



Food & Petroleum REPORT



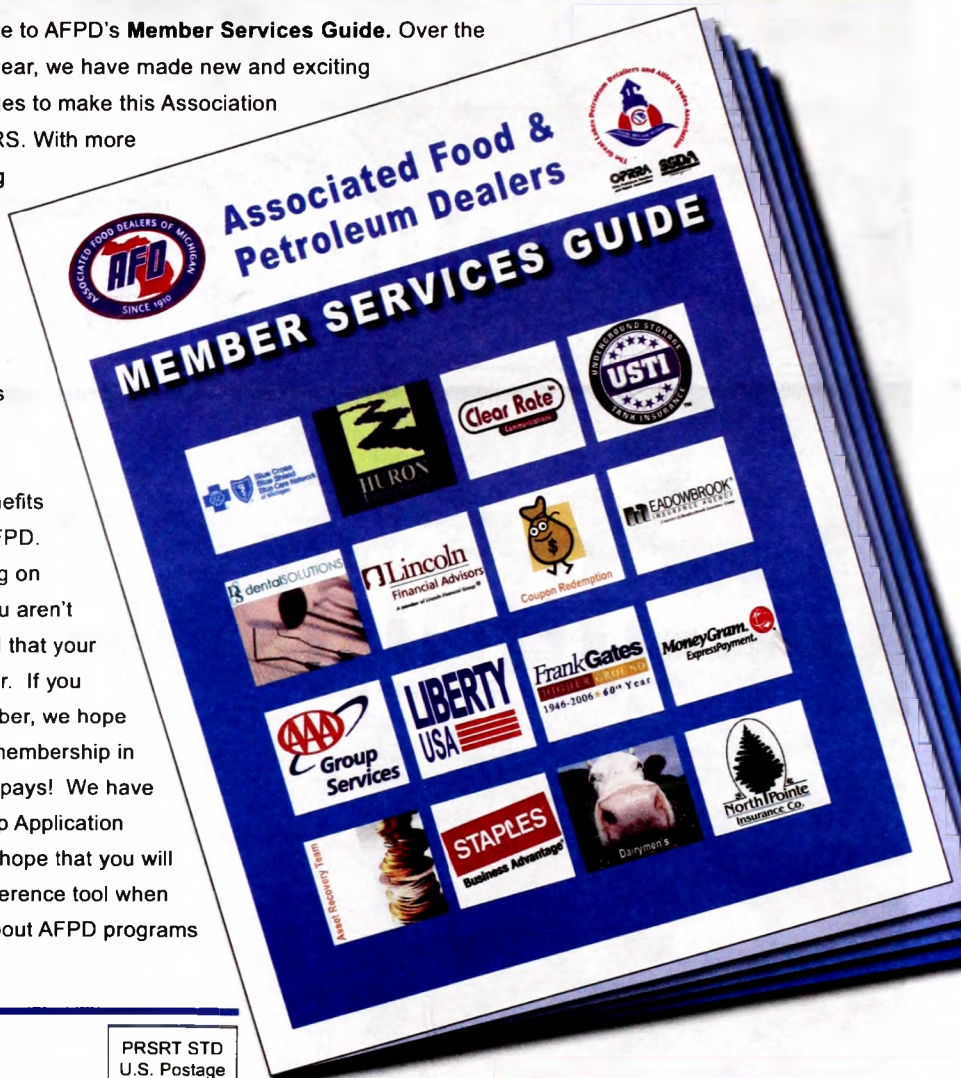
Vol. 17, No. 10

October 2006

Member Services Guide

Welcome to AFPD's **Member Services Guide**. Over the past year, we have made new and exciting changes to make this Association **YOURS**. With more

resources and a strong leadership base, AFPD staff and board is continuously improving and adding to the information and services we offer. This membership guide will help you get to know about your current benefits as a member of the AFPD. You are not maximizing on your membership if you aren't taking advantage of all that your association has to offer. If you are not an AFPD member, we hope that you will see that membership in AFPD doesn't cost...it pays! We have included a Membership Application form on page 19. We hope that you will use this guide as a reference tool when you have questions about AFPD programs and services.



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

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Xtreme Energy



See Your Pepsi Representative
for More Details

We're here for you



By Jane Shallal
AFPD President

The Directors and staff of Associated Food and Petroleum Dealers, are proud to provide you with quality programs, services, and communications. The AFPD is your connection to important industry information and changes. If you are not already a member, you must join

one of the most innovative groups in town, whose members include many of the industry's foremost leaders. This edition of the Food and Petroleum Report is your official guide to the AFPD's wide range of member programs, customized services, publications, and discounted products and services.

