale (5)

14. IF A CASH AND CARRY WERE TO GIVE YOU TERMS, WOULD YOU USE IT AS A PRIMARY SUPPLIER? Y (6) ABILITY TO PICK UP ORDERS? Yes, now (4) possibly later (2)

15. ADDITIONAL COMMENTS

special concern: no security of lease, rent increases

[handwritten notes]

if so, warehouse must open early - orders should be pre-sorted - consistency

growers association good idea to get

1. lower prices
2. store info
3. compare vendor pricing
<table>
<thead>
<tr>
<th>Wholesaler:</th>
<th>1st</th>
<th>2nd</th>
<th>3rd</th>
</tr>
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<tbody>
<tr>
<td>1 x Total Cost</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>2 x Terms</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Minimums</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>2 x Order/Receive Schedules</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>4 x Product Selection</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>3 x Sales Reps.</td>
<td>1</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Price Change Notice</td>
<td>Similar</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technical Info</td>
<td>Similar</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 x Retailer's Deals</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Warehouse Location</td>
<td>1</td>
<td>3</td>
<td>1</td>
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<tr>
<td>References</td>
<td>3</td>
<td>2</td>
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<tr>
<td>KIBES</td>
<td>3</td>
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<tr>
<td>&quot;Raw&quot; Total</td>
<td>20</td>
<td>22</td>
<td>12</td>
</tr>
<tr>
<td>Includes Importance Factor</td>
<td>38</td>
<td>47</td>
<td>26</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
WE, THE UNDERSIGNED HARTFORD GROCERY MERCHANTS, RECOGNIZE THE ADVANTAGES TO ORGANIZING OURSELVES AND OUR COLLECTIVE BUYING POWER. WE UNDERSTAND THROUGH OUR ASSOCIATION WE EACH WILL SECURE:

* A CONSISTENT BEST DELIVERED PRICE

and

* A WAY TO MONITOR IT

* ACCESS TO INFORMATION CRUCIAL TO BOTH THE SUCCESS OF OUR BUSINESSES AND THE STRENGTH OF OUR COMMUNITY

* MORE SALES THROUGH JOINT ADVERTISING AND MOVEMENT OF COMPETITIVELY PRICED PRODUCTS

* ACCESS TO A NETWORK OF PUBLIC AND PRIVATE SUPPORT

* CONTROL OVER THOSE FORCES THAT HAVE EXPLOITED OUR PAST DIVISION AND ISOLATION

* A MUTUALLY BENEFICIAL AND RESPECTFUL RELATIONSHIP AMONGST OURSELVES AND OUR VENDORS

WE FURTHER UNDERSTAND LBG DISTRIBUTORS OF HAMDEN, CT. WANTS TO WORK WITH US TO ACHIEVE THESE GOALS.

I AM INTERESTED.

<table>
<thead>
<tr>
<th>Store</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>THOMAS'S DAIRY MARKET</td>
<td>665 BLUE HILLS AVE. HARTFORD, CT 06112</td>
<td>273-1398</td>
</tr>
<tr>
<td>MAVIS KEEFORD</td>
<td>C &amp; N Fish Market 242-4449</td>
<td>225-2727</td>
</tr>
<tr>
<td>VAGARY'S WANDS</td>
<td>307 WASHINGTON ST</td>
<td>295-3655</td>
</tr>
<tr>
<td>CLINTON A. REID</td>
<td>CF &amp; C 122 Chap St</td>
<td>278-0545</td>
</tr>
<tr>
<td>EVA KIRBY</td>
<td>175 Mather St</td>
<td>245-2154</td>
</tr>
</tbody>
</table>
TERMS OF AGREEMENT

uniting

HARTFORD GROCERS ASSOCIATION
HARTFORD FOOD SYSTEM
LBG DISTRIBUTORS, INC.

The Hartford Grocers Association (HGA) through the development
assistance of the Hartford Food System (HFS) is working with LBG
Distributors, Inc. of Hamden, CT to secure the benefits of volume buying.
Such benefits include joint advertising, manufacturer's rebates, and a
mutually respectful relationship between merchant and vendor.

What follows are the respective responsibilities of HGA, LGB and HFS
under this agreement.

