

• MBL •

Food Service Bulletin



Volume 4, No 5 Sept/October 2004

A newsletter for the food service industry

Business Interruption Insurance

“Without it, I would have lost everything”

How it Saved Bruce Berry

August 23 was a bittersweet day for veteran meat man Bruce Berry.

That was the day when fire swept through Mitcham Shopping Center destroying 20 shops and leaving in the ashes a damages bill in excess of \$20 million.

Bruce's two shops at the centre - Bruce's Meat and Mitcham Meats - were spared by the fire, but smoke and water damage, together with the loss of all stock, could have ruined him.

And it would have were it not for his Business Interruption insurance policy.

There have been many occasions over the past decade when Bruce has been tempted to dump the policy and save thousands of dollars a year in premiums.

On each occasion his insurance broker of 25 years has talked him out of it. Bruce will be forever thankful.

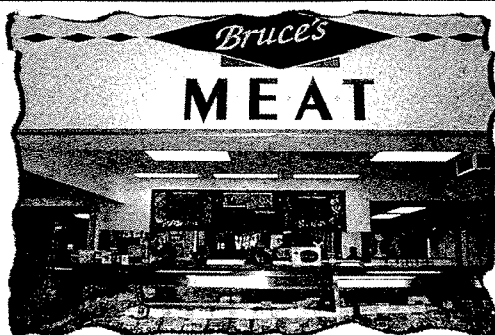
“Without that insurance I would have lost everything;

I would have been dead broke”, he says bluntly.

Mitcham Meats, located on the outside of the centre, was back trading a week after the fire, whereas Bruce's Meat lost 17 days due to the disaster.

But it will be a long time before either shop is trading normally. The loss of customers due to rebuilding will see to that.

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As it was in 2001.

Reminder

MBL Centenary Dinner

Adelaide Convention Centre
North Terrace, Adelaide

Saturday 5th February 2005

This is “your” night !

The biggest dinner ever held for South Australia's Meat Industry

“Yes” you can invite staff, family or friends along, or share a table with other members

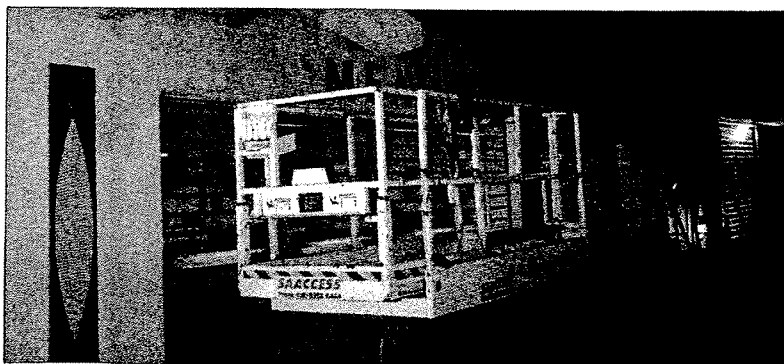
Enjoy fine food and wine and be entertained by one of Adelaide's top bands “Acoustic Juice”

Mark the date on your calendar

We will be in touch with ticket prices and booking arrangements during October.

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As it appeared a few days after fire swept through the centre.

Flexi-eating

New Food Trend

Food consumption is increasingly fitting around people's needs and lifestyles, rather than people fitting their lives around structured mealtimes, according to British market analyst, Datamonitor.

And Australia is expected to follow suit.

Canned Bread

In a country prone to natural disasters such as typhoons and earthquakes, Japan's food industry has developed a new emergency ration - canned bread.

It was inspired by the huge quake that destroyed Kobe in 1995. Victims had complained of being forced to live on stale bread.

The new canned bread boasts a lifespan of three years.

Akimoto Pan, which sells its loaves in ring-pull cans for about \$6.50, claims the product tastes as good as the real thing.

The new phenomenon is called 'flexi-eating' and it's taking Britain by storm.

Datamonitor analyst Daniel Bone predicts that Brits will soon eat 2.7 billion less meals at home, increase their snacks consumption, and favour 'pit-stop' and 'desktop dining'.

The first meal likely to go is breakfast.

In 2003, British people skipped on average 113 breakfasts a year per person, and Datamonitor forecasts this will increase to almost 120 in 2008.

"Convenience and time pressures are more apparent in the morning. Even when consumers are having breakfast at home they are taking less time to prepare it," said Bone.

Eating out-of-home is big business in Britain and is getting bigger every year.

In 2003, out-of-home consumption accounted for 31.6% of all eating occasions, and is set to rise to over 35% by 2008.

"The growing number of out-of-home occasions does not mean British dislike eating at home", insists Mr Bone.

"It is a lifestyle driven trend with time-poor consumers increasingly embracing innovative meal and snack solutions that facilitate on-the-go consumption," he says.

"Even when consumers eat at home, they want minimal fuss and preparation.

"Convenience-based needs are driving growth in the number of 'pit-stop dining' occasions where consumers seek near instant gratification from easy to prepare meal solutions".

Biodegradable Takeaway Food Containers

Scientists with the United States Department of Agriculture (USDA) are developing lightweight, biodegradable, takeaway food containers made from wheat starch.

Plant physiologists in California are working with the EarthShell packaging company to complete the environmentally-friendly containers.

Moulded from wheat-starch batter, cups, bowls and plates, are treated with a water-resistant coat to maintain form and strength.

While more expensive than polystyrene, the researchers say having a selection of starches such as wheat or corn to choose from, will give manufacturers flexibility to maintain competitive pricing.

Attractive, durable, and easy to use, wheat-based containers biodegrade in a few weeks in compost piles, unlike polystyrene clamshell containers whose petroleum-based structures pile up in landfills.

Aussie know-how a Winner

A plastic bag that dissolves in water or breaks down into compost has been awarded one of the top Australian science prizes.

Plantac Technologies' cornstarch derived 'plastic' bag was last month awarded the Australian Museum Eureka Prize for Industry.

The bag is safe for use in food packaging and can be moulded like common petrochemical plastics, but is completely biodegradable.

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Business Interruption Insurance

Bruce, however, will be protected. His insurance policy covers him for interruption to business for 12 months.

Of most importance to Bruce has been the protection of his staff and once again the insurance has guaranteed their weekly pay packets.

"These are not only good people, they also are the lifeblood of the two shops", he says generously.

As for insurance, Bruce will never complain again about the premiums; actually he might complain but he will never contemplate letting a policy lapse.

"What happened to me can happen to anybody", he says. "It can happen, it will happen; the only question is when it will happen.

And Bruce doesn't mince words when it comes to the importance of insurance.

"Anyone who doesn't have business interruption insurance has got their brains in their backside", he declares.

One major difference to the new Bruce's Meats is the color scheme - bright yellow and blue, because "it's bright and cheerful - just like us".

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Food Service Bulletin
(A publication for the food service industry)

Publisher
 Combined Industries Pty Ltd
 ABN: 45 007 562 932

Editor
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 (08) 8276 2519

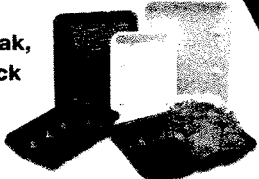
Advertising
 David Curtis
 (08) 8262 5433

Printer
 Bowden Printing Pty Ltd

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