AFPD offers its members a wealth of important benefits:

- Discounted group and individual healthcare and automobile insurance
- Property and liquor liability insurance programs
- Money Order Services
- Office Supplies discounts
- Workers' Compensation programs
- Coupon Redemption
- Great rates for long distance phone service

- Discounted C-store purchasing power
- Discounted Dental Plans
- Technical consultants for your project
- Asset and Collection Recovery
- Legislative and Governmental Advocacy
- Keeping Current with Monthly News publications
- Professional Development, networking and opportunities to lead

Our efforts also include working with officials and communities to resolve conflicts, developing advocacy efforts nationally and locally, making VIP contacts, and providing regulatory information. All of these efforts dovetail to provide you with a strong voice in the industry. Your membership adds to a stronger retail community by adding your voice to the nearly 4000 colleagues who care about this industry.

If you have any questions about any of these benefits, or need assistance in an area not addressed by this member services guide, please don't hesitate to contact us. We're here to answer your questions and help in any way we can. Our offices are open Monday through Friday from 8 a.m. to 5 p.m. Our "Infoline" is a toll-free customer service center dedicated to helping you get the information you need. Your questions, comments and suggestions are always welcome, so don't hesitate to call.

E-mail: jshallal@afdom.org
InfoLine: (800) 66-66-233
Fax: (248) 671-9610
Web Site: www.afdom.org
Address: 30415 W. 13 Mile Road
Farmington Hills, MI 48334

The Grocery Zone

By David Coverly



EXECUTIVE COMMITTEE

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- Media Associates** Graphics & Prepress
- Gregory** Public Relations



It's time to talk turkey!

Once again AFPD will host its Annual Turkey Drive. Each year we provide turkeys to underprivileged families in the Metro Detroit area. Last year we gave away nearly 2,000 turkeys. However, we

can't do it without your help! A donation of \$200 will provide 40 needy families with turkeys for their Thanksgiving dinner. Please help us help others. To donate or volunteer, call Michele MacWilliams at (248) 671-9600.



THE TASTE YOU'LL GO NUTS FOR.

REV UP YOUR SALES WITH OUR NEW PACKAGING AND NEW SNACK MIXES!

Fun, vibrant packaging really moves product. In fact, independent research shows that consumers prefer our new logo and package design – with an updated Miss Kar and her peanut car – by more than 38% over the old packaging!

But we couldn't stop there. We created five exciting snack mixes that will have your customers driving back for more!

So be sure to keep an eye out for Miss Kar, because you never know where she'll turn up next.

Contact your rep and shift your profits into overdrive!

Did You Know? Kar's Nuts was started by a woman entrepreneur who had a nutty idea to sell roasted nuts at Tiger Stadium in Detroit, MI during the 1930s. But this was just the beginning – find out how Miss Kar came up with the original peanut car at www.peanutcar.com

©2006 Kar's Nuts • Madison Heights, MI 48071 • 1-800-KAR-NUTS (1-800-527-6887) • www.karsnuts.com

Calendar

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

November 20-21, 2006

AFPD Annual Turkey Drive
Metro Detroit, MI
Contact: Michele MacWilliams
(248) 671-9600

October is...

- Hunger Awareness Month
- National Apple Month
- National Caramel Month
- National Chili Month
- National Cookie Month
- National Dessert Month
- National Pasta Month

Statement of Ownership

The AFD Food & Petroleum Report (USPS 082-970; ISSN 0894-3567) is published monthly by Metro Media Associates, Inc. (MMA) for the Associated Food & Petroleum Dealers (AFPD) at 30415 W. 13 Mile, 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.

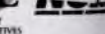
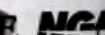
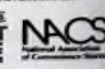
POSTMASTER: Send address changes to AFD Food & Petroleum 30415 West 13 Mile Road, Farmington Hills, MI 48334.

