



Food & Petroleum REPORT



Vol. 17, No. 7

July 2006

AFD Foundation Golf Outing provides scholarships to students and a day on the links

Better start practicing now, because the AFD Foundation Golf Outing is fast approaching. Scheduled this year for Wednesday, July 12 at the beautiful Fox Hills in Plymouth, this popular event gives members of the food, beverage and petroleum industries a chance to "connect" on the course, while putting around for a good cause.

"The AFD Foundation Golf Outing is the one annual social event where retailers, wholesalers, manufacturers and service providers all come together to have a little competitive fun for our scholars," says AFD President Jane Shallal.

In fact, the event is so popular that the outing takes over both Fox Hills courses – the Golden Fox and the Fox Classic.

Michele MacWilliams, event coordinator, strongly suggests that foursomes make their sponsorship reservations now, since space is limited.

"Your support allows the AFD Foundation to award 30 scholarships to deserving students, plus it is a great way to greet old friends and make new ones," MacWilliams adds. See page seven for details.

Inside

Subsidizing lottery winnings.....	3
Meet Rep. Emmons	4
Petroleum News & Views.....	5
Lakeview Food Basket has the right stuff.....	20
Secure Check Cashing makes it safe.....	24
AFPD Trade Show Pics	28

Associated Food & Petroleum Dealers
30415 W. 13 Mile Road
Farmington Hills, MI 48334

Change Service Requested

PRSRT STD
U.S. Postage
PAID
DETROIT, MI
PERMIT #36

AFPD works to spread food stamp distribution throughout month

On the third day of any month, the aisles of just about every grocery store in Detroit and Pontiac are packed with customers. By the end of the month, however, traffic is always much slower.

The cycle, familiar to most urban grocers, has a simple explanation: the start of the month is when customers get their food stamps. This swing in traffic poses problems

for many stores, as it is difficult to staff and properly stock items for such huge customer swings.

The Associated Food and Petroleum Dealers (AFPD) wants to change that. Working with the Michigan Food Policy Council, AFPD has helped draft recommendations to Governor Jennifer Granholm and the Michigan Department of Human

Services, asking for a change in the way the state administers the federal assistance program. AFPD recommends spreading food stamp distributions throughout the month. This would eliminate the swings in customer traffic, which makes it

Food Stamps,

Continued on page 27.

New products, flavors, specials showcased at AFPD Annual Trade Show

By Michele MacWilliams

So many new products and so little time! There was so much in fact, that it was difficult to see and sample them all. For those who were unable to attend – or for that matter for those who attended and couldn't visit every booth – here is a sample of some of the interesting new products and specials showcased at the AFPD Trade Show:

Celebrating their 75th anniversary, **Better Made** products feature new packaging artwork that reflects this special year. AFPD congratulates Better Made on its monumental anniversary. (We also LOVE your



chocolate-covered chips!)

Kar Nut Products was being coy at the show, but Kar's Ben Benjamin told me that the company will introduce five new flavors of trail mix products in July. Look for details in the next issue, or call your Kar's sales rep.



Looking for something splashy for your water aisle? **Faygo** just picked up O Water – a line of artfully packaged flavored waters with no calories and no contaminants.



New from **Anheuser-Busch** is **Peels Premium Malt Beverage**. Designed to "apeel" to the 21 to 30-year old set, it is made with 100 percent fruit juice concentrate.

New to the show this year was **MexicanTown**, a company featuring Hispanic breads, pastries and grocery items. Originally a store and bakery in Detroit, they now package their products and self distribute to retail

New products,

Continued on page 29.

New Exciting Fun Runner Packages!



See Your Pepsi Representative
for More Details

AQUAFINA and FLAVORSPLASH are registered trademarks of PepsiCo, Inc. TROPICANA is a registered trademark of Tropicana Products, Inc. © 2006 LIPTON is a registered trademark of the Unilever group of companies.

EXECUTIVE COMMITTEE

Fred Daily
Chairman
Medicine Chest
Joe Bellino, Jr.
Food & Beverage
Vice Chair Government & Legislative Affairs
Broadway Market, Region 2
Pat LaVecchia
Petroleum/Auto Repair
Vice Chair Government & Legislative Affairs
Pat's Citgo
Chris Zebari
Food & Beverage Vice Chair Membership
New Hudson Food Market
Dennis Siderski
Petroleum/Auto Repair Vice Chair Membership
Maple & Miller Marathon
Al Chittaro
Vice Chair Long Range Planning
Faygo Beverages, Inc.
John Denha
Vice Chair Community Relations
8 Mile Foodland
Jim Garmo
Treasurer
Shoppers Valley Market
Jim Hooks
Secretary
Metro Foodland

EMERITUS DIRECTORS

Ronnie Jamil Mug & Jug Liquor Stores
Terry Farida Value Center Markets
Sam Dello In 'N' Out Foods
Bill Viviano House of Prime
Mark Karmo Golden Valley Food Center

FOOD & BEVERAGE RETAIL DIRECTORS

Amir Al-Naimi Joy Thrifty Scot
Mary Dechow Spartan Stores, Inc. Region 3
Kristin Jonna Merchant's Fine Wine- Region 1
Aiza Naimi Thrifty Scot Supermarket
Mike Shina Krown Supermarket
Thom Welch Hollywood Super Markets
Brian Yaloo Park Place Liquor

FOOD & BEVERAGE SUPPLIER DIRECTORS

Gary Davis Prairie Farms
Bobby Hesano D & B Grocers Wholesale
Earl Ishbia Sherwood Food Distributors
Mike Rosch General Wine & Liquor Co.
Scott Skinner Diageo
Tom Waller CROSSMARK Sales Agency, Region 5
Percy Wells Coca-Cola, Region 6

PETROLEUM / AUTO REPAIR DIRECTORS

Gary Bettis Blissfield BP
Rich Bratschi Lake Lansing Mobil
Paul Elhindi Citgo of Lyndhurst
Dave Freitag Yorkshire Tire & Auto
Maurice Helou Citgo of Lyndhurst
John Price 3C Sunoco

STAFF & CONSULTANTS

Jane Shalial President
Daniel Reeves Executive VP Food & Beverage
Ed Wuglarz Executive VP Petroleum
Michele MacWilliams VP of Communications
Cheryl Twigg Controller
Cathy Wilson Director of Special Events
..... & Advertising
Harley Davis Coupon Manager
Tamar Moreton Executive Assistant
Tony Deluca Membership Services
Doug Jones Membership Services
Ron Milburn Membership Services
Karen Cutshaw Branch Office Manager
James V. Bellanca, Jr. Legal Counsel
Bellanca, Beattie & DeLisle Legislative Consultant
Karoub Associates Health Care
Gadaleto & Ramsby Health Care
Pat Gregory Certified Public Accountant
UNY Advisors MI Publishing
Metro Media Associates Graphics & Prepress
Walt Kampaki Graphics Public Relations
Hase MS&L

Chairman's MESSAGE

Subsidizing lottery payouts causes concern

By Fred Daily
AFPD Chairman

Since last summer, AFPD has been involved in discussions with the Michigan Lottery regarding the legality of subsidized Lottery payouts. Some stores up the ante on Lottery payouts by subsidizing the winning tickets. They promote this to their customers in order to create more traffic and additional Lottery sales. We understand that retailers make these offers in order to compete with neighboring stores. Especially in urban areas where the population has dwindled and where customers have been hurt the hardest by Michigan's recession-like economy, retailers are competing for an ever-dwindling dollar.

However, offering higher jackpots to ticket purchasers may go beyond the bounds of fair competition. On a \$500 winning ticket, some stores

are paying \$550, \$600 and even \$650! How far will this go?

The Associated Food and Petroleum Dealers staff and legal counsel are in the midst of conducting research into the legality of this issue. We met numerous times with the Lottery Commissioner's office and this issue has been taken up by the Michigan State Attorney General.

While it is being debated, I urge all stores that subsidize lottery payouts to cease this practice, as it's resulting in negative competition among us.

The chain stores, including Meijer, Walgreens, CVS and 7-11 don't mark up Lottery payouts. Why should the independent stores? We are only hurting ourselves.

See you at Fox Hills!

I am looking forward to seeing many of you on July 12 for the AFD Foundation Golf Outing. We are



again heading to the beautiful Fox Hills in Plymouth. If you haven't signed up to play yet, please call Michele MacWilliams right away (248) 671-9600. We want to accommodate as many golfers as possible. Remember, your sponsorships go to support the AFD Foundation Scholarship program. This year 30 students will receive \$1,500 scholarships. We couldn't do this without your support!

By the way, there is construction on M-14 and I encourage golfers to check the status of lane closures a couple of days before we golf, leave plenty of time to travel and look into alternate routes.

The Grocery Zone

By David Coverly



AFPD MEMBERS: We want to hear from you!

The Food & Petroleum Report will print new product releases as space permits. The service is free to AFPD members. Each month we also write feature stories about our members' businesses. If you would like to see your name on the pages of the Food & Petroleum Report, call Michele MacWilliams at (248) 671-9600.

Representative Judy Emmons helps Michigan keep its moral compass

By Kathy Blake

State Representative Judy Emmons, (R-Sheridan) grew up on a dairy farm in mid-Michigan and learned the values that still guide her as a leader for Michigan's legislature. She sponsored legislation last year to keep the Ten Commandments displayed at the Capitol and another bill to keep the words "under God" in the Pledge of Allegiance. She explains, "I truly believe this country has always had a moral compass and both of those things have pointed us in the right direction. We need our foundation. If you don't keep those reminders out there, the gray area creeps in. Don't kill, don't steal and don't lie are absolutes."

The Ten Commandments bill was enacted while the Pledge of Allegiance bill went to the Committee on Government Operations.

Ban on protesting at funerals

In a country torn apart by whether it should be at war, Emmons and numerous other representatives sponsored joint House-Senate legislation against war protests within 500 feet of a soldier's funeral. War protesters engaged in demonstrations at funerals around the country and when they came to a funeral in Michigan, Emmons and her colleagues took up their own protest. "Families that are grieving should not be subjected to these demonstrations. This legislation is about protecting the rights of families to mourn in peace," declared Emmons.

The ACLU voiced concerns that freedom of speech was in jeopardy with this legislation. Emmons said, "This legislation sends a message about the value of life, the dignity of death, and our respect for the families who are burying their loved ones."

Although Emmons was a primary sponsor of this package of bills, she said she was one of many who feel strongly about it. "It is sad that you have to legislate common decency," Emmons said.

Violating the statute would be a felony, punishable by up to two years and a \$5,000 fine for the first offense

and up to four years and a \$10,000 fine for subsequent violations. The governor was expected to sign the package into law at press time.

Committees

Emmons is assistant Majority Whip and vice-chair of the Higher Education and Career Preparation committee. She is also on the Energy and Technology; the Commerce and the Insurance committees.

The 70th House District which she represents includes all of Montcalm County, and in Ionia County, the cities of Belding and Ionia, and the townships of Otisco, Keene, Orleans, and Easton.

Petroleum stabilization

The Energy and Technology committee worked on a petroleum stabilization bill that would not allow gas stations to sell gas under rack price. Rack price is what gas stations pay the oil companies for the gas. The purpose of the bill is to protect small gas stations from chain store competition that sells gasoline under rack price to attract customers. "They loose money on the gas and make it on other things," explained Emmons adding, "We need to maintain that competition between big and small business." Unfortunately, she reported, "The bill is just sitting there because people perceive it as raising prices."

Single Business Tax

Emmons voted to eliminate the Single Business Tax. She said small business is key to Michigan's livelihood. "Small businesses ride out the (economic) cycles up and down. They try to ride out the bad times and we do very little to help them. If we can do anything, it would help."

Forestry legislation

Emmons co-sponsored a bill to provide funds for forestry management and development. "It is simply foolish not to manage them (forests) well. Paper mills are closing but there is timber available." The bill passed in the House and went to the Senate Appropriations committee for review.