HGA

(1) each HGA member will
a) join the association with a $100 membership fee paid
to HGA.
b) sign a pledge to do primary grocery business with LBG.
c) be represented in all advertisements.
d) be entitled to any patronage rebates as determined by
HGA.
e) identify among its membership merchants who will
work with LBG on advertising content and format.
f) elect leadership to serve as chair, vicechair, and
treasurer whose responsibilities include authorization
of all cash disbursements.
g) attend HGA monthly meetings and/or send a delegate
h) prioritize relationship with HGA and LBG

LBG will

(1) offer each HGA members its best delivered price
(2) extend credit upon approval on a load to load basis, never
to exceed 14 days.
(3) upon consultation with HGA representatives, prepare and
design commercial print advertising.
(4) manage rebate monies accruing from manufacturers; make
payment to HGA monthly.
(5) develop an authorized items book
(6) handle each HGA account individually with respect to
ordering, distributing, billing.
(7) be responsive to HGA members needs of product selection
(8) consider at the end of 1990 a patronage return to
HGA based on increase in LBG profitability in Hartford to
be effective year two
(8) encourage Hartford accounts to join the association
(9) provide consistency and reliability in store service
HFS will

(1) provide HGA with ongoing assistance with organizational development, including: stimulating membership participation; leadership development, advertising, and public relations

(2) assist member merchants with business development

(3) monitor agreements, wholesale price and regulatory trends

(4) provide for administration of HGA including: assisting preparation of meetings, agendas, correspondence

(5) assist with licensing

(6) prepare financial statements and annual report

(7) facilitate group purchase agreements with vendors and service providers

(8) secure necessary funding to provide technical assistance

This Terms of Agreement shall commence January 1, 1990 and be renewed and/or amended one year after.

Signed

LGB President: ________________________________ Date: ___/___/___

HGA Chair: ________________________________ Date: ___/___/___

Members:

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

HFS Project Director: ________________________________ Date: ___/___/___
APPLICATION FOR MEMBERSHIP

HARTFORD GROCERS ASSOCIATION

NAME: Gregory Chambers
DATE: 14 December 89

HOME ADDRESS: 18 Ridgefield St
TOWN: Hartford
ZIP: 06112

STORE NAME(S): 1. Cross Roads
2.

ADDRESS: 1. 1062 Albany Ave
2.

PHONE: 1. 247 3172
2.

HOW LONG IN OPERATION? 1. 18 yrs
2.

DO STORES ACCEPT: ☐ WIC ☐ Food Stamps (please circle)

List below your current suppliers and/or cash 'n carry:

PRESENT GROCERY WHOLESALER: 1. Daleo Bros
2. Retailers Reserve

BREAD VENDOR(S): Wonder

DAIRY VENDOR: Sealtest Candy Retailer's Tobacco

MEAT: Hilltown Pork Deli Gareb

PRODUCE: Cost Plus

SODA: Coke, Tumbleweed, Pepsi

Do you ever leave state to pickup product? Where? Bronx Terminal Market

For what? Tropical Fruits. How often? Weekly

Through our association, we can access group rates on a variety of services. Please indicate who you presently do business with.

BUSINESS INSURANCE: Collins Bennett
MEDICAL INSURANCE: Mutual of Omaha

Do you presently advertise? Please describe:

How many people do you employ? part-time: 5 full-time 1

I understand that as an association member my business and the community will enjoy the benefits of cooperative enterprise. I will share in the responsibilities of the association, including doing my primary grocery business with LBG distributors, attending the annual meeting, and providing my opinion and experience in the growth of the association. I submit an annual dues of $100 to join with merchants of the Hartford Grocers Association.

Signature: Gregory Chambers
Date: 14 December 89

HARTFORD GROCERS ASSOCIATION
I would like to at this time welcome and congratulate you on your decision to form this organization - Hartford Grocers' Association - and to move on forward with CHANGE.

On behalf of the HGA Coordinating Committee I thank everyone for their patience and understanding during the formation of our association.

We have worked very hard to arrive at this point. To have all of us under one roof so that we can air our concerns, to finally finalize this association so that we can make a better community and be a UNITED community.

I stress united because this is the only way we'll make a change - a VISIBLE change. By being united, we make the difference. We can demand action. Our numbers count.

The problems we are facing have little or nothing to do with Who's Who in America, but rather the WHY's and the Cries we hear in the neighborhoods of our community.

WHY don't we have a supermarket in the Northend owned and operated by our own? WHY don't we have a better price structure so that we in the community don't have to go to the suburbs to shop?

And WHY we as Hartford businessmen, aren't we better role models for our youth?

We are here today to make a start. We are gathering as a group of businesspeople concerned about our community and to take that first step to claim back and give back to that community.
Lastly, we'd like to thank Georgette Yaindl and the Hartford Food System for all her hard work and effort to help us in this struggle. She's put in many long hours for us with little more than a thank you so I ask that we offer her another one right now.