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

AFPD works closely with the following associations:

IFDA

INTERNATIONAL FOODSERVICE DISTRIBUTORS ASSOCIATION

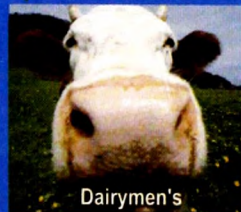




Associated Food & Petroleum Dealers



MEMBER SERVICES GUIDE



MICHIGAN & OHIO SERVICES



Coupon Redemption Program

Save money and time by letting the professionals handle your coupons



All AFPD members have access to our successful Coupon Redemption Program. The AFPD coupon program eliminates the time-consuming and costly chore of sorting, counting and mailing coupons to individual manufacturers, which reduces the volume of accounting records a retailer must keep.

You simply package and mail your coupons to the AFPD office and receive a check from us within five to six weeks! AFPD Coupon Specialist Harley Davis will make sure that you get your money. There is absolutely no charge for this service as long as you are a member of AFPD. The AFPD Coupon Redemption Program has been a valuable membership benefit in Michigan for over 25 years. All our grocery and petroleum dealers who use our coupon redemption program realize how quick and easy it is to accept coupons and get manufacturer redemption.

If you are interested, please give Harley a call at 1-800-66-66-AFD. He will explain how simple it is to accept and redeem coupons at your locations.

Specialized Training for Service Stations and C-Store Employees

They say you never get a second chance to make a good first impression. While most business owners embrace this concept with customers, many overlook the importance of this notion with new employees who are often placed in front-line positions with little or no training. The result: poor service, dissatisfied customers and costly employee turnover.

Associated Food and Petroleum Dealers, in alliance with Sunrise Basic Training LLC, has developed a new employee orientation program designed specifically for front-line staff at service stations, convenience stores, car washes, oil change operations and other auto trade businesses. This innovative program provides a positive introduction to the industry and establishes ten essential work habits and job skills that each new employee needs to be successful



in the industry and in life.

The 16-minute DVD program, titled "Welcome to the Retail Petroleum, Convenience and Auto Trades Industry," begins with an overview of the operations and opportunities within these unique small businesses, stressing the important role each employee plays in customer satisfaction and business success. The second part of the program delivers ten "Winning Work Habits" that will help make each employee and the business more successful.

The enhanced DVD includes a "Quick Quiz" to assess employees' understanding of the

concepts presented in the program, and a customizable "Certificate of Completion" that can be personalized, printed and awarded to successful trainees. In addition, the DVD includes a full-color 8"x10" mini-poster featuring the ten

"Winning Work Habits" that can be printed and posted for ongoing reinforcement.

High turnover and competition for qualified applicants often means that untrained employees are thrust onto the front lines to represent (or misrepresent) our businesses to the customer. This new program will establish positive attitudes and realistic job expectations on day one that will generate long-term customers and loyal employees.

The new training program is affordably priced at \$99 and can be purchased online or by calling toll-free at (866) 309-1033.

Liquor Liability Insurance at Special Endorsed Rates

AFPD has negotiated with North Pointe Insurance, Michigan's largest underwriter of liquor liability insurance, to provide AFPD Michigan and Ohio members coverage at special rates. North Pointe has been Michigan's leader, specializing in liquor liability for 16 straight years and has been endorsed by AFPD for all 16 of those years. North Pointe has expanded operations into Illinois, Iowa, Kentucky, Ohio, Florida, Delaware, Indiana, Maryland, New Jersey, Pennsylvania, South Dakota, Tennessee, California and Wisconsin. This is a direct result of the company's allegiance to both agencies and policyholders. North Pointe's liability insurance is never assessable, and there are no deductibles, policy fees or

surplus lines tax.

North Pointe Insurance Company has been a strong supporter of the independent agent delivery system. Regardless of size, North Pointe clients are treated with respect and serviced in a prompt and efficient manner. North Pointe's user-friendly customer support helps agents save time, their most valuable commodity.

The insight and experience gained by focusing primarily on specialty coverages has provided North Pointe the understanding necessary to address the unique needs of individuals and organizations in niche markets including:

- Grocery stores and supermarkets
- Convenience stores
- Restaurants
- Special events.

North Pointe's staff has over



fifty years experience in underwriting liquor liability and package policies. This extensive background, combined with a commitment to service and creative problem solving, result in an unmatched flexibility that is adaptable to each policyholder's special requirements.

North Pointe's liquor liability insurance is available through the Independent Agent Network with over 1,000 agencies to serve you. To find out more, call Dan Reeves at AFPD (248) 671-9600.

MICHIGAN & OHIO SERVICES

dentalSOLUTIONS

Discounted Dental Plan

AFPD understands that with rising healthcare costs, employers and employees all must deal with the loss of health benefits or a significant increase in cost. From big businesses to the self-employed, we are all feeling the effects. Dental Solutions knows the importance of dental, vision and hearing care and the impact these have on a person's overall health.