Rep. Emmons biography

Emmons' parents were involved in township government and they worked on former Governor John Engler's first campaign for state representative. Emmons continued her family's tradition of volunteering for Republican party campaigns. In 1990 she entered politics herself and was elected to the Central Montcalm Board of Education for eight years. In 1998, she was elected to the Montcalm Area Intermediate School District Board of Education. She was also appointed to the Teacher Tenure Commission. Emmons says she has always been involved in education, and has promoted reading for children at the state level and within her school district.

She was a member of the Michigan Farm Bureau Board of Directors for six years and stepped down from that position when she was elected to the State Legislature in 2002.

In her free time, Rep. Emmons is at home milking cows on her family's fifth generation dairy farm in Sheridan. They sell the milk through the Michigan Milk Producers Co-op. She and her husband have three children and two grandchildren.

To reach State Representative Judy Emmons, please call 517-373-0834, email judyemmons@house.mi.gov or write State Representative Judy Emmons, PO Box 30014, Lansing, Michigan, 48909-7514.

Calendar

July 12, 2006

AFD Annual Scholarship Golf Outing
Fox Hills
Plymouth, MI
Contact: Michele MacWilliams
(248) 671-9600

September 13 & 14, 2006

AFPD S.E. Michigan Holiday Show
Rock Financial Showplace
Novi, MI
Contact: Cathy Willson
(248) 671-9600

September 19, 2006

AFPD West Michigan Holiday Show
DeVos Place
Grand Rapids, MI
Contact: Cathy Willson
(248) 671-9600

July is...

- Baked Bean Month
- Culinary Arts Month
- Hot Dog Month
- Ice Cream Month
- July Belongs to Blueberries Month
- Picnic Month, Pickle Month

Statement of Ownership

The AFPD Food & Petroleum Report (USPS 082-970; ISSN 0894-3567) is published monthly by Metro Media Associates, Inc. (MMA) for the Associated Food & Petroleum Dealers, Inc. (AFPD) at 30415 W. 13 Mile Rd., Farmington Hills, MI 48334. Material contained within The AFPD Food & Petroleum Report may not be reproduced without written permission from AFPD.

The opinions expressed in this magazine are not necessarily those of MMA or AFPD, its Board of Directors, staff members or consultants. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to AFPD Food & Petroleum Report, 30415 W. 13 Mile Rd., Farmington Hills, MI 48334.

ADVERTISERS: For information on advertising rates and data, contact AFPD, Cathy Willson, 30415 W. 13 Mile Rd., Farmington Hills, MI 48334, (248) 671-9600.

AFPD works closely with the following associations:



Petroleum News & Views

Information of interest to Petroleum Retailers, and Allied Trades



Gasoline prices fuel consumer rage

As if dealing with road rage isn't enough, now some counselors are cautioning that "gas rage" is causing some motorists' blood pressure to boil.

"High prices aren't the fault of station owners, but psychiatrists say people are venting pent-up anger at the first target they see," according to an article by the syndicated Scripps Howard News Service that appeared in a number of newspapers. According to John Rooney, a professor of psychology at La Salle University in Philadelphia, gasoline price uncertainty can lead to feelings associated with a lack of control, which he expects could mean "fallout for politicians" this fall.

"The frustration people are feeling with increasing gas prices and their lack of control over them leads to a search for someone to blame," said Rooney.

Some doctors say that high stress levels correspond to fuel price increases, and some counselors warn that high gasoline prices "can cause pent-up anger and strained relationships," notes the news service.

According to clinical psychologist Dr. David Gursky, low- and middle-class individuals are "particularly at risk" for "gas rage."

"If things were already tight, now with the gas prices already being higher, it's going to absolutely affect parenting, it's going to affect marriages and possibly morale in the community," Gursky told the news service, adding that the conflicts relating to money and finances are

the number one cause of divorce.

Gursky said that gasoline prices can cause some families to cancel summer vacations, a sacrifice that can bring on gas rage.

"The people who already are more restricted to driving-type of

told Scripps Howard reporter Lance Gay that, although 2005 data has not yet been released, it is likely that the percentage of retailers reporting losses from gasoline theft will be higher than the \$237 million reported in 2004.

The frustration people are feeling with increasing gas prices and their lack of control over them leads to a search for someone to blame.

vacations now possibly can't go Therefore, they're not going to be able to get away and get some of the rest and relaxation that they might need. That alone can lead to increased stress among families," said Gursky.

Often, when gasoline prices go up, retailers experience an increase in gasoline theft.

NACS spokesman Jeff Lenard

With approximately 60 percent of convenience stores selling fuel branded by large oil companies, Lenard said some drivers feel they are "sticking it to the man" by filling up and driving off without paying. He noted that the oil companies don't own convenience stores, and therefore retailers are the ones at the end of the day trying to make up for lost profits. -NACS



An action-packed month

By Dennis Siderski

WOW! What a month! The action has been hot and heavy.

The BIG OIL companies reported substantial in some cases record-breaking, first quarter profits; all at the expense of the motorist and the gasoline retailer.

Optimistically, the outrage of the public and the elected officials has finally started to be reported. And, in most cases the public is aware that we are not the profiteers in this scenario. Many news articles have outlined the economics of the situation, and have reported the real facts regarding who really is making money from this ratcheting-up of retail gasoline prices. It's not the retailer on the corner!

In Michigan, both the Governor and the Attorney General, who rarely agree on anything, have both publicly verbalized the fact that the "guy on the corner is not the culprit," when it comes to increased gasoline prices. This has occurred only after months of post-Katrina meetings and phone calls with those two offices explaining the retail economics at the pump.

In addition, the Governor of Michigan initiated, and we supported, a petition drive to send to the Federal government requesting relief for the motorist. And, the Governor signed a bill that provides for civil penalties for gasoline retailers who intentionally defraud the motorist. We support the Governor's positive effort to level the playing field for our retailers and the motorist.

In Ohio, we have noticed a significant increase in the amount of favorable newspaper articles that realistically explain the dilemma of the gasoline retailer. These are important, and are the result of numerous contacts by your board members "educating" the authors of these articles.

Stay focused, remain optimistic, we see a light at end of the tunnel...and it's not a train coming the opposite way.

Governor Granholm signs Gas Pump Accuracy law

Michigan Gov. Jennifer Granholm signed legislation into state law on May 2 that provides stiffer penalties for retailers who intentionally maintain inaccurate dispensers, reports the *Associated Press*.

"Owners who purposely deliver less fuel to customers than indicated on pump meters will face a civil fine of \$5,000 for a first offense. A second offense will cost \$10,000, and a third offense will cost \$25,000," writes the news source.

The Michigan Department of Agriculture will have the authority to shut down stations that violate the new law until the problems are corrected. The department will

also be required to inspect stations with three or more "intentional" violations annually. The AP notes that the department received about 1,000 formal complaints from consumers relating to dispenser accuracy in 2004.

"We must do all we can at the state level to make sure consumers are treated fairly and are getting what they pay for," said Granholm.

During a bill-signing ceremony, the governor also commented that she supports legislation that would give her the authority to lift the six percent sales tax on gasoline and diesel during an emergency. The bill has passed both the state House and Senate.



Summer vapor pressure requirements

With summer upon us, the Michigan Department of Agriculture is enforcing the summer vapor pressure gasoline requirements. To assist you with summer vapor pressure compliance issues, here is information from the Michigan Department of Agriculture:

Gasoline dispensed or offered for sale at gasoline dispensing facilities located within the counties of Wayne, Oakland, Macomb, Livingston, Monroe, St. Clair and Washtenaw from June 1, 2006 through September 15, 2006 must not exceed 7.8 pounds per square inch (psi) vapor pressure.

Gasoline dispensed or offered for sale in the remaining Michigan counties must not exceed 9.0 psi vapor pressure.

Gasoline that contains between 9.0% and 10.0% ethanol by volume is permitted an additional 1.0 psi vapor pressure. (i.e. up to 8.8 psi or 10.0

psi depending on the area in which it is dispensed). Ethanol concentrations that fall below and above the stated amounts invalidate the 1 pound waivers.

Reformulated gasoline (RFG) is a 7.8 psi compliance fuel provided the supplier has registered the product with the department prior to distribution.

In the past, non-compliance with the summertime vapor pressure requirements throughout the state has been attributed to:

- 1) Slow turn over of higher octane products. No matter where they are located in the state, all firms should closely monitor their inventory levels for slow volume products to ensure a complete turn over to the lower vapor pressure summer gasolines.

- 2) Receipt of gasoline from a 9.0 psi terminal into a 7.8 psi area. Gasoline dispensing facilities in South East Michigan should review the Bills of Lading for each load they receive to ensure it meets the 7.8 psi requirements.

Gasoline not in compliance with the summer vapor pressure requirements will be subject to stop sale and administrative fines.

The lower vapor pressure requirements remain in full effect for Southeast Michigan until:

- 1) The governor has declared an energy emergency and granted a temporary variance to suspend the 7.8 psi requirements.

- 2) A gasoline refiner, distributor, or terminal has been granted a temporary variance from the standards by the department due to unavoidable supply shortages that cannot be made up in any other way and that are beyond the control of the refiner, distributor, or terminal. A fine of 10 cents per gallon of fuel released during the variance period must be paid for every variance granted.

- 3) You no longer need to maintain the national ambient air quality standards and the United States Environmental Protection Agency has approved Michigan's request for program termination.

- 4) The vapor pressure of any gasoline product receiving a waiver or variance cannot exceed 9.0 psi vapor pressure.

Get Quenched!

Absopure
Natural Spring Water
Is Available

In Just The Right Size
For People On the Go!

Absopure®
THE HYDRATION DRINK

Naturally clean, naturally clear Absopure.
Available at fine stores everywhere.

Absopure
Tastes Great Because It
Comes From Our
Own Natural Source In
Pristine Southern Michigan!



AFD Foundation Golf Outing 2006

*At Beautiful
FOX HILLS
8768 N. Territorial,
Plymouth*

***SHOTGUN
START:
9:30 A.M.***

***To Benefit
AFD Foundation
Scholarships!***

*Proceeds raised will
help fund academic
scholarships!*

Co-Chairs: Ronnie Jamil, Mug & Jug; Bill Turner, Miller Brewing Company

Wednesday, July 12, 2006 • at Fox Hills, Plymouth

ALL GOLFERS RECEIVE:

Continental breakfast, BBQ lunch, dinner reception with open bar, snacks and beverages on the course, green fees with cart, free use of driving range and door prize eligibility. You are also automatically qualified for all gaming holes, including longest drive, hole-in-one for \$10,000 and more!

Approximately 50% of your donation may be deductible as a charitable contribution to the AFD Foundation. Please consult your tax advisor.



HOLE SPONSOR PACKAGES ARE AVAILABLE
Please contact Michele MacWilliams at
248-671-9600 for details and reservations.



Who makes money at the pump?



Credit card fees are hitting retailers below the belt, reports *Medill News Service*. And thanks to high gasoline prices, more consumers are pulling out the plastic to pay for their gasoline and holding on to their cash.

Bill Shireman, executive vice president of Gas City Ltd. in Frankfort, Illinois, loses money every time a customer pays for gasoline with a credit card, reports the news source.

Shireman pays a bank about 3 percent in interchange for each gallon of gasoline purchase with a credit card. "That means the higher the price of gas, the more money the banks make," notes the news source.

Ed Weglarz, AFD Vice President of Petroleum, commented that it's common for credit card companies, such as Visa and MasterCard, to be making more of a profit per gallon than the retailer. On average, writes the news source, a retailer's [gross] gasoline margin is about 6 cents to

12 cents per gallon. Tack interchange fees averaging 9 cents per gallon, "the average station makes only 3 cents per gallon, and some stations aren't breaking even."