I now give you our former Mayor of Hartford, Mr. Thirman Milner. Thirman is director of government affairs for the FINAST Corporation and is here to share some insight on grocery industry trends and what HGA can mean to all of us.

Mr. Milner...
# Budget, Hartford Grocers Association, Jan-Dec 1990

## Income

<table>
<thead>
<tr>
<th>Source</th>
<th>Commit</th>
<th>Pending</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchants @ &amp;100</td>
<td>800 (1/10/90)</td>
<td>2,200</td>
</tr>
<tr>
<td>LBG Distributors, Inc.</td>
<td></td>
<td>3,000</td>
</tr>
<tr>
<td>Knox Downtown Council</td>
<td>1,000</td>
<td></td>
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<tr>
<td>Methodist Self Determination Fund</td>
<td>7,500</td>
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<tr>
<td>Marianist Sharing</td>
<td>3,000</td>
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<tr>
<td>Sisters of Mercy</td>
<td>4,000</td>
<td></td>
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<tr>
<td>CDBG</td>
<td>5,000</td>
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<tr>
<td>C&amp;S Wholesalers, Inc.</td>
<td>500</td>
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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Membership dues</td>
<td>3,000</td>
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<tr>
<td>Manufacturer Rebates</td>
<td>3,000</td>
</tr>
<tr>
<td>Church/Foundations</td>
<td>15,500</td>
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<tr>
<td>Hartford Food System</td>
<td>5,000</td>
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<tr>
<td>In-Kind Support</td>
<td>500</td>
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<tr>
<td><strong>Total</strong></td>
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## Expense

<table>
<thead>
<tr>
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<th>Amount</th>
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<tbody>
<tr>
<td>Hartford Food System Staff</td>
<td>15,000</td>
</tr>
<tr>
<td>Fringe</td>
<td>1,950</td>
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<tr>
<td>Other Consult/Technical</td>
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<td>Assistance</td>
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<tr>
<td>Advertising</td>
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<tr>
<td>Promo materials</td>
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<td>Phone</td>
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<tr>
<td>Miscellaneous</td>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>35,000</strong></td>
</tr>
</tbody>
</table>
HGA: PROJECT GOALS

1. to develop a neighborhood grocers' association serving three of Hartford's 4 Northend communities

2. to access neighborhood grocery stores to lower wholesale costs and more reliable sales services through collectivized buying

3. to formulate a retail mix in product and price that serves both the merchant and low-income customer

4. to change patterns of isolation and division among neighborhood grocery merchants by providing a regular channel for information exchange regarding, among other things, public mandates/services, industry trends, neighborhood news, nutrition needs of at-risk customers, wholesale cost comparisons

5. to identify and support small business leaders of color

6. to provide neighborhood grocers with technical assistance, including general business development, and licencing procedures and compliance

7. to encourage the sales of fresh and nutritious foods, particularly produce and food products grown and prepared in the greater Hartford area.

8. to develop a Community Advisory Committee to provide guidance and evaluation of HGA responsiveness to and role within the community.

MINIMUM OBJECTIVES

1. identify and develop relationship with neighborhood CBO's Dec._88 (completed)

2. target twenty stores and survey regarding grocery wholesale history and needs, volume, and t.a. needs: receive 10 completed responses Dec._88 (completed)

3. interview 4-5 area wholesalers. Organize data collected in matrix. Feb._15, 1989 (completed)

4. 7 grocers attend meeting: decide on wholesaler and association dues structure Apr./May__89 (completed)

5. 3-person steering committee identified Apr./May__89 (Coordinating Committee established)
Minimum Objectives, cont'd

6. Wholesale negotiations finalized extending at least a 2% cost saving Sept 89 (completed)

7. 10 merchants join association Jan '90

8. Joint advertising campaign piloted Jan '90

9. Suggested Retail Price fields set ongoing

10. Association grows by three stores/month begin Feb '90

11. 5 merchants attend business development workshop April '90

12. 50% Women Infant Children (WIC)-certified HGA stores promote WIC to WIC-eligible customers August '90

14. 4 HGA stores purchase and promote sales of CT Grown produce Summer '90

15. Group buying position leveraged with one other vendor Fall '90

MAXIMUM OBJECTIVES

1. Group buying position leveraged with at least two other vendors or service providers Dec. '90

2. HGA considers incorporation as a cooperative Dec '90

3. HGA funding reaches self-sufficiency through membership dues and manufacturer's rebates.