Now, AFPD is pleased to offer its members, their families and employees the opportunity to enroll in a new dental plan that offers significant savings on dental care for less than \$7 per month.

The AFPD Dental Solutions program allows you, your family or your employees to receive quality dental care at an affordable price, with a reduced-fee dental plan. Unlike insurance, there are no benefit maximums or claim forms. AFPD members or their employees can select a dentist from the Dental Solutions network of 70,000 dentists nationwide and set up an appointment. Your current dentist may already be a Dental Solutions participant. The dentist will give you a 25% to 50%

discount off their normal rate. The AFPD member then pays the discounted bill directly to the dentist.

Why Choose Dental Solutions?

- Out-of-pocket expenses are dramatically reduced.
- No annual benefit maximums.
- No limits on visits or services.
- No claim forms or paperwork hassles.
- No red tape. Members are automatically accepted when they join.
- Orthodontics (braces) included.
- No waiting period before the plan becomes effective.
- Thousands of high-quality, credentialed dentists are part of this program.
- No age limit.

With Dental Solutions, a family of four can save over \$500 each year on exams, cleanings and x-rays. And if you add any other dental procedures – like a crown or root canal – the savings can double.

The cost for an individual AFPD member is \$60 per year or \$5 per month. The family price is \$84 per year, or \$7 per month. Non-AFPD members pay significantly higher



rates. As an employer, you can offer this health benefit as a part of your fringe benefit package for your employees by paying all or part of the yearly cost, or simply allow your employees to use this plan at their own cost.

If you wish to enroll yourself, your employees and family members in the AFPD Dental Solutions program, or to learn more, first call AFPD at (248) 671-9600 to get the AFPD/Dental Solutions Group Number. Then either log onto www.eDentalSolutions.com or call 1-866-272-7515 to speak to a customer service representative. You must have the AFPD/Dental Solutions Group Number in order to receive the AFPD discount.

Our outstanding service has made Northpointe #1

- **Competitive Rates**
- **Endorsed by AFPD for 18 consecutive years**
- **Never assessable, no deductibles, policy fees or surplus lines tax**
- **Available through the Independent Agent Network with over 1,000 agencies to serve you**



Admitted, Approved and Domiciled in Michigan

***Michigan's
Leader in
Liquor
Liability for
18 years!***

Give us a call:

(800) 229-NPIC

Fax: (248) 357-3895

or visit us at www.npic.com

or call AFPD at: (248) 671-9600

or (800) 666-6AFD

MICHIGAN & OHIO SERVICES

Money transfer services

Did you know that over \$140 billion is transferred around the world annually? That one in four households in the U.S. uses money orders to pay monthly bills? That over \$14 billion was wired to Mexico from the U.S. in 2003? AFPD wants to help its members take advantage of and profit from this global exchange of money.

AFPD has just negotiated a special program with MoneyGram that gives its members a true value and competitive advantage.

Whether your customers want affordable money orders or a safe, fast way to send money worldwide, AFPD can help grow your business.

By signing on through AFPD as a MoneyGram agent, you can enhance your earnings by providing MoneyGram payment services with almost no upfront cash investment. Only with AFPD's MoneyGram program will you enjoy these advantages:

- A 12% to 15% discount per item charge
- Half price on equipment rental
- You do not need a dedicated phone line

MoneyGram products will add revenue to your bottom line. You receive a commission on every money order and on every money transfer transaction sent or paid out.

MoneyGram also helps you attract new customers and create loyalty among current customers. MoneyGram helps bring you closer to the people in your community.

Offering your customers MoneyGram services through AFPD differentiates your business from the competition and helps you build a stronger market advantage.

MoneyGram Money Transfer

With competitive pricing, MoneyGram offers your customers fast, safe, easy and affordable money transfer solutions. You and your customers can quickly send

MoneyGram®
ExpressPayment®



money to family or friends almost anywhere in the world. Most transfers reach their destination in 10 minutes or less.

MoneyGram ExpressPayment

MoneyGram ExpressPayment is a money transfer service that lets your customers send cash payments to businesses electronically. You will be able to process your customers' payments for mortgages, auto loans, credit cards and more with same-day payment notification.