According to U.S. Energy Department statistics, Americans buy 382 million gallons of gasoline per day and that approximately 70 percent of those purchases are made with a credit card.

Around or above \$3 a gallon throughout the nation, banks are making an average of \$24 million a day on fuel purchases, notes the news source.

"It's outrageous," National Association of Convenience Stores (NACS) spokesman Jeff Lenard told the news source. "Absolutely unnecessary. Visa and MasterCard need to explain."

In September 2005 NACS and other merchant groups filed a class action antitrust lawsuit alleging that Visa, MasterCard and other

banks are engaging in collusive practices to fix credit card interchange fees. In April 2006, an amended, consolidated complaint against Visa, MasterCard and several major banks was filed by a broad range of merchant groups, including NACS, in the Eastern District of New York.

Meanwhile, Rhonda Bentz, vice president of Visa USA, commented to the news source that Visa will "vigorously defend interchange and our rules protecting cardholders against check-out fees levied by large retailers and national chain stores."

"The large retailers and national trade associations behind this lawsuit are trying to get all the value of electronic payments without having to pay for it," said Bentz, adding, "Worse, the suit seeks to increase retailers' profit by imposing a new checkout fee on customers who pay with plastic. These [credit card] companies are virtual monopolies,"

Lenard said, adding that the fee structures "are out of line with" the U.S. marketplace.

"U.S. consumers pay among the highest interchange fees in the world," Lenard said. "We have the best technology and a low rate of fraud, but our rates are rising. It just doesn't make sense."

Weglarz added that credit card processing fees "are a real problem" for the convenience and petroleum retailing industry, noting that the fees are making it more difficult for retailers to make ends meet.

However, retailers probably won't see their customers put away their plastic in favor of cash anytime soon, writes the news source.

"Using credit cards is just faster and more convenient," said a BP customer, noting, "And with the price of gasoline these days, the plastic is just necessary."

Exclusive Insurance Provider Endorsed by AFD!

Having worked with AFD for more than five years, Meadowbrook is exclusively endorsed to provide workers' compensation and business insurance.

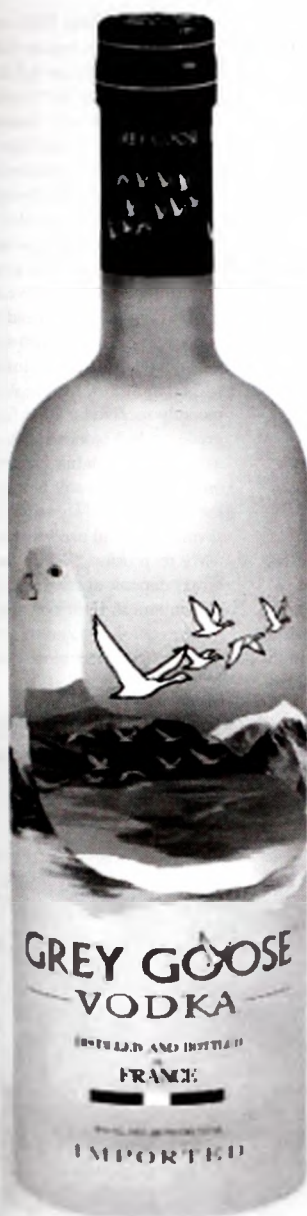
- Competitive Rates
- Fast, Easy Quotes!

To speak with a Meadowbrook Agent, call Marlene at (800) 482-2726, ext. 8216.

www.meadowbrookagency.com



MEADOWBROOK[®]
INSURANCE AGENCY
A member of Meadowbrook Insurance Group



GREY GOOSE

The World's Best Tasting Vodka

Grey Goose Vodka

50ml = 8487-3
375ml = 9191-6
750ml = 9193-0
1000ml = 9314-0
1750ml = 148-6

Grey Goose L'Orange

50ml = 8523-3
375ml = 8682-0
750ml = 9625-0
1000ml = 9652-0
1750ml = 148-2

Grey Goose LaVanille

50ml = 122-1
375ml = 122-2
750ml = 115-9
1000ml = 122-3
1750ml = 148-5

Grey Goose Le Citron

50ml = 16-9
375ml = 16-7
750ml = 16-6
1000ml = 16-8
1750ml = 148-4

Proudly sold by:
TRANS-CON SALES & MARKETING
1-888-440-0200

A plan for the hereafter

By Mary Dechow
Director Government & Regulatory Affairs
Spartan Stores, Inc.
Chairperson, Michigan Recycling Partnership

The only real difference between trash and recycling is what happens to it after it leaves your hands. Trash goes to a landfill, where

it stays forever, buried under a layer of dirt. Recycling goes to a processing plant where it's ground up or melted down, then on to a manufacturing plant where it's turned into another product. A new life and a new end use.

Recycling is good for the environment. It is also good for the economy.

A recent study by Public Sector Consultants of Lansing confirms that Michigan has one of the lowest recycling rates in the nation, with only 20% of municipal solid waste getting a life hereafter. We're also well behind other Great Lakes states, which average 30% and go as high as 45.6% in Minnesota.

So why do we

choose to landfill 80% of our waste, rather than recycling? And why hasn't Michigan taken advantage of the business opportunities that recycling can bring? According to the study, it's lack of access to recycling and lack of investment in the infrastructure for the collection, handling and processing of the materials.

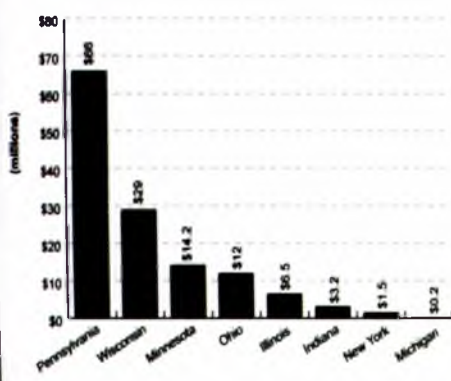
Representative Goeff Hansen, a grocer from Hart, Michigan, has a plan for recycling funding that will help communities develop better collection programs and assist businesses in processing and remanufacturing of collected materials. His plan, introduced under House Bill 5163, will levy a 1-cent fee on all sales transactions, with the funds (estimated at \$40 million to \$42 million annually) earmarked specifically for recycling and litter abatement. The plan is gaining ground in Lansing, recently receiving support from the boards of the Michigan Chamber, Grand Rapids Area Chamber and Traverse City Chamber.

According to the PSC study, increasing recycling in Michigan by 10% could create 6,810 to 12,986 new jobs, \$155 million to \$330 million in new income, and \$12 million to \$22 million in new state revenue. In addition, a recent survey by Marketing Resource Group shows strong public support for the 1-cent fee. Three-quarters of those polled said they support creating a comprehensive recycling program in Michigan and 62 percent said they would support the one-penny per transaction fee.

Spartan Stores, my employer, recently received a letter from a 5th grade student from Orleans, who asked why we didn't have deposits on our Spartan water bottles. Her letter noted that "By recycling, we save energy and use less fossil fuels."

My response: "While the bottle deposit system encourages consumers to return bottles and

Annual State Investment in Recycling Programs



Recycling,
Continued on page 18.

Look for new product details this year!



**Congratulations, AFPD,
on another spectacular
Trade Show!**

From Your Friends at Frito-Lay!

Pepsico offers training seminars

On April 18 and 20, Pepsico sponsored two seminars designed to provide valuable information to the urban supermarket retailer.

The seminars were designed to provide information on local demographic trends and consumer insights.

William Langford, Pepsico Director of Urban Market Development, said they then explained how the retailer can use this information to attract customers and increase sales.

"We designed the seminars to provide real solutions to opportunities that retailers face in Urban markets and how to connect with the urban community," said Langford.



The seminars also covered attracting and retaining employees, and reading profit and loss statements.

The free seminars took place at Shenandoah Country Club and Langford says that Pepsico is planning additional seminars designed for convenience store and gas station retailers.

Our Lineup Just Got A *Little* More Powerful

Introducing Our New 15kW, 20kW and 36kW Units
The right size portable rental gensets for your small to medium demand applications.

These new, 15-36kW units feature:

- 24 Hour Fuel Tanks
- Tier II EPA Approved Engines
- Easy-To-Read Instrument Panels

Our complete line of portables includes units up to 2,000kW or higher with paralleling:

- Power Command Digital Controls
- Sound Attenuated Housings
- Spill Containment
- Other Services include Light Towers, Cables, Distribution Panels and Delivery/Pickup

Available 24/7
(800) 969-3966

Bridgeway Power

**Power
Rent**

Rentals • Industrial Sales • Portable • Parts & Service

S.E. MI & Saginaw (800) 969-3966	Gaylord, MI (989) 732-5055	Columbus, OH (614) 771-1000	Cleveland, OH (440) 439-6800	Youngstown, OH (330) 534-1935
Western Michigan (616) 281-2211	Traverse City, MI (231) 947-5824	Cincinnati, OH (513) 563-6670	Toledo, OH (419) 893-8711	Pittsburgh, PA (412) 820-8300

www.cumminsbridgeway.com



HURON
ENVIRONMENTAL

Contact: Fred Abdon, P.E.
Cell Phone (586) 405-5416

Southeast Michigan Office
25315 Dequindre
Madison Heights, MI 48071
(248) 546-7250



Central Michigan Office: (989) 227-8040
www.huronenvironmental.com

Consulting Engineers & Environmental Professionals

"Engineering for Tomorrow's Needs."

- Phase I & II Environmental Site Assessments
- Baseline Environmental Assessments (BEAs) and Due Care Plans
- Leaking Underground Storage Tank Compliance & Closure
- Brownfield Redevelopment Planning and Support
- Asbestos/Mold/Lead Services
- Geotechnical Analysis
- Site Surveying and Site Planning
- Stormwater Management & Design

NewsNOTES

Meat industry feeling diet pinch

Chicken, pork and beef producers and vendors say they are feeling the impact of changing American diets and bird flu fears. Wholesale prices for beef and pork are down more than 8% from a year ago, and chicken prices have fallen 20%, the Livestock Marketing Information Center said.

- MSNBC/Associated Press

Whole Foods at the top of the heap

Whole Foods Market is all grown up, aiming for \$12 billion in annual sales by 2010. The company currently has no peer in its sector of the grocery retail business, say analysts, but needs to make sure it doesn't get complacent as competitors such as Trader Joe's continue to grow.

- The Cincinnati Enquirer

Coke, Godiva to market new blended beverage

Coca-Cola Co., along with Campbell Soup Co.-owned Godiva Chocolatier, on July 31 will introduce Godiva Belgian Blends, a new line of premium blended drinks. Flavors include dark chocolate mocha, milk chocolate mocha and French vanilla latte.

- Journal and Constitution

Japan confirms 28th BSE case

Japanese officials have confirmed that their Ministry of Agriculture has identified the nation's 28th case of bovine spongiform encephalopathy (BSE), better known as mad cow disease.

The disease was found in a 68-month-old Holstein dairy cow on the northern island of Hokkaido.

Japan's national policy is for every cow to be tested, and it said that the meat and intestines from the infected animal will be destroyed, with no chance that it will enter the food supply.

In the US, where the government tests about one percent of the cattle population, the Department of Agriculture (USDA) has been trying to get the Japanese government to reopen its borders to American beef imports. Those borders were closed when the first case of mad cow was found in the US in December 2003, and then reopened late last year, only to be closed again early this year when beef containing spinal matter – specifically banned by the agreement which reopened the border – was found in a Japan-bound shipment.

Meanwhile, USDA has gone on record as saying that, based on its studies and surveillance, it believes that there are, at maximum, a total of between four and seven BSE cases in the US, and that a reduction in surveillance seems entirely appropriate.

