

Hometown grocery battling Dallas name-brand chains

United Press International
COPELL — On Feb. 12, 1982, five brothers and a sister opened the doors of the first Minyard grocery store on Lindsey Avenue in East Dallas.

That store is still there, still family-owned but now one of an ever-growing string of 53, successfully slugging it out with the national chains for a share of the Dallas-Fort Worth food market. Minyard Food Stores Inc. opened three new stores in its 1981 fiscal year and in August moved into a new complex of offices and warehouses totaling 400,000 square feet on a 65-acre site in Coppell, by the northeast corner of DFW Airport.

Sales of the 50-year-old supermarket chain were between \$250 million and \$300 million in 1981, vice president Lisbeth "Liz" Minyard said.

"We're not very small," she said. "I think sometimes we're one of the best-guarded secrets in Dallas."

Because the chain is privately held, profit figures are not re-

ported. But Miss Minyard said: "In the supermarket business, your goal is to make 1 percent profit on your sales. If you make 1 percent, you've had a good year."

The Minyard stores had a good year in 1981, she said.

Over the years, ownership of Minyard Food Stores has evolved to five family members. Two of the original founders remain: M.T. "Buddy" Minyard, the chairman of the board, and his sister, Fay, who is secretary-treasurer. Their nephew, Bob Minyard, is president. Lisbeth and her sister, Gretchen Minyard Williams, both are vice presidents and the daughters of M.T. Minyard.

Gretchen's husband, J.L. Williams, is a long-time employee of the firm and serves as executive vice president in charge of retail operations.

The firm's goal is to grow by an average of three to five stores each year. Expansion is financed out of operating funds. The chain almost never borrowed

money for expansion purposes until it obtained \$12 million in loans a few years ago to pay for its large Coppell facility. Up for sale now is Minyard's former warehouse and headquarters facility on Cedar Springs near Dallas' Love Field Airport.

"We're interested in increasing the number of stores in Tarrant County and Fort Worth," Miss Minyard said. "We have seven stores in the county, three in Fort Worth. That's really not enough for one market."

"Newspaper advertising is so important, and it's difficult to justify running a double-truck (two page) ad when you just have a few stores."

All expansion will be into areas that can be served by trucks based at Coppell. Minyard now has stores as far south as Waxahachie and Corsicana and as far north as Lewisville. A few years ago the firm closed its only Plano location but Miss Minyard said, "We've got to get back into the Plano market."

Group says Americans pay too much for their insurance

United Press International
WASHINGTON — The average American works 30.4 days a year just to pay for insurance, and a total of \$235 billion is paid in premiums annually, a consumer group said Thursday.

The National Insurance Consumer Organization, backed by Ralph Nader, released a study that estimates the \$235 billion in premiums amounts to 11.7 percent of the country's disposable income and computes to \$1,025

for each person in the nation.

The group said the \$235 billion also is equal to what the country's average wage earners combined will have made so far this year as of noon Friday.

Robert Hunter, a former federal insurance administrator who heads the group, said despite the investment, the insurance system is a "monument to inefficiency" that usually returns only 50 cents to 60 cents for each \$1 of premium income.

"No other large industry is totally free from federal anti-trust laws," he said in a statement. "Thus, cartels still set rates for many companies, wholesalers (the companies) set the retailer's (agent's) prices and efficient agents can't pass along

savings to their clients — anti-rebate laws prevent it.

"States have also passed making it illegal for group auto insurance to be This noncompetitive needs thorough reform."

Mo'Nae Boutique
Your Danskin Headquarters
Manor East Mall 779-6718

TEXAS STATE OPTICAL
Prescriptions Filled
Glasses Repaired
216 N. MAIN
BRYAN 822-6105
Mon.-Fri. 8 a.m.-5 p.m.
Sat. 8 a.m.-1 p.m.

Mr. Gatti's
The Best Pizza In Town! Honest.
WE DELIVER
846-3412
Mr. Gatti's Pizzamat
AFTER 5 P.M. — MIN. \$5.00 ORDER

Texaco to close two oil refineries

United Press International
HOUSTON — Citing declining product demand, Texaco U.S.A. has announced plans to close its West Tulsa, Okla., and Casper, Wyo., refineries employing a total of 600 people.

Texaco officials also said the refineries, both built before World War II and with total refining capacity of 71,000 barrels daily, were marginal in operating efficiency.

Annon M. Card, president of Texaco U.S.A., said Tuesday that preliminary figures show petroleum product demand was down 6.2 percent industry-wide in 1981 and the nation's refineries currently are operating at less than 70 percent of

capacity. Card said Texaco would continue efforts to sell either or both plants. The company had said in December it was possible the plants would be closed.

The company said it was holding discussions with union representatives about proposed benefits to ease the impact of the plant closings on unionized employees.

"The company has offered severance benefits more liberal than those provided under terms of the recently terminated labor agreement," Texaco said. "In addition, separation programs have been developed and are being extended to non-represented employees."

Man sets 'possessed' stuffed animal ablaze

United Press International
SHREVEPORT, La. — A man who set his teddy bear ablaze because he thought the stuffed animal was possessed by demons and was spying on him was charged with aggravated arson, police say.