MoneyGram Money Orders

Money orders are an easy and affordable alternative to personal checks. Money orders are accepted and trusted around the world. Your customers may use money orders to pay their bills like rent, utilities or

car payments and Internet or mail order purchases.

Retailers can also use money orders to make vendor payments and to help manage daily cash accounting.

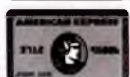
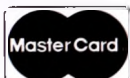
One of the best things about the AFPD MoneyGram program is that it is turn key. The support staff at MoneyGram will get you started with all the equipment and training. Plus, they provide a variety of high-impact merchandising materials. They will also work with you to develop local programs that help grow your business and increase sales for services you provide.

AFPD members can get more information and enroll in the MoneyGram program by calling Dan Reeves at (248) 671-9600.

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!

MICHIGAN & OHIO SERVICES

Personalized Financial Planning

Whether you are just starting out in business, you are looking to grow your assets for retirement or you are planning your estate for future generations, it is important to work with financial advisors that can give you sound advice backed by respected research. Lincoln Financial Advisors is committed to providing AFPD members with an extensive range of products and services, selected from among the foremost investment management

organizations in the country. They offer more than 1,000 categories of investment alternatives, carefully selected from hundreds of respected names in the financial services industry.

For the past five years Lincoln Financial has worked with AFPD and its members. They know the retail food and petroleum industry and understand investment options that work best. With Lincoln Financial, AFPD members in both Ohio and

Lincoln Financial Advisors

A member of Lincoln Financial Group

Michigan can feel confident that you have access to some of the best investment products available in the marketplace to suit your personal needs.

AFPD members can receive a free financial analysis and counseling session by calling Michael LoGrasso or John Busa of Lincoln Financial Advisors at 1-800-382-8122.

STAPLES

Business Advantage

Office Supply Program

AFPD has joined with Staples to offer deep discounts on supplies that you buy regularly. Called the Staples Business Advantage Program, AFPD members will receive reduced prices on paper products, office supplies, furniture, business machines, janitorial supplies and other items you purchase for your store or company. In addition, Staples Business Advantage offers custom printing for letterhead, business cards, notepads and stationery, all from an easy-to-navigate website. Plus, you receive free next-day delivery on orders of \$50 or more on all in-stock items.

In addition to offering deep discounts, the Staples team is dedicated to driving down the overall cost of procurement. For example, they offer periodic special pricing on the items that are used most often. Our Staples team will also suggest low-cost, high-quality alternatives to expensive products that you may currently use.

AFPD members can order off the internet at StaplesLink.com, call in their orders or use a fax machine. In addition, once you enroll in the Staples Business Advantage Program, you can shop at a Staples store and receive the lowest price available, whether it is the retail price or the Staples Business Advantage price.

Staples will assign an account manager who is responsible for providing you with the best prices and special offers. Staples is the only office supply company to receive the J.D. Powers award three years in a row.

This exclusive AFPD program is only offered through Staples Business Advantage. These prices are not available to the general public in Staples retail stores, through Staples catalogs or on Staples.com. To sign up, simply go to the AFPD website, www.afpd.org and click on the Staples Business Advantage link. Or, you can call AFPD at (888) 671-9600 and we will fax or mail a registration form to you.

Clear Rate[™] Communications

Reduced Rate Long Distance Phone Service

AFPD Michigan members and their employees can save money on long distance phone service through Clear Rate Communications. Featuring a no-contract, flat-rate long-distance phone service at a mere 3.9 cents per minute, it is difficult to find a lower-priced program.

Since Clear Rate bills in six-second increments on all state-to-state, in-

state and local toll calls, you are never charged for portions of minutes that aren't used. AFPD members can also take advantage of low rates to foreign countries, DSL high-speed Internet service and calling cards.

Clear Rate Communications covers both commercial and residential phone service and the company can provide members with low-rate toll-

free numbers for incoming calls. In addition to the 3.9 cents-per-minute plan, they also have unlimited bundles available that include packaged free local, local toll and long distance programs at one set price for Michigan members.

For more information, contact Dan Reeves at AFPD (248) 671-9600.

Michigan Merchant Services Low-Rate Credit Card Processing

Regardless of whether your credit card volume is high or low, AFPD is now helping members reduce their credit card processing fees. Through an arrangement with Michigan Merchant Services, a CARD-Net Bank of America affiliate, AFPD members can reap substantial savings.

Don Preston, Marketing Director for Michigan Merchant Services, says that cost is only one of the reasons to check out this new program.