- MorningNewsBeat.com

Food industry applauded for 100-calorie snack portions

Health advocates and even some food industry critics say the growing availability of 100-calorie packages of certain snack foods is an excellent way for consumers to watch their diets. "... 100 calories is a brilliant idea. This is one package. People will eat one package, no matter how big it is. You can have every single thing in it, and it will only be 100 calories," said Marion Nestle, a nutritionist and author.

- The Washington Post

Vegetables may help keep asthma away for women

Eating carrots, leafy greens and tomatoes may help prevent asthma in women, according to new research. The study of 69,000 French women found that those who had the highest intake of leafy greens were 22% less likely to have asthma, and carrot lovers had a 20% lower risk for the disease.

- Yahoo!/Reuters



**Experience the Difference
in Banking!**

PEOPLES
STATE BANK

Farmington Hills • Fenton
Grosse Pointe Woods • Hamtramck
Madison Heights • St. Clair Shores
Southfield • Sterling Heights • Warren
(Troy - opening fall 2006)

1.888.876.4545 www.psbnetbank.com
Member FDIC





The Power of Your Community is right behind you.

Every time you turn on a light, thousands of your friends and neighbors are right there making sure it works. That's thousands of Michigan-based Detroit Edison and DTE Energy workers providing you with the level of service and dependability you've come to expect for over a century. And we're also right behind you when it comes to community support; donating more than six million dollars a year to community causes.

DTE Energy



Detroit Edison

dteenergy.com

The Power of Your CommunitySM | **e = DTE[®]**

NewsNOTES

Industry mergers down

The Food Institute reports in its annual Food Business Mergers & Acquisitions 2005 that last year "323 mergers & acquisitions were completed in the food industry - and an additional 75 were announced, but not completed by the end of the year." The report says that merger and acquisition "activity was down 8.0% from 2004 and down a significant 49% from the 637 transactions recorded in 2000."

It's the basics - not luxuries - that push Americans into debt

Americans' debt troubles aren't caused by spending on luxury items, pricey electronics or lavish lifestyles, according to a new study of data from the Federal Reserve. The culprits, rather, are soaring costs for housing, health care and education.

-The Washington Post

U of M: Ginger kills cancer cells

University of Michigan researchers report the spice ginger was used in laboratory tests to kill ovarian cancer cells and also stopped cells from becoming resistant to treatment. The scientists said the results were very preliminary and they plan to conduct animal studies to corroborate the findings.

Shopping for whole grains is now easier

In May, the Whole Grains Council introduced new labeling stamps on food packages that show exactly how many grams of whole grains a product contains, rather than touting whether or not a food is a "good" or "excellent" source of whole grains. Prior to this change, the Food and Drug Administration maintained few regulations on the labeling of these goods.

-The New York Times

P&G could cut historic brands

Ivory soap, Gleem toothpaste and Cheer laundry detergent are candidates for the chopping block as Procter & Gamble looks to shed brands that lag well behind category leaders, according to analysts. "There are no sentimental attachments to any of the brands at P&G," one consultant said.

- Brandweek

Sprite changes everything

Coca-Cola is overhauling the Sprite brand with a quirky new "sublymonal" marketing campaign. "We needed to be bolder and we needed to be edgier," said a company executive. Sales of Sprite are down 10% in the U.S. in the last five years, according to Beverage Digest.

- Journal and Constitution

Molson Coors drops low-carb brand

Molson Coors Brewing Co. will focus on building its Molson Canadian, Coors Light and Carling brands in the U.S., Canada and U.K., said CEO W. Leo Kiely III at the company's annual meeting. A spokeswoman also said the company has stopped making its Aspen Edge brand, a low-carb offering, saying that sector has "run its course."

- Houston Chronicle

Teens buy with morals in mind

"Ethical consumption" among the nation's youth is driving the growth of fair trade and other ethically marketed products. Cafeterias in 30 colleges serve only "fair trade"-labeled coffee, while students on 300 additional campuses are pushing for similar regulations, according to Students United for Fair Trade.

- The Christian Science Monitor

Study: 80 million Americans either smoke or are obese

Nearly 41.5% of adults, or 80 million people, are either obese or smokers or both, according to a new study looking at 2002 data. The study found a disproportionate number of those who smoke and are obese were among the poor and those with lower levels of education.

- Yahoo!/Reuters

Target to boost food capacity at general merchandise stores

The retailer will likely add capacity for food products such as dry groceries, dairy and frozen foods at 50 to 75 stores by year's end, according to company President Gregg Steinhafel.

- Supermarket News

Beer is coming back

"Brewers are pitching their beer as cooler, classier and healthier, trying to do for their beverage what Starbucks has done for coffee," the Cincinnati Enquirer writes. "The result is that people are finally buying more beer."

According to the story, "Craft beers and imports are driving the growth. For the 12 months ending April 22, national beer sales totaled \$4.071 billion, up about 1.4 percent from a year earlier, according to ACNielsen. Most of the increase was because of double-digit sales increases for imported brands and the craft brands. In all, 231 million cases were sold at food, drug and convenience stores combined, an increase of 1 percent from a year earlier."

And while one percent may not seem like a lot, that's certainly better than a decline. Beer manufacturers take it as a sign that their product development work and marketing efforts are having an impact.



Lincoln Financial Group is the marketing name for Lincoln National Corp. and its affiliates.

© 2006 Lincoln Financial Advisors

A balancing act for the serious investor.

The most important investment decision you may ever make won't be the choice of a stock, bond or mutual fund. It will be how you decide to allocate your assets. Most industry experts believe that up to 90% of long-term returns are directly attributable to this one decision. Asset allocation helps reduce risk and volatility. Lincoln Financial Advisors can help you and your advisors develop and maintain a personalized, long-term asset allocation plan—one that balances things just the way you want. Find out more. Call us today.

Michael J. LoGrasso CLU, ChFC and John M. Bussa
Lincoln Financial Advisors

1000 Town Center, 26th Floor, Southfield, MI 48075

800-382-8122

CRN200602 1005695



Our brands lead to some
beautiful relationships.

Here's to beautiful relationships.

DIAGEO

**Celebrating life. Every day. Everywhere.
Responsibly.**

Relationships are often built while people are enjoying one of our brands. And relationships with our wholesale and retail customers are of utmost importance to Diageo. We want you to enjoy the benefits of our brands as much as consumers do.



©2006 Diageo North America, Inc., Norwalk, CT

Diageo-Guinness USA, Norwalk, CT

May We **SUGGEST**

A monthly column featuring an AFPD suggested wine

Trove Chardonnay



Background:

With the thousands of bottles competing for consumer attention on wine shop shelves these days, it's no surprise that many winemakers have turned to clever labels and packaging to set their wines apart from the masses. Consumers naturally gravitate to wines with catchy labels and intriguing packaging. And once it's in the customer's hand, chances are much better that they'll make the purchase.

There are some wines, however, that are all about nifty packaging with nothing inside to back it up, but that is not the case with Trove Chardonnay. According to Centerra Wines, Trove is a new, innovative wine brand that is positioned to change the public's concept of boxed wines. Centerra released three-liter boxes of Trove

Pinot Grigio, Chardonnay, Merlot and Cabernet Sauvignon in March, 2006 with a suggested retail price of \$22.99. We at AFPD had the opportunity to sample the Chardonnay.

"The premium three-liter box wine category has grown over 500 percent in volume during the past year, far outpacing the growth rate of the rest of the table wine category," says Elias Francis of General Wine & Liquor Company. "People normally think of wine from a box as inexpensive wine. Trove is going to change that," Francis added. "This type of packaging actually preserves the high quality of wines for up to a month after opening."

Trove's marketing efforts stress that it is "Premium Wine by the Glass," suggesting that its packaging allows consumers to open it, drink one glass at a time

without worrying about spoiling the rest of the contents.

"If you go blind tasting, you will not think that this is a box wine; you will taste a new, stylish California premium wine. The Chardonnay is very crisp, with pineapple touches and tropical fruit, terrific acids and a very appealing finish," says Francis. He adds that the Trove Merlot, Cabernet and Pinot Grigio are equally impressive.

AFPD's overall impression of the Chardonnay was very good. Creamy tropical fruit aromas and round, smooth flavors are enriched by soft oak tones. This is a premium Chardonnay that fits with many foods and is pleasing to most palates. Retailers can recommend this wine to customers, stressing that at an average of \$5.75 per 750 ml, Trove Chardonnay is a savvy purchase.

AFPD Recommended Wine:

Trove 2005 California Chardonnay

Description:

A premium Chardonnay in a box? Yes! Produced from choice north and central coast California grapes, creamy tropical fruit aromas and round, smooth flavors are enriched by soft oak tones. This is a premium Chardonnay that fits with many foods and is pleasing to most palates. Packaging innovations keep wine fresh after opening.

Suggested Retail Price:

\$22.99 (for 3 liters, which comes to \$5.75 per 750 ml – the size of a traditional bottle)

Food Pairings:

Chicken Satay, fried oysters, grilled garlic shrimp, fish tartar, fettuccine Alfredo.

Origin:

California



**NOW WE'RE
Statewide!**

*Serving Western and
Northern Michigan!*

SUBURBAN

MAGAZINES

NEWS

Wholesale Distributor

—SOUTHFIELD—

248-945-4900 • 800-949-3733

Fax 248-945-4922

—FLINT—

810-762-9000

Fax 810-767-6836

Country Fresh™

Stroh's®

*Take our Family of Products Home
The Dairy Best!*



For more information about Country Fresh products:

LIVONIA • 1-800-968-7980



A creative way to save on group health insurance.

A Health Savings Account (HSA) is a qualified high-deductible medical plan used in conjunction with a specific use tax-exempt bank account. Savings from moving to a high-deductible plan can be put into the account to pay for future qualified medical expenses. Employer and/or employee may contribute to the account. Any medical expense paid out of the account is tax free. What you don't use rolls over year-to-year in the interest account.

Associated Food Dealers is proud to sponsor Blue Cross Blue Shield of Michigan for our members. BCBSM offers three different HSA's with no medical underwriting to groups of 2 or more employees.

BCBSM is now more affordable than ever, with our ability to age rate. Take a look at the benefits of joining AFD sponsored BCBSM program.



**Blue Cross
Blue Shield
Blue Care Network
of Michigan**

Nonprofit corporation and independent licensee of the Blue Cross Blue Shield Association

For information on AFD's endorsed Blue Cross program, call:

**Dan (800) 666-6233 or
dreeves@afdom.org**

Recycling,

Continued from page 10.

cans to stores so they can be recycled, it does not address the need to recycle hundreds of other items. As Michigan residents, we should recycle water bottles, laundry detergent bottles, soup cans and pickle jars. We should also recycle newspapers, cardboard boxes, aerosol cans, used batteries and old paint cans. Focusing on drink items leaves way too many other things destined for the landfill."

Fortunately for me, the Pitsch landfill in Belding, just six miles away, will recycle nearly all of these items, and Ionia County has a good program in place for recycling of a wide range of hazardous items. With some funding, they might be able to expand the limited collection times and work with waste haulers to create more curbside recycling programs. Unfortunately, not all communities have recycling. In fact, the PSC report revealed that only 37% of Michigan residents have access to curbside recycling, the lowest percentage of all states in the

region. With access to seed money – and access to recyclable materials – we'll see more businesses collecting, reprocessing and reusing these important resources. But without passage of Representative Hansen's legislation, we'll stay at the bottom of the heap.

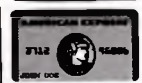
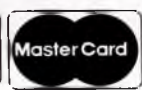
I encourage all AFD members to talk to lawmakers about Representative Hansen's proposal for funding recycling. It puts recycling where it belongs – at curbside and drop off locations – and helps Michigan build a stronger business infrastructure to process and remanufacture the collected materials. Check out the Michigan Recycling Partnership web page for details at

michiganrecyclingpartnership.com. The proposal has received many favorable editorials and is getting support from communities where funding is needed to sustain current recycling programs and start new programs. Make sure your Representative and Senator are aware of the legislation and your support.

