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Today's investor

A&P fighting competition

Q. I have had stock in the Great Atlantic and Pacific Tea Co. for many years, and the value of the stock has been on a steady track - down - for most of that time. As I see it, the retail food industry is a

dead one and many food chains seem to be doing very well and their stocks are going up. Can you explain what A&P's problem is?

A. A&P's problem is not a simple one. It probably goes back as far as 20 to 30 years. It would appear that about that far back in history A&P's management was falling behind competition.

It was slow in moving from small stores to the supermarket type and then to the giant size supermarkets. It also was slow in getting its stores into the newer suburban locations.

As it made moves in these areas it was still behind the competition. Early in 1973, A&P's board of directors brought in a man from Albertson's, a successful and profitable grocery chain, based in Salt Lake City. The new man has now added a sizable number of people to his staff and has announced a five year plan to bring A&P back to profitability.

The company has made money in its last two quarters. We hope his plan is successful and that A&P will continue to improve. It will take a little more time, however, to be sure the improvement is lasting.

The retail food business works on very small margins, but well managed companies seem to be able to make good money. There are many good retail chains

that you can buy stock in and expect to get increasing dividends.

We've already mentioned Albertson's. Another is the Dillon Companies. West Markets is an eastern chain with a good record. We have a study on it we'd be pleased to send to readers.

Q. I have seen the letters OTC in a number of stock market letters. Would you tell me what they mean, please?

A. OTC is an abbreviation for "Over The Counter." This refers to stocks that are not listed on a stock exchange. Some brokers may have an inventory of these stocks like your grocery carries an inventory of various food items.

The broker in effect trades over the counter rather than through a stock exchange. In this kind of market when you want to sell the stock, your broker will contact other brokers who he knows deal in the stock to see if they have any buyers or will buy it for their own inventory.

O'Flara welcomes your questions but will answer them only through this column. We would be pleased to send a complimentary copy of Better Investing Magazine or information about investment clubs to any reader requesting it. Send 30 cents for postage and write to: Today's Investor, P.O. Box 228, Royal Oak, MI 48068.

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Shaarey Zedek sets Israel bond dinner

Congregation Shaarey Zedek will soon have the opportunity to honor one of its own and also help support the State of Israel through Israel Bonds on the occasion of Israel's 28th birthday.

Joseph H. Jackler will be the guest of honor at a Shaarey Zedek-Israel Bond Tribute Dinner on Monday, May 24 in the Synagogue Social Hall. Jackler will receive the City of Jerusalem Peace Award presented on behalf of the State of Israel Bond organization for "outstanding participation in the Israel Bond program, which is strengthening the economy of the State of Israel as the foundation for the spiritual and cultural rebirth of the Jewish people."

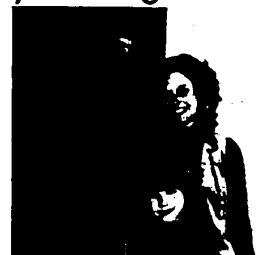
The honoree, senior partner of the law firm of Friedman, Meyer, and Keys, has an auspicious record of philanthropic services. He is president of the Rabbi Morris Adler Memorial Foundation and served as president of the Federation Apartments in Oak Park.

He is on the Board of Governors of Jewish Welfare Federation and a member of the Board of Governors of United Jewish Charities. He is also a board member of Sinai Hospital and the American Friends of Hebrew University.

Jackler is a past board member of Shaarey Zedek and the Jewish Community Center. He has been active in the Israel Bond program and is a member of the Greater Metropolitan Detroit Prime Minister's Club of the Israel Bond organization.

A graduate of the University of Michigan Law School, Jackler is a member of Phi Beta Kappa. He and his wife live in Farmington and have three children. Ambassador Max Varon, distinguished diplomat and advisor to Jewish communities for Israel's Foreign Ministry, will be guest speaker. For information and reservations, call Congregation Shaarey Zedek office at 988-0200.

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Tom Sherry and Ray Part have been looking for something that would be a fast and profitable investment was at a price they could afford. They got to Parkway Apartments in Schoolcraft near Telegraph. It was a \$100,000 investment. Call 432-1200.

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