"We have a good, unified cost structure that is hassle-free. Plus we want to take good care of members," Preston adds. Michigan Merchant Services has programmers on staff that can make the change to the new system as seamless as possible. In addition, the company offers all software and hardware needed for credit card processing and they maintain and service all equipment.

This is an excellent opportunity for retailers to take the benefits of membership in AFPD. Michigan Merchant Services has already saved money for

AFPD members.

In addition to credit card processing, Michigan Merchant Services can also provide an economical and efficient electronic benefit transfer (EBT) program for food stamps.

To find out how much your business can save, first call AFPD - (248) 671-9600 - to get your member ID number. Then, go to the Michigan Merchant Services Website, www.michiganmerchantservices.com. You will be asked for your AFPD ID number and other information related to credit card sales volume. Once the questions are answered, Michigan Merchant Services will quote you a rate. If you prefer to speak to a sales representative, after receiving your ID number, you can call Michigan Merchant Services directly at (616) 794-3271 for your quote.



MICHIGAN & OHIO SERVICES



Whether it is site planning, Phase I/II property assessments, underground storage tank closures, asbestos management, soil testing, mold services or a host of other environment-related services, Huron Consultants can provide the expertise. And, for AFPD members, the company will provide a free consultation and special reduced rates for Phase I site assessments and underground storage tank services.

Co-owned by Fred Abdou and Daren McLaughlin, the spectrum of projects performed by Huron Consultants ranges from due diligence assessments for real estate transfers, underground

Environmental Consulting Services

Free consultations and discounted rates for AFPD members

storage tank management, to large-scale river restoration and watershed planning.

One of Huron Consultants' primary roles is property assessment services that are often needed by service station and convenience store retailers.

Due diligence services – like Phase I environmental site assessments, are a primary function of Huron Consultants. It is important to know the condition of the facility before purchasing a service station. Having this type of knowledge can save the potential purchaser thousands of dollars.

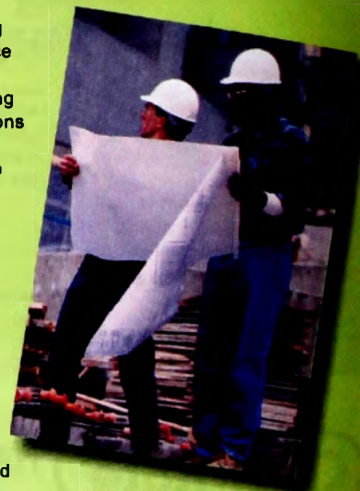
Huron also provides baseline environmental assessments (BEAs), underground storage tank management, and brownfield redevelopment services.

Huron makes sure that their customer knows what they are getting into before they purchase property.

For retailers that are building a new fuel station, convenience store or commercial building, Huron can provide site planning reviews, construction inspections and soil stability services.

Another important advantage of using a firm like Huron Consultants is that they can provide the information necessary for an owner to bid out any environmental work. By spending a little more up front and getting a few bids, property owners can save thousands of dollars.

Suffice to say that when it involves environmental issues, Huron Consultants has it covered, from the ground (water) up! To learn how you can save on Huron Consultants' services, first call AFPD at (248) 671-9600, for your member I.D. number. Then call Fred Abdou at

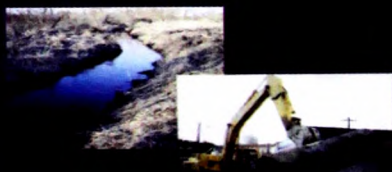


Huron Consultants (248) 546-7250 and give him your AFPD I.D. number for your discounted rate quote.



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

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



Port Huron Office: (810) 966-0680
Central Michigan Office: (989) 227-8040
www.huronconsultants.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

MICHIGAN SERVICES

Asset Recovery Team Check Collection and Debt Recovery

In response to requests by retailers, financial institutions and medical facilities, Asset Recovery Team, was founded in 1988 by Arthur A. Nitzsche, president of the former TeleCheck Michigan, Inc. Asset Recovery Team is committed to providing its clients with the most efficient, cost effective means of collecting unpaid debts and recovering money from returned checks.

As a member of AFPD, you can benefit from the Association's endorsement agreement with Asset Recovery Team. As an AFPD member, you receive:

- Experienced, qualified collectors
 - No fees unless and until account is collected
 - Fast return of your funds
 - Asset Recovery Team is expert at collecting delinquent checks
 - Professional skip tracing – to locate debtors who are no longer at the address or phone number in your records
 - Special low AFPD member rates for other services
- Collecting money can be a very sensitive issue and the strategies

used can affect your reputation. That's why Asset Recovery Team always seeks your input. They can be very firm, or use a softer approach. It's entirely up to you.

You need Asset Recovery Team because uncollected debt can cost you a lot more than you think. Think of how much you have to earn to yield \$1,000 in profit. If you are operating on a 5% margin, you'll have to bring in \$20,000 worth of new business to recapture that \$1,000 loss. Attempting to recover your receivables internally is both costly and time-consuming.

To take advantage of this important member benefit, call AFPD at (248) 671-9600. We will supply you with your member number and a short form to fill out and fax to Asset Recovery Team. They will then give you a call and customize a program to fit your needs.



LYMAN & SHEETS INSURANCE AGENCY

Property and Casualty Insurance

AFPD has negotiated a very solid and cost-effective property and casualty insurance program for its members in Michigan, with Frankenmuth Mutual Insurance Company. Administered by the Lyman & Sheets Agency in Lansing, the program meets AFPD's stringent guidelines in the areas of rate competitiveness, depth of coverage, customer service and the financial strength of the insurance company.

This exclusive program has been custom-tailored to meet the unique needs of AFPD members. Frankenmuth Mutual is a leading regional insurance carrier based in Michigan, which is recognized by the Ward Group as one of the top 50 property and casualty insurance companies in the United States. Frankenmuth excels among other insurance companies

with their coverage and superior level of service.

The Lyman & Sheets Agency has a long history in the insurance business. The agency was created by the state's first insurance commissioner in 1874.

Peter Dewan of the Lyman & Sheets Agency is the managing general agent for AFPD's endorsed insurance program. Peter has helped many AFPD members with their property and liability, garage liability, auto, and underground storage tank liability, among other insurance policies.

This endorsed insurance program can only be accessed through AFPD's managing general agent, the Lyman & Sheets Insurance Agency. To find out more, call Peter Dewan with the Lyman & Sheets Insurance Agency at (800) 648-0856.



A member of Meadowbrook Insurance Group

Workers' Compensation Insurance

Having worked with Meadowbrook Insurance Agency for over five years, AFPD endorses Meadowbrook to provide Workers' Compensation Insurance for Michigan retailer food industry employers.

Meadowbrook's programs utilize conservative underwriting standards, realistic pricing, responsive claims handling and focused loss control. Meadowbrook

starts with a risk analysis and puts together a coverage plan to help protect you from exposure or liability. In addition to providing workers' compensation insurance, the agency can provide other forms of business insurance with a fast, easy quote system.

To find out how Meadowbrook can save you money, Michigan AFPD members can call Marlene Lockhart at 1-800 482-2726, extension 8216.

Group-discounted auto & home insurance

As a trusted leader in the insurance industry, AAA can help you save money on quality auto and homeowners insurance without sacrificing security and personal service. As a member of AFPD, you can take advantage of special group-rate discounts and benefits including:

- Special AFPD group-discounted auto insurance with additional savings for multi-vehicle coverage, safety/security device usage and multiple products with AAA

Automatic monthly premium deductions for easy budgeting

- Annual auto policies that eliminate the hassle of renewing every six months

- Special AFPD group-discounted homeowners

insurance with additional discounts for newer homes, security device usage, and homeowners age 50 and up

Optional annual mortgage escrow billing

You also receive the peace of mind that comes from AAA's highly-rated 24-hour claim service.

For more information, or for a free quote, first call AFPD at (248) 671-9600 and ask for your member I.D. number. Then call AAA at 1-800-AAA-MICH (222-6424). Tell them that you are an AFPD member and give them your I.D. number. They will then ask you a series of questions in order to formulate your quote.



MICHIGAN SERVICES

Forgotten Harvest Sharing food to relieve hunger

Perfectly nutritious food is continually thrown away while people in our own community go hungry each day. According to the USDA, one-quarter of the food produced in this country – nearly 96 billion pounds – is wasted each year. And each year, Forgotten Harvest rescues over eight million pounds of food and delivers it – SAME DAY AND AT NO COST – to area emergency food providers. But the demand for our region's donated food has increased this year.

The Associated Food and Petroleum Dealers (AFPD) has partnered with Forgotten Harvest to issue the One Million Pound Challenge to help feed hungry people in Southeast Michigan. Running through August 1, 2007, all Michigan food retailers and wholesalers are charged with

the challenge of joining together to donate a total of one million pounds of their surplus perishable or non-perishable food products to Forgotten Harvest for distribution to emergency food providers.

There's no reason not to help

By donating perfectly good food that would normally be thrown away, you can take advantage of the following benefits:

- Save on disposal fees
- Your donation is tax-deductible
- There is absolutely no cost to you
- No special staffing or resources are required
- There is no risk of liability donating your surplus food

Are YOU up to the challenge?

As a possible donor, here are some of the options you can consider:

- One-time-only pickup for donors that have a one-time surplus.

Occasional/on-call pickup for donors that have excess food less often than once a week.

- Multiple days per week for donors who have minimum storage space and need more frequent pickups.
- Scheduled daily/weekly/monthly pickups.

How to help

1) Contact Forgotten Harvest at 248-350-FOOD (3663) or AFPD at 248-671-9600.

2) Once we've collected some basic information from you, Forgotten Harvest will make arrangements to pick up your surplus food.

3) Forgotten Harvest certified, professional food "harvesters" will provide you with a detailed record of the amount(s) and type(s) of food



The 1 Million Pound Challenge

donated and transport your donation directly to one or more of our food-provider agencies.

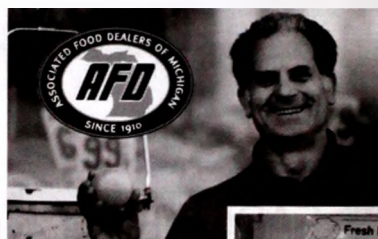
Exclusive Insurance Provider Endorsed by AFPD!

Having worked with AFPD 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

MICHIGAN SERVICES

Affordable health care options

AFPD offers its eligible members and their employees in Michigan the flexibility and peace of mind that comes with healthcare coverage through Blue Cross Blue Shield. Plus, since you are contracting

through your association, AFPD members receive group rates, even for companies with only a few employees. Plans include:
Blue Traditional – Members can

choose from a broad range of flexible benefit options for small to medium-size businesses, including one-subscriber groups.
Community Blue (PPO) – Community Blue promotes and



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

provides preventative and wellness services that are covered for routine services that help you stay healthy. Community Blue eliminates paperwork because BCBSM pays network physicians directly for office visits and other services.

Blue Care Network (HMO) –

This program provides you with a network of doctors and hospitals to choose from. It provides economical and quality health insurance coverage which is available at competitive rates while visiting doctors and hospitals in the Blue Care Network.

Individual Care Blue (IC Blue) –

Individual Care Blue protects you from unexpected health care costs, physician and hospital coverage with no deductibles and affordable copayments, prescription coverage with \$2500 maximum annual benefit, choice of providers from a statewide network (In Michigan, 100 percent of hospitals, 95 percent of physicians and 98 percent of pharmacies participate).

Blue Cross Blue Shield Dental Plan –

The Blue dental plans are designed to meet your needs and fit your budget. Programs include a complete line of dental products, from traditional open access to care managed products. This allows you freedom to design a plan that provides a balance between benefits and costs.

Blue Vision Program (VSP) –
The vision care plan promotes wellness through a comprehensive eye care plan.

We have a dedicated BCBSM team assigned if you have a question or concern. The AFPD is directly linked to BCBSM and we can assist you in getting new BCBSM ID cards, adding/removing employees from your group coverage, submitting address corrections. Our AFPD BCBSM Membership Service Team prides itself in fast and effective service and is ready to answer questions or address any concerns you have related to your BCBS coverage.

For more information on AFPD's endorsed Blue Cross programs, call Dan Reeves at AFPD (248) 671-9600.

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 PRODUCTS: 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. Shares of a mutual fund are not obligations, deposits or guaranteed by Wells Fargo or its affiliates 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 and Blue Shield Association.

MICHIGAN SERVICES

Job Bank

Matching the right people with the right jobs

AFPD has partnered with ACCESS One Stop Center to offer free employment recruitment and training services for our members.

If you need to find a new employee,

we will assist you in finding a good employee for the job. We will do all the work for you! As an employer you can now count on us to provide you with information, resources and programs that will help you reach your business recruitment needs with absolutely no charge to you!

Again, here's how we can help. We will:

- Recruit, pre-screen, skill test and assess applicants to ensure qualifications needed are met
- Have background checks