Michigan Merchant Services

We are the new kid on the block—but we have all the toys

**WE HAVE BEEN EXCLUSIVELY ENDORSED BY AFD TO PROVIDE
MERCHANT SERVICES TO ITS MEMBERS**



- Credit Card Processing—Special AFD Rates!
- Credit Card Machines—FREE with Contract!
- A.T.M. Machines—at Wholesale with Contract.
- Point-of-Sale Equipment for Restaurants and Stores from C-Stores to the Largest Supermarkets—at Special AFD Pricing!



Am I getting the
Best Rates & Services?
I better get information
from M.M.S.!



Michigan Merchant Services

302 West Main, Belding, MI 48809

Ph. 800-794-3271 • Fax 616-794-7491

Fax M.M.S. your last statement and we will improve your bottom line!

iPod takes center stage as Lottery iPrize



By Commissioner Gary Peters

Computer and electronics fans will be out in full force when the Lottery launches its Ultimate iPrize Sweepstakes in June, so retailers, be ready.

Classic Lotto 47 tickets valued at \$3 or more and purchased Monday, June 5, 2006 through Sunday, June 25, 2006 will include a coupon for entry into one of three drawings. On June 14 and 21 and July 5, the sweepstakes will award 20 Apple Multimedia prize packages. The gift packages include an iMac computer, with 20-inch wide-screen flat-panel display, the brand new 2.0 GHZ Intel core duo processor, built-in wireless and Bose speakers; a 4G iPod nano personal music player that holds up to 1,000 songs or 25,000 photos; and a \$50 iTunes gift card.

Entry coupons may be submitted in one of three ways: 1) mail to Ultimate iPrize Sweepstakes, P.O. Box 5901, Troy, MI 48007-5901; 2) hand-deliver coupons to regional offices located in Dearborn Heights, Detroit, Lansing, Saginaw, Sterling Heights and Wyoming; and 3) via the Internet at www.playercity.net.

As always, feel free to ask your sales rep for clarifications or assistance.

Instant Games update:

Five new games are on tap for June. They are sure to be hot summer sellers.

June 5: Wild Time Gold, a \$2 ticket with a top prize of \$20,000.

June 12: Moolah Mania, a \$1 ticket with a top prize of \$4,000.

June 12: Tripling Red Bingo, a \$2

ticket with a \$33,000 top prize.

June 19: \$2,000,000 Cash Winfall, a \$20 ticket with a top prize of \$2 million, plus over 1,000 prizes of \$1,000.

June 26: Red Hot and Blue 7s, a \$2 ticket with top prizes of \$27,000.

June 26: Boogie Bucks, a \$1 ticket with over 1,979 prizes from \$70 to \$79, plus top prizes of \$2,000.

Retailers, don't forget to keep your base game inventory well stocked.

Average weekly sales for Cashword, Bingo, Wild Time, \$5 Bingo and \$5

Cashword are up 16.4 percent so far this fiscal year.

Also, you'll want to use display cards in your dispensers. They convey important marketing messages that players look for in deciding what instant tickets to buy.



McCormick Distilling Co. presents

The New Faces of Tequila Rose



Original — The legendary original with a classic fresh taste of strawberry cream liqueur and the finest Tequila.

12-pack Case (750 ml): 0040-1
60-pack Case (50 ml): 0247-7

Java Cream — Savor the robust flavor of coffee and strawberry cream liqueur with a splash of Tequila.

6-pack Case (750 ml): 0294-5
60-pack Case (50 ml): 0294-6

Cocoa Cream — Treat yourself to a decadent blending of chocolate & strawberry cream liqueur with a splash of Tequila.

6-pack Case (750 ml): 0294-3
60-pack Case (50 ml): 0294-4



To order, call

1-888-440-0200

Or call your local member of the Trans-Con, Co. distribution family:

J. Lewis Cooper Co.
(888) 990-0600
serving Southeast Michigan

Fabiano Bros., Inc.
(888) 773-2756
serving Eastern and Northern Michigan and the U.P.

Henry A. Fox Sales Co.
(800) 762-8730
serving Western and Southwest Michigan

Lakeview Food Basket—the right location, the right stuff

By Kathy Blake

Availability is the rule at Lakeview Food Basket. As a rural highway party store, most of the customers are commuters and nearby residents. Having the products they want and being in a handy location keep this store busy.

Although their main draw is party store fare, they could also be called a "save-a-trip-to-the-supermarket" since they stock everything most grocery stores carry.

Without any grocery stores in the vicinity, Lakeview saves nearby residents tons of miles and minutes when in need of basic food items.

If a customer requests an item, the owners are quick to order it. Larry Jarbo, one of the owners said, "People think you can just run a store. But you're working for the customer, pleasing the customer with product availability is most important," he explained.

Lakeview Food Basket had a small dirt parking lot when it opened for business in 1979. There were very few houses in the rural area, along Clarkston Road, halfway between the villages of Clarkston and Lake Orion. Over the next two decades, urban sprawl created much more commuter traffic in the area, especially for Baldwin Road to the east of the store.

When the Jarbo family purchased the store in 1997, they soon had to super-size their parking lot to grocery store size to accommodate their customer traffic.

Larry said, "We give the customers availability and they love it because they don't have to drive through Baldwin traffic jams."

Larry and two of his brothers, Ray and Ronnie, run the store. There are six brothers all together in the Jarbo family: three of them run this Lakeview store and the other three: Mike, Laith and Johnny, run Bridge Lake Market on Dixie Highway in Clarkston. Ronnie and Johnny are twins. Their father, Gorgese, who is retired, worked with them at the family's first store, Miller Food Center in Flint, which they owned from 1991 to 1997. For awhile, they also owned Dixie Market on Dixie Highway in Clarkston.

The Lakeview store has a fresh meat and deli counter, where they make and sell sandwiches, potato salad and cole slaw.

Larry is the butcher in the family and has worked in the meat departments of Miller Food Center, when the family owned it, and Dexter Target in Detroit. He takes care of Lakeview's meat department, orders the wine and liquor and manages the store at night. He has taken great care in developing a selective wine aisle. "I only carry what sells and what people want," said Larry.

With limited shelf space, it is necessary for them to use that mode of operation throughout the store. "You can't find an inch of space on our shelves, no space is wasted. We just order enough for one week. It helps keep things from being outdated," said Larry.



There's plenty of staff on hand to handle the steady stream of customers. (l to r) Paris Conwell, Larry Jarbo, Brandy Younger and Teresa Khamou



Larry and Ray are two of the three Jarbo brothers who run Lakeview Food Basket.



There's plenty of parking at Lakeview Food Basket.

The single-lane aisles throughout the store are chock full of grocery items, such as cleaning fluids, napkins, sugar, coffee filters, ketchup, pickles, hamburger buns and a small selection of fresh fruit. "We sell a lot of groceries," said Larry. There are also 10 refrigerator doors full of beer including imported ales. The store has a large liquor selection as well.

Being a good neighbor is important to Larry and his family. They often attend customers' weddings, open houses and funerals. Larry claims to know 80 percent of his customers by first name and as the steady stream of customers come through the door, exchanging greetings with him, it is evident that he truly does.

Dave Banks is one of their many customers that Larry knows by name. Banks said, "They're always there for you. And you can't talk better politics anywhere, not even at the barber shop." Banks was on his

second trip to the store that day and Larry said he'd probably see him again before the night was over.

"Finding help that will treat customers well is also very important," said Larry. He added that if one of his employees isn't nice, he tells them. His motto is "Friendly service with a smile."

There are eight employees at the store including the three brothers. "We have enough help here at all times so customers can get in and out quickly," said Larry.

Although the store is packed, the atmosphere is friendly. Employees greet all guests as they enter, frequently by name. Smiling customers step aside in the narrow aisles to make room for other shoppers. With shelves stocked full of grocery and party store fare, commuters and area residents alike can find what they want at Lakeview Food Basket.

HUGE
20"
SCREEN!

CLASSIC Lotto 47 ULTIMATE iPRIZE SWEEPSTAKES

20
PRIZE
PACKAGES
AWARDED
WEEKLY
JUNE
5-25

Every \$3
ticket earns an entry



STORES
1,000
SONGS!



OVER
2 MILLION
SONGS!

The coolest electronics, the hottest prize packages

From **June 5-25**, your players will have a chance to win one of 60 state-of-the-art Apple® multimedia prize packages. 20 prize packages will be awarded each week in three separate drawings! Each prize package includes a 20" iMac® with Intel Core Duo and Bose® speakers, PLUS an iPod® nano (4GB) with a \$50 iTunes® gift card.

All players have to do is **purchase a \$3 single-ticket Classic Lotto 47 wager** and your terminal will automatically generate an entry coupon. It's that simple!

No matter what the jackpot amount, it's a great time to get your Classic Lotto 47 players to buy up and entice non-players to give the game a try.

iMac®, iPod® and iTunes® are registered trademarks of Apple Computers, Inc. All rights reserved. Apple is not a participant or sponsor of this program.



2006

ASSOCIATED FOOD & PETROLEUM DEALERS



WEST MICHIGAN HOLIDAY BEVERAGE SHOW



TUESDAY, SEPTEMBER 19, 2006
at the DeVos Place, Grand Rapids

Show Hours:
Tues., Sept. 19, 2006
2-8 p.m.
DeVos Place,
Grand Rapids, MI
Monroe Avenue NW

Ask your Sales Rep for Tickets or call 800-666-6233 for free tickets
Admission Ticket Required—\$12 at the door.
No bags allowed in or out. The law demands that you be at least
21 years of age to attend this show.
Complimentary parking if you park at DeVos Place, Government
Center or Louis Campau. Present the parking ticket at registration
booth and you will receive a voucher for complimentary parking.

Call AFD for more information at: (248) 671-9600

2 • 0 • 0 • 6

ASSOCIATED FOOD & PETROLEUM DEALERS



S.E. MICHIGAN HOLIDAY BEVERAGE SHOW



WED. & THURS., SEPTEMBER 13 & 14, 2006

Rock financial
SHOWPLACE

46100 Grand River Ave.
Novi, Michigan 48375

Show Hours:

Wed., Sept. 13, 2006 • 4-9 p.m.
Thurs., Sept. 14, 2006 • 4-9 p.m.
(1 mile west of Novi Rd., Novi)

Ask your Sales Rep for Tickets!
Admission Ticket Required—\$12 at the door.

Complimentary Parking.

No bags allowed in or out. The law demands that you be at least 21 years of age to attend this show.

Call AFPD for more information at: (248) 671-9600

Can I cash this check?

By Kathy Blake

Gus Brikho has the answer to retailers' millionaire dollar question, "Can I cash this check?"

Brikho is owner of Secure Check Cashing Systems which provides software and equipment that allows retailers to know instantly if they can cash a check presented by a customer. "A store owner opens and closes seven days a week, but if a check comes in, they don't know if they can do business with the person, without having access to the customer's information," said Brikho.

The Secure Check system stores information about the check holder such as driver's license information, check cashing history and fingerprint. The system was created to help retailers dramatically reduce bad checks and fraud.

Designed specifically for the check cashing industry, Secure Check implements the latest in biometric technology to deter fraudulent transactions, by positively identifying customers using characteristics such as fingerprints. Secure Check was the first system to successfully integrate a fingerprint unit to verify the customer's true identity.

After a customer is registered, they will no longer have to present their ID card every time they need to cash a check. "Customers become loyal to your business because your system helps you to know them better," said Brikho.

Each system includes a complete hardware and software complement including an ID scanner, check scanner, fingerprint unit and digital color camera.

Secure Check clients can share information between multiple stores using secure internet sites. Brikho is negotiating with a major national chain store to manage their check cashing and conversion to electronic transactions.

Brikho started Secure Check Cashing Systems in 1998 with the help of Anthony Skinner, a

15-year computer programming veteran. Brikho had worked in the check cashing industry for 20 years, observing the evolution of technology. He started selling used computers for use at point of sale and then developed check cashing software. As the industry progressed in the use of wireless transactions, he realized the possibilities and enlisted Skinner to write it into software. "Our goal is to become a major provider of financial security through the use of biometrics and advance management systems," said Brikho.

The company also offers services such as Check 21, which allows cashiers to take a customer's check, run it through the cash register and hand it back to the customer. The cash register creates an electronic image of the check which removes the paper from the store's processing. Furthermore, the data from the check is then transmitted for processing, with funds electronically debited from the customer's checking account and credited to the store's account.

Benefits include reduced processing and handling time, reduced banking fees and reduced check deposit costs. Money hits the store's bank account in 24 to 48 hours, without a trip to the bank.

"We think the industry is moving toward wireless and paperless. When customers cash checks, the funds will be put on a debit card which they can use like a credit card," explained Brikho. "By offering pre-paid cards, Secure Check is able to effectively service merchants with varying needs." He added that he foresees companies paying employees electronically by issuing funds to an employee's card. However, Brikho admonishes that checks are not going away.

The check-cashing business is booming due to the growing number of un-banked customers—people without bank accounts. Brikho says, "Un-banked customers use check-cashing stores for all their banking needs,



Gus Brikho of Secure Check Cashing Systems (left) and his staff (below).



from cashing their payroll check to writing money orders to paying bills. If they need their paycheck money up to three days early, they can get a short-term loan using payday advance services."

Brikho says even Wal-Mart is getting into the check cashing business. The mega-chain processed \$2 billion in checks last year, charging \$3 per check. "Banks are hurting because check cashing stores are working. If you took a look at the banking industry 12 years ago, you had to have an account to cash a check. Now banks will cash a check even if you have no account, for a fee," said Brikho.

Secure Check Cashing Systems is patented and in compliance with the Office of Foreign Assets. The company has 11 employees at their Warren headquarters in addition to resellers in 40 other states.

Brikho says he plans to expand his workforce in Warren by 20 to 25 people soon. In the near future, he plans to deploy stand-alone ATMs which can accept checks as well as debit cards. His company will also begin providing pre-paid credit cards.

For more information about Secure Check Cashing Systems, call Gus Brikho at 586-758-7221 or visit the company Web site at www.securecheckcashing.com.

Aldi plans six Metro Detroit stores

According to the *Detroit News*, Aldi, a Germany-based discount grocery chain, plans to open six stores in Metro Detroit by 2007 -- its most aggressive push in southeast Michigan since coming to the state in 1994.

Aldi Group plans to open stores in Monroe, Clinton Township, Utica, Eastpointe, Westland and Highland Park. It also is remodeling six stores, said David Kapusansky, director of real estate for Aldi stores in Michigan.

"It's a fantastic market for us," Kapusansky told the *Detroit News*.

"We're seeing more customers buying more things. We see a lot of room for us in this market."

Its expansion in Metro Detroit comes as grocery rivals are cutting back. Farmer Jack, Michigan's largest grocery chain, closed four stores late last year after its owner, New Jersey-based The Great

Atlantic & Pacific Tea Co. (A&P), failed to find a buyer for the chain. Grocery sales in Michigan largely have been flat the past five years amid the state's rocky economy.

But Aldi has managed to thrive. Its limited assortment -- Aldi carries about 1,200 products, compared with 25,000 at most supermarkets

-- helps the chain keep its prices 25 percent to 40 percent lower than competitors.

Aldi -- short for Albrecht Discounts -- has 36 stores in Michigan and more than 800 in the United States. Aldi plans to open about 40 stores a year nationwide through the end of the decade.

Kroger segmenting combo stores

Kroger, which has been tailoring shopping offers to consumers through its loyalty card data, is now using the same information to make decisions about store design. The company has been segmenting its combination stores into "upscale," "value" and "mainstream" categories, and designing and merchandising them accordingly during remodels, expansions and new store openings, Michael Schlotman, senior vice president and chief financial officer, said at an investor conference.

"We are designing our combination stores to deliver the key attributes that drive purchasing decisions for each of these three customer segments," Schlotman said. Value stores are designed to appeal to customers focused most on price, while upscale stores serve shoppers who "place their primary emphasis on customer service and finding the extra products they want," Schlotman said.

While the stores will offer the same products, Schlotman noted that "value" stores, for example, feature more facings of value brands than mainstream or upscale stores. "Kroger does not believe in a one-size-fits-all approach," he added.



STATEWIDE COVERAGE / IPLA CERTIFIED DISTRIBUTION SITES NEAR YOU:

PORT HURON

1755 Yeager St
Port Huron, MI 48060
800-327-2920

SHELBY TOWNSHIP

5140 22 Mile Rd
Shelby Township, MI 48317
800-294-9737

GRAYLING

427 I-75 Business loop
Grayling, MI 49738
800-922-1390

BELDING

510 Moulton St
Belding, MI 48809
800-262-1270

SAGINAW

2765 Universal Dr
Saginaw, MI 48603
800-942-7364

YPSILANTI

1944 McGregor St
Ypsilanti, MI 48198
800-585-4800

BURTON

3300 E Bristol Rd
Burton, MI 48529
800-585-4800

BAD AXE

1470 S Pinnebog Rd
Bad Axe, MI 48413
989-269-6388

RIVER ROUGE

260 Marion Hwy
River Rouge, MI 48218
313-841-7711

Contact the Arctic Distribution Center near you!
Michigan Sales Office: 866-686-4450

AFPD initiates the 1 Million-Pound Challenge for Forgotten Harvest

The Associated Food and Petroleum Dealers is proud to partner with Forgotten Harvest, Metro Detroit's only mobile food rescue organization, to help feed hungry people in our community.

Beginning July 1, 2006 and running through June 30, 2007, AFPD members are encouraged to donate their surplus perishable

or non-perishable food products - that would otherwise be thrown away - to Forgotten Harvest, where the food will be weighed and distributed to the hungry in the Metro Detroit area. "Our goal is to donate one million pounds of food over the course of the year," said AFPD President Jane Shallal.

According to the USDA, one

quarter of the food produced in this country, 96 billion pounds, is wasted. The mission of Forgotten Harvest is to rescue food that would otherwise be thrown away and provide it to shelters and soup kitchens to feed the hungry.

"Our AFPD members have a wonderful history of giving back to the community," Shallal said.

"Forgotten Harvest bridges the gap between waste and hunger. I know our members are going to answer the call of this challenge."

There is no cost to you for donating. In fact, it could save you money. Your food donation will save you in dumpster fees, as well as provide your company with a tax write-off. There is no way to measure the satisfaction you will receive from knowing your donation will help feed hungry people in our community.

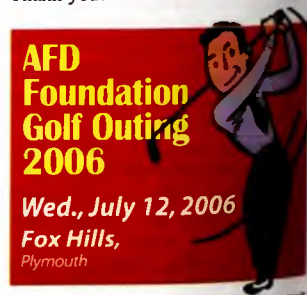
A volunteer from Forgotten Harvest will be calling AFPD members to ask for donations to the One Million-Pound Challenge. Or, you can call them at (248) 350-FOOD (3663). Forgotten Harvest accepts regularly scheduled donations, occasional donations and one-time-only donations. You can set up a program that fits your store's needs.

"This is really a win-win situation for everyone," Shallal added. I urge you to participate. Together we can stop the waste and feed the hungry."

Salvation Army needs bags!

The Salvation Army's programs provide over 1.4 million meals and 300,000 nights of shelter each year. One of their most significant programs is the Bed and Breakfast Truck. Each day more than 1,500 meals are delivered from these trucks to individuals and families on the streets of Metropolitan Detroit.

In order to hand out all these meals, the Salvation Army is asking for donations of new plastic grocery bags. Their goal is to collect 25,000 Bags. If you can donate bags, please contact Christina Gallup of the Salvation Army at (248) 443-5500. Thank you!



"Opportunities multiply as they are seized."

-Sun Tzu

With a full range of advanced financial capabilities, from commercial real estate to international banking and treasury management, LaSalle Bank is committed to helping businesses succeed.

Personal Banking · Commercial Banking · Wealth Management

Making more possible



LaSalle Bank
ABN AMRO



www.lasallebank.com

Wealth Management is a division of LaSalle Bank, N.A.
©2005 LaSalle Bank N.A. Member FDIC. Equal Opportunity Lender.

Classified

STORE FOR SALE—Best deal in town! Lottery, beer & wine, groceries & meats. Everything a store needs! 6,000 sq. ft. Located near airport. The best deal you can find! Call Jimmy at (586) 703-6816.

FOR SALE—SDD License. Royal Oak, Michigan. Call Rich (248) 752-7010

FOR SALE—Full service grocery store located in Warren. Beer, wine, lottery and ATM. 11,800 sq. ft. \$300,000 plus inventory. Option to purchase real estate for a total of 15,800 sq. ft. Call after 6pm (586) 781-3298.

PARTY STORE FOR SALE—Business and building. Beer, wine and lottery. City of Warren. Call Sal (586) 709-1013.

FOR SALE—Tempur-pedic mattress. As seen on TV. All sizes - bankruptcy. Limited quantities. Call (248) 701-2933.

FOR SALE—Entire pizza store with a stand alone building with equipment. Located in Whitmore Lake, MI. Approx 950 sq. ft. A turn key opportunity with land contract availability low cost low rent. For more info please call Jeff (248) 682-6400.

FOR SALE—Chevy/Workhorse & Grumman/Olson StepVans, 12'-14' work area, dual rear tires, gas, ranging from 1995-2000 asking \$4000.00-\$7000.00. Call (800) 527-6887 ext. 177 for more info.

FOR SALE—Convenience Store. Beer & Wine, Lottery & Money Orders. Approx. 2,500sq. ft. Good Location, full neighborhood. Gross \$8,000/wk. Building & business \$250,000 plus inventory. Call Art at (313) 839-6262.

FOR SALE—Ice cream equipment. Total cost \$50,000. Asking only for \$15,000. Used for three months only. Call Joe at (734) 213-4900.

FOR SALE—Northville party store. Beer, wine and lottery - business only. 2400 sq. ft., 14 door walk-in cooler. \$109,900.00. Call Brian Yaldeo, RE-MAX Classic at (248) 737-6800 or page him at (248) 806-9100.

FOR SALE—Convenience store located off busy I-94 exit. Beer & wine, bait & tackle, ice cream parlor, bakery & deli and lottery. Celebrating 25th year in business. Owner ready to retire. Call (517) 764-5284.

FOR SALE—Detroit Warehouse. 22 ft. refrigerator truck for hire - daily/weekly. Call Dave Evola (586) 360-7662.

FOR SALE—Full service supermarket. 3200 sq. ft. meat, produce, liquor. East side Detroit, facing Gross Pointe. Call (313) 885-7140.

FOR SALE—Beer & wine license. City of Taylor. Hobart Slicer \$975. Deli scale \$100. Call (734) 946-4016.

FOR SALE—Small grocery/beer-wine store with lottery and ATM. Building 50x80 with large parking lot for additional development opportunities. Call John (313) 273-6015.

FOR SALE—Hobart Grinder #4632, 2 H.P. Single Phase. Completely rebuilt—\$2,000.00. Yorkshire Food Market, (313) 885-7140.

FOR SALE—6 foot deli self-server, front doors. \$1,500 or best offer. Call 313-274-1426.

KITCHEN HOOD FIRE SYSTEMS AND EXTINGUISHERS
• Low discount pricing to all AFD members.
• New installs, remodels, inspections, recharging and testing. Also servicing auto paint booths and gas stations. All brands: Ansul, Purochem, Bangor Guard. Servicing southeastern Michigan 24/7. Call Alan Ross at GALLAGHER FIRE EQUIPMENT—800-452-1540.

FOR SALE—Upscale Charlevoix business at a bargain price! Don's IGA is close to town, plenty of parking. Dramatically reduced to \$659,000 and includes real estate, two liquor licenses, equipment and fixtures. Call Lori Jodar at Boyne Realty: 231-439-4097.

Food Stamps, Continued from front page.

difficult to keep stores adequately stocked with fresh food.

In Michigan, each of the 512,000 households on food stamps receives them electronically within the first nine days of the month. But many retailers in Detroit say the nine-day spread is not enough.

AFPD wants the state to divide each recipient's food stamps into two monthly payments, which federal law allows for but no states currently do.

"If we could get a twice-monthly distribution it would help us maintain the product in the store," grocery store owner Najib Atisha told the Associated Press. It would also help store owners with staffing levels, Mr. Atisha added. "You can't just hire somebody for 10 days and

then lay them off."

Jane Shallal, AFPD President is advocating the twice-monthly payments. However, opponents to this plan say splitting benefits in two could create hardships, particularly for people who live far from a store and cannot afford to get there often.

"We will continue to pursue this until an agreement is reached and our retailers receive some relief from this cyclical swing," Shallal added.

A healthy alternative to the high cost of health care.

Introducing Flexible Blue from Blue Cross Blue Shield of Michigan—a new, more affordable way to give your employees the health care they really want.

Our Flexible Blue plans are designed to work seamlessly with the new health savings accounts (HSAs), which offer a number of attractive benefits:

For Employers

- The potential of significantly lower premiums
- The ability to customize your benefit plan
- Ease of administration, with financial services from Wells Fargo

For Employees

- More control over their health care
- HSAs funded by tax-free* contributions, similar to a 401(k) (certain maximums apply)
- Unused funds roll over each year and can be invested for growth

Flexible Blue also includes online resources to help employees make informed decisions about their health care, prescription drugs and more. Best of all, Flexible Blue lets you offer your employees the security of Blue Cross coverage at a cost that could be significantly less than you currently pay. Flexible Blue also works with health reimbursement arrangements (HRAs), flexible spending accounts (FSAs), or as a stand-alone benefit option.

To learn more about how Flexible Blue can save your business money on health care costs, contact the Associated Food Dealers today at (248) 671-9600.

Flexible Blue™



Michigan's most trusted name in health care.



**INVESTMENT PRODUCT NOT FDIC INSURED
NO BANK GUARANTEE MAY LOSE VALUE**

Investment in any mutual fund is not insured or guaranteed by the U.S. Government, the FDIC, the Federal Reserve System or any other federal agency. Investments in a mutual fund are not obligations, deposits or guaranteed by the Federal Reserve System and are subject to investment risk, including possible loss of principal.

*All tax references refer to federal taxes. State taxes may vary. Please consult your tax advisor.

Blue Cross Blue Shield of Michigan is a nonprofit corporation and a member of the Blue Cross Blue Shield Association.

More is better at AFPD Annual Trade Show

An informal survey revealed that both exhibitors and attendees were very pleased with the Associated Food and Petroleum Dealers 22nd Annual Trade Show. Held April 25 and 26 at Burton Manor in Livonia, the show took up the entire facility, with approximately 50 new booths. Attendees were pleased with the huge array of products and services displayed at the show. Exhibitors benefited from the record crowds.

Retailers from across the state came to sample new products, check

out show specials and meet with representatives from the industry. It was an opportunity to learn about new food and beverage products as well as in-store equipment and services.

Games, prizes, friends and a construction theme in the Sherwood Foods section added to the festive atmosphere. Spartan Stores took an entire wing of the exhibit hall to display their products and talk to retailers. Most importantly, the show specials available throughout

the show made the trip to Burton Manor not only interesting but lucrative as well.

"Most of our members are very savvy small business owners who are looking for an edge to compete," said AFPD President Jane Shallal. "This trade show gave them an opportunity to see and sample products first-hand, and get some amazing deals."

Arctic Glacier provided ice for all exhibitors at the show. "We truly appreciate the assistance that

we receive from Jim Forsberg and his staff at Arctic Glacier. AFPD certainly couldn't do it without them!" said trade show coordinator Cathy Willson. She also wanted to thank all the exhibitors who donated products to Forgotten Harvest at the end of the show. "Because of the generosity of our exhibitors, Forgotten Harvest drove off with an entire semitruck full of food that was used to feed the hungry around Metro Detroit the very next day," Willson exclaimed.

AFPD 22nd Annual Trade Show!
Spring was In the Air at Burton Manor, Livonia

The festive Cuervo booth

The smiling Miller team!

Busy booths!

The Sherwood aisles were packed!

Happy samplers!

Thanks to the generous donations by our exhibitors, Forgotten Harvest took away a semi-truck full of food for the needy.

Jeff Rozek and his Arizona Iced Tea

The Brown Forman booth featured Finlandia Vodka

Sonya Kory-Haio (left) and Renada Arabo in the Bank of Michigan booth

(l to r) Ron Gardner, Bobby Hesano and Joe David in the Spartan section

New Products,

Continued from front page.

stores. Products include baked goods, sauces, salsas, refried beans, cheeses and beverages. Given the popularity of Mexican foods, their products are sure to be well received. For more information, call Omar Hernandez at (313) 894-2100.



The buzz down in the J. Lewis Cooper area was about Bacardi Grand Melone

new, melon-flavored rum. They also just acquired Carolan's, the moderately priced Irish Cream. In time for Independence Day, UV Vodka features red (cherry), white (natural) and blue (raspberry) flavored vodkas that make an impressive display and are sure to be a party hit.



The larger-than-ever Sherwood Foods section featured many of the new products that Sherwood now carries. The company is the exclusive distributor of Amish Valley Turkey, which comes smoky smoked, honey smoked and oven roasted. They were also sampling Willow Brook Wings and a new complete deli cheese line from Crescent Valley that can be purchased in random weight chunks, giving your store the opportunity to offer deli cheese even if space doesn't permit a deli department.

Also new to Sherwood is Mariani's Gourmet Foods, a line of fine Italian sauces and pasta dishes. Judging from the number of people in line for a sample, the Mariani's stuffed cheese shells and manicotti were a big hit.



Sherwood is also now offering a line of bakery products. Under the name Heineman's Bakeries, the upscale coffee cakes, cookies and other treats have been a mainstay in Chicago since 1935. Sherwood now brings them to Michigan.



Want to spice up your barbecue section? Try the line of Bobbie Que's flavor-enhancing sauces. Designed to compliment the flavor of the food instead of dominating it, these sauces can be used on salads, salmon, steak, chicken – you name it. The sauce line includes Original Flavor, Smoky, Jalapeño, and Pineapple, as well as a Steak Sauce. Chef Bobbie Patterson says some of the major chains, including Meijers and Farmer Jack, have picked up his line, which is now available

in Florida, Maine, Indiana, Ohio and Pennsylvania. Bobbie Que's is made by Chef Foods, right here in Farmington Hills. Contact the company at (248) 855-6061.



Wanna a little boost with your Coke? Introducing Coca-Cola Black, a Coke and coffee combination. And Tab Energy, a low-calorie energy drink.

The AFPD Trade Show grew tremendously this year with the addition of a Spartan Stores wing. Featuring beautiful displays of fresh produce, deli items, meats and other perishables, the Spartan wing was a favorite stomping ground for attendees.

In addition to the huge food and beverage assortment, the AFPD Trade Show also showcased many services and non-food products. As an example, retailers learned they can double their money by using Auto-Star products from Allstar Wireless.



Did you know that there are 50 million working adults that don't have a bank account? Many use expensive check-cashing services and money orders to pay their bills. To meet the needs of this market, Diamond Financial Services has introduced prepaid debit cards. Designed to be sold by grocery and convenience stores, these cards allow the customer to load their paycheck onto the card and use it just like a regular debit card. The advantage is that if the card is lost or stolen, the customer's money is still

safe and a new card can be issued. To find out more call Keith Byrd at Diamond Financial at (248) 331-2222.

Farmers Business Insurance was busy at the show talking to retailers about their Farmers Food Store Program – insurance designed specifically for the retail food industry.

For those retailers that want a good, quality line of cellular products to offer to customers, Rony Aouad of First Link Group says his cellular cases, chargers, headsets and other accessories are guaranteed to double your money because he customizes products to fit the store's market area. For more information, call him at (248) 371-0391.



This is just a short list of the items and products available at the AFPD Trade Show. To experience the show in its entirety, one must see, smell and taste it first-hand.

Save these dates!
Two Exciting AFPD
Holiday Trade Shows!

S.E. Michigan
Holiday Beverage Show

Wed. & Thurs.,
Sept. 13 & 14, 2006

West Michigan
Holiday Beverage Show

Tues., Sept. 19, 2006

Call Cathy at 248-671-9600
for more information regarding
these great shows!

SUPPORT THESE AFD SUPPLIER MEMBERS

AUTHORIZED LIQUOR AGENTS:

General Wine & Liquor	(313) 867-0521
National Wine & Spirits	1-888-697-6424
Trans-Con Sales & Marketing	1-888-440-0200

BAKERIES:

Ackroyd's Scotch Bakery	
& Sausage	(313) 532-1181
Great Lakes Baking Co.	(313) 866-0300
Interstate Brands/	
Wonder Bread/Hostess	(586) 792-7580
S & M Biscuit Dist. (Stella D'Oro)	(586) 757-4457
Taystee Bakenes	(248) 476-0201

BANKS:

ATM of America	(248) 932-5400
ATM of Michigan	(248) 427-9830
Bank of Michigan	(248) 865-1300
Cash Depot	(920) 432-5777
Comerica Bank	(313) 222-4908
Fifth Third Bank	(248) 603-0550
Peoples State Bank	(248) 548-2900
Standard Federal Bank	1-800-225-5662

BEVERAGES:

Absopure Water Co.	1-800-334-1064
Allied Domecq Spirits USA	(248) 948-8913
Ambassador Service Group	(248) 879-7704
American Bottling	(313) 937-3500
Anheuser-Busch Co.	1-800-414-2283
B & B Beer Distributing Co.	(616) 458-1177
Bacardi Imports, Inc.	(248) 476-6400
Brown-Forman Beverage Co.	(734) 433-9989
Brownwood Acres	(231) 599-3101
Central Distributors	(734) 946-6250
Coca-Cola Bottlers of MI	
Auburn Hills	(248) 373-2653
Detroit	(313) 825-2700
Madison Heights	(248) 585-1248
Van Buren	(734) 397-2700
Port Huron	(810) 982-8501
Coors Brewing Co.	(513) 412-5318
Diageo	1-800-462-6504
E & J Gallo Winery	(248) 647-0010
Eastown Distributors	(313) 867-6900
Faygo Beverages, Inc.	(313) 925-1600
Future Brands	(248) 471-2280
Galaxy Wine	(248) 669-9820
General Wine & Liquor Co.	(313) 867-0521
Great Lakes Beverage	(313) 865-3900
Great Lakes Distribution	(810) 794-1300
Hansen's Beverage	(313) 575-6874
Henry A. Fox Sales Co.	1-800-762-8730
Hubert Distributors, Inc.	(248) 858-2340
Intrastate Distributors	(313) 892-3000
J. Lewis Cooper Co.	(313) 278-5400
Jones Sodas	(269) 382-4200
Josulete Wines, Inc.	(313) 538-5609
Kent Beverage Co. Inc.	(616) 241-5022
McCormick Distilling Co.	(586) 296-4845
Michigan Grape & Wine	
Industry Council	(517) 373-1104
Mike's Hard Lemonade	(248) 344-9951
Miller Brewing Company	(414) 259-9444
National Wine & Spirits	1-888-697-6424
1-888-642-4697	
Northern Falls, LLC	1-866-270-5944
Paramount Coffee	(517) 372-3330
Pepsi-Cola Bottling Group	
- Detroit	1-800-368-9945
- Howell	1-800-878-8239
- Pontiac	(248) 334-3512
Pernod Ricard USA	(248) 601-0172
Pettpren, Inc.	(586) 468-1402
Powers Distributing Co. Inc.	(248) 393-3700
Sara Lee Coffee & Tea	(734) 414-8433
Seven-Up of Detroit	(313) 937-3500
Tri-County Beverage	(313) 584-7100
Vintage Wines	(586) 294-9390
Xango	(313) 608-9847

BROKERS/REPRESENTATIVES:

Bob Arnold & Associates	(248) 646-0578
CrossMark	(734) 207-7900
Hanson & Associates, Inc.	(248) 354-5339
J.B. Novak & Associates	(586) 752-6453
Metro D Sales	(734) 416-8969
S & D Marketing	(248) 661-8109

CANDY & TOBACCO:

Altira Corp. Services, Inc.	(734) 591-5500
Fubidia, Inc.	(810) 742-8274
Nat Sherman	(248) 202-7339
R.J. Reynolds	(248) 475-5600

CATERING/HALLS:

A-1 Global Catering	(248) 514-1800
Farmington Hills Manor	(248) 888-8000
Karen's Kafe at North Valley	(248) 855-8777
Penna's of Sterling	(586) 978-3880
St. Mary's Cultural Center	(313) 421-9220
Tina's Catering	(586) 949-2280

DAIRY PRODUCTS:

Country Fresh Dairies	1-800-748-0480
Golden Valley Dairy	(248) 399-3120
Melody Farms Dairy Company	(734) 525-4000
Mexico Wholesale	(313) 554-0310
Pointe Dairy	(248) 589-7700
Prairie Farms/	
Tom Davis & Sons Dairy Co.	(248) 399-6300
Superior Dairy Inc.	(248) 656-1523

ELECTRONIC AGE VERIFICATION

D.J. King & Associates	1-800-781-5316
------------------------	----------------

EGGS & POULTRY:

Consumer Egg Packing Co.	(313) 871-5095
Linwood Egg Company	(248) 524-9550

FRESH PRODUCE:

Aunt Mid Produce Co.	(313) 841-7911
----------------------	----------------

ICE PRODUCTS:

Arctic Glacier, Inc.	(810) 987-7100
International Ice, Inc.	(313) 841-7711
Quincy Ice Co.	(248) 968-4290
U.S. Ice Corp.	(313) 862-3344

INVENTORY SERVICES:

Action Inventory Services	(586) 573-2550
Goh's Inventory Service	(248) 353-5033

INSURANCE:

AAA Michigan	1-800-AAA-MICH
Al Bourdeau Insurance Services	(248) 855-6690
Capital Insurance Group	(248) 333-2500
Gadaleto, Ramsby & Assoc.	1-800-263-3784
Frank McBride Jr., Inc.	(586) 445-2300
JS Advisor Enterprises, Inc.	(248) 684-0127
Cell	(586) 242-1331
Meadowbrook Insurance	(248) 358-1100
North Pointe Insurance	(248) 358-1171
Rocky Husaynu & Associates	(248) 851-2227

MANUFACTURERS:

Art One Sign Expo, Inc.	(248) 591-2781
General Mills	(248) 465-6348
Jaeggi Hillsdale Country Cheese	(517) 368-5990
Old Orchard Brands	(616) 887-1745
Red Pelican Food Products	(313) 921-2500
Singer Extract Laboratory	(313) 345-5880
Strauss Brothers Co.	(313) 832-1600

MEAT PRODUCERS/PACKERS:

Bar S Foods	(248) 414-3857
Indiana Packers Corp.	(785) 564-7206
Kowalski Sausage Company	(313) 873-8200
Nagel Meat Processing Co.	(517) 568-5035
Strauss Brothers Co.	(313) 832-1600
Wolverine Packing Company	(313) 568-1900

MEDIA:

The Beverage Journal	1-800-292-2896
Booth Newspapers	(734) 994-6983
Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
Michigan Chronicle	(313) 963-5522
Suburban News—Southfield	(248) 945-4900
Trader Publishing	(248) 474-1800
WDIV-TV4	(313) 222-0643

NON-FOOD DISTRIBUTORS:

Items Galore	(586) 774-4800
--------------	----------------

POTATO CHIPS/NUTS/SNACKS:

American Way Foods (Vtiner)	(313) 945-0710
Better Made Snack Foods	(313) 925-4774
Detroit Popcorn Company	(313) 835-3600
Frito-Lay, Inc.	1-800-359-5914
Herr's Snacks	(248) 557-6044
Molown Snacks (Jays, Cape Cod)	(313) 931-3205
Kar Nut Products Company	(248) 588-1903
Mexico Wholesale	(313) 554-0310
Nikhlis Distributors (Cabana)	(248) 582-8830
Pik a Snak, Inc.	1-866-466-9166

PROMOTION/ADVERTISING:

Art One Sign Expo	(248) 591-2781
DBC America	(313) 363-1875
Enterprise Marketing	(616) 531-2221
PJM Graphics	(313) 535-6400

RESTAURANTS:

Copper Canyon Brewery	(248) 223-1700
Pizza Papalis Corp.	(248) 540-2426
Rio Wraps	(248) 540-2426

SERVICES:

AAA Michigan	1-800-AAA-MICH
Advance Me Inc.	(513) 518-3150
Al Bourdeau Insurance Services	1-800-455-0323
Alarm-Medic	(248) 349-9144
American Mailers	(313) 842-4000
AmericanA Systems	(248) 379-1575
AMT Telecom Group	(248) 862-2000
Andrews Brothers Inc.	
Detroit Produce Terminal	(313) 841-7400
A.S.C. Security Systems	(734) 416-5550
Bellanca, Beattie, DeLisle	(313) 882-1100
Birno & Birno Investment Co.	(248) 540-7350
C. Roy & Sons	(810) 387-3975
Calvin Zura Insurance Agency	(248) 433-8508
Cartronics, Inc.	(760) 707-1265
Cateraid, Inc.	(517) 546-8217
Central Alarm Signal	(313) 864-8900
Cherry Marketing Institute	(517) 669-4264
Clear Rate Communications	(734) 427-4411
Closed Circuit Communications	(248) 682-6400
CoCard	(616) 794-3271
Constellation New Energy	(248) 936-9027
Cummins Bridgeway Power	(248) 573-1515
D.J. King & Associates	1-800-781-5316
Diamond Financial Products	(248) 331-2222
Dragon Systems	(231) 876-1926
DTE Energy	(313) 237-9225
Excel Check Management	(248) 787-6663
Financial & Marketing Ent.	(248) 541-6744
Freedom Systems Midwest, Inc.	(248) 399-6904
Gadaleto, Ramsby & Assoc.	1-800-263-3784
Great Lakes Data Systems	(248) 356-4100
Guardian Alarm	(248) 233-1645
ICU Surveillance	(248) 255-6419
JJ Security Systems	(847) 668-2666
Kansmacker	(248) 249-6666
Karoub Associates	(517) 482-5000
Lincoln Financial Advisors	(248) 948-5124
Market Pros	(248) 349-6438
Mekani, Orow, Mekani, Shallal,	
Hakim & Hindo P.C.	(248) 223-9830
Metro Media Associates	(248) 625-0070
Milientek-Energy	
Conservation Service	(248) 932-1222
Paul Meyer Real Estate	(248) 398-7285

POS Systems Group Inc.	1-877-271-3731
Premier Energy Marketing	1-866-348-7622
Prepaid Legal Services	(586) 777-8732
Rainbow Tuxedo	(248) 477-8811
REA Marketing	(989) 388-8666
Secure Checks	(586) 758-7272
Security Express	(248) 304-1902
Shimoun, Yaldo & Associates, P.C.	(248) 851-7909
Simplicity Wireless	(619) 854-4044
Southfield Funeral Home	(248) 588-8008
UHY Advisors, Inc.	(248) 355-1041
Vix-Kersch Vending Co.	(248) 548-1300
Wireless Giant	(248) 786-4400

STORE SUPPLIES/EQUIPMENT:

Belmont Paper & Bag Supply	(313) 491-6555
Brehm Broaster Sales	(989) 427-5835
Culinary Products	(989) 754-2441
DCI Food Equipment	(313) 369-1666
Envipco	(248) 471-4771
Hobart Corporation	(734) 697-3071
JAYD Tags	(248) 624-8991
Martin Snyder Product Sales	(313) 272-4300
MSI/Bocar	(248) 399-2055
Sara Lee Coffee & Tea	(734) 414-8433
Taylor Freezer	(734) 525-2533
TOMRA Michigan	1-800-610-4882

WHOLESALE/FOOD DISTRIBUTORS:

Brownwood Acres	(231) 599-3101
Capital Distributors	1-800-447-8118
Carp River Trading Co.	1-800-526-9676
Central Foods Wholesale	(313) 862-5000
Chef Foods	(248) 789-5315
Consumer Egg Packing Co.	(313) 871-5095
CS & T Wholesalers	(248) 582-0881
D&B Grocers Wholesale	(734) 513-1715
Dearborn Sausage	(313) 842-2275
EBY-Brown, Co.	1-800-532-9271
Epstein Distributing Co.	(248) 646-3508
George Enterprises	(248) 851-4999
Great North Foods	(989) 356-2227
Hershey Creamery	(734) 449-0300
I & K Distributing	(989) 743-4801
International Wholesale	(248) 353-8801
Interstate Brands/	
Wonder Bread/Hostess	(313) 868-5800
Jerusalem Foods	(313) 538-5171
Kaps Wholesale Foods	(313) 567-8710
Karr Foodservice Distributors	(313) 272-6400
Liberty Wholesale	(586) 755-3629
Lipari Foods	(586) 447-3500
Metro D Sales	(734) 416-8969
Mexicantown Wholesale	(313) 554-0000
Mexico Wholesale	(313) 554-0310
Michigan Quality Sales	(313) 255-7333
Nash Finch	(989) 777-1885
Nat Sherman	(248) 202-7339
Nikhlis Distributors (Cabana)	(248) 582-8830
Norquick Distributing Co.	(734) 254-1000
Piquette Market	(313) 875-5531
Polish Harvest	(313) 758-0500
Robert D. Arnold & Assoc.	(810) 835-8411
Roma Foods Inc.	(313) 535-3371
S. Abraham & Sons	(616) 453-6363
Sara Lee Coffee & Tea	(734) 414-8433
Shaw-Ross International Importers	(313) 873-7877
Sherwood Foods Distributors	(313) 366-1100
Spartan Stores, Inc.	(734) 455-1400
Suburban News: Southfield	(248) 945-4000
SuperValu Central Region	(937) 374-7874
Tom Maceri & Son, Inc.	(313) 568-0561
Total Marketing Distributor	(734) 641-3361
U.S. Ice Corp.	(313) 862-3344
United Wholesale Grocery	(517) 287-9900
Value Wholesale	(248) 967-2800
Weeks Food Corp.	(586) 727-3335
Wine Institute	(313) 882-7533

ASSOCIATES:

Canadian Consulate General	(313) 567-2208
Wilder & Associates	(248) 588-2359



**THE TASTE.
THE QUENCH.
THE KICK.™**



a product of The Coca-Cola Company

© 2006 The Coca-Cola Company. "VULT," "VULT ZERO," "The Taste, The Quench, The Kick," and the VULT logo are trademarks of The Coca-Cola Company.

Looking for Brands Customers Recognize & Trust?



Smart Cookie.



For information on how Spartan Stores can help your business think smarter
call 616-878-2248 or visit our web site at www.spartanstores.com