City Detective Andrew Franks said Jake Crawford, 28, was arrested Wednesday morning after police and arson units

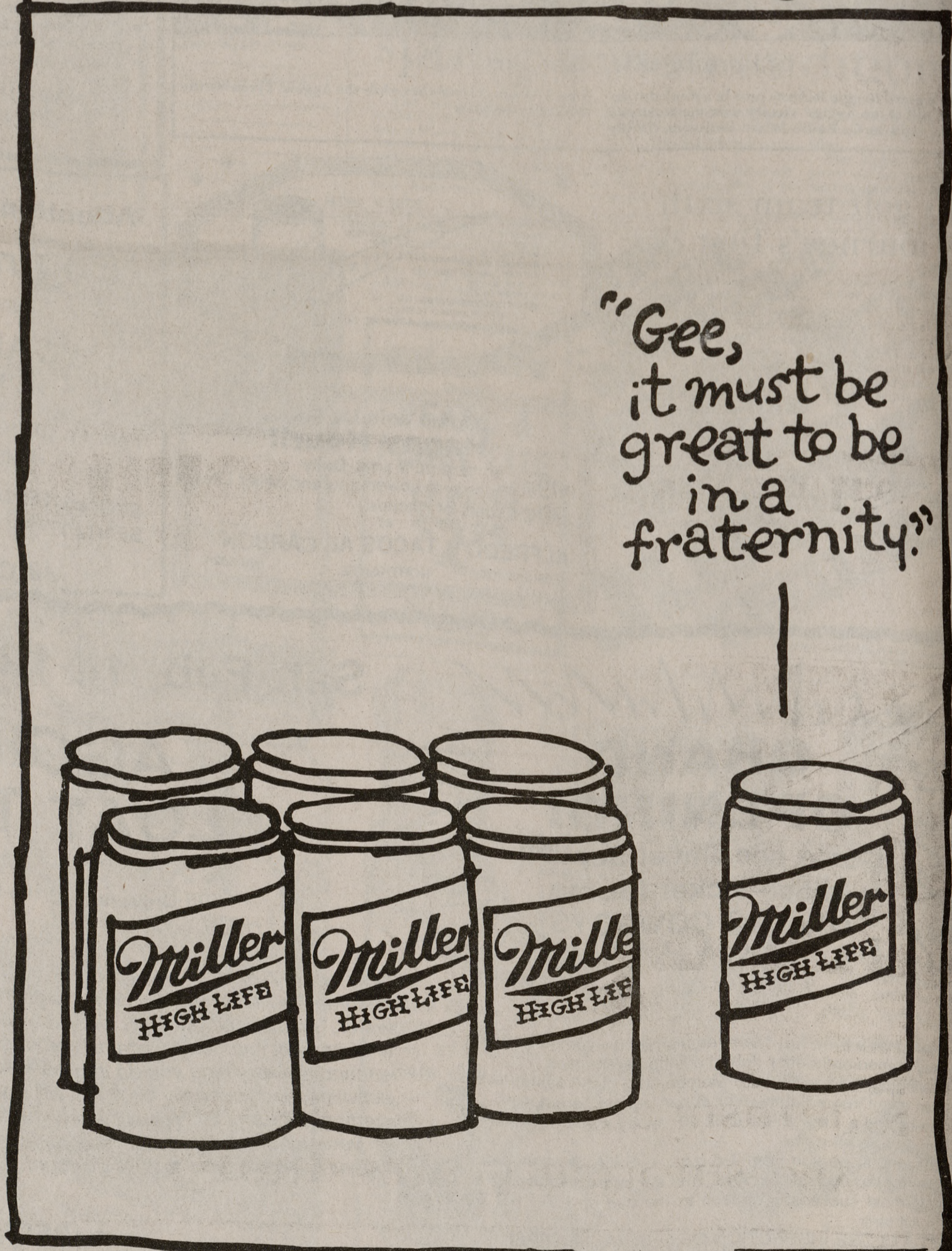
responded to a call of a house fire.

Crawford and his brother, who was asleep when the blaze broke out, escaped unharmed.

"Crawford has been charged with aggravated arson," Franks said, "but due to his mental condition he will be transferred to the district attorney's office for a disposition on whether to prosecute the case."

LINCOLN'S BIRTHDAY BIRTHDAY PARTY!
FRIDAY, FEB. 12
Starting 5 p.m.
We're Celebrating Mr. Lincoln's Birthday With Style!!
Answer A Lincoln Trivia Question and Get A \$2.00 - \$5.00 Discount On Your Meal!
The LOADING ZONE
of Aggieland
404 E. University Dr.
693-8869
Open 7 Days A Week

Miller times starring Miller High Life



©1981 Beer Brewed by Miller Brewing Co., Milwaukee, Wis.

Aggi to pl
Vol. 75 No.
Mc
arr
United
WARSAW
were banned
ment was clo
today followi
194 people fo
of martial la
The democ
city of Pozna
response to
dissidents fo
against the
took place I
Saturday.
In view o
cars have be
streets starti
Po
car
Unit
LAGOS, N
ll's appeal to
gious tolerat
and the pe
northern Ni
ity threat, V
The mee
was to have
five-day visi
Mat
b
The Uni
stop Soviet
Soviet Uni
what it tak
former Mo
Washington
Peter O
of the 27t
National A
dent Cent
"It is ci
out it ver
States has
Soviet Un
still feel th
The Un
to feel sec
At pre
ful voices
arguing a
or advoca
form of
Osno sai
"It is
and there
and how
clare tha
tained," I
If con
makes Pr
tration at
confiden
United S
to accept
Soviet po
the Kren
do, that
and puff
down.
Osn
M
The J
not hav
the 13t
A&M
Chairm
not woi
"I'r
the mo
tant to t
works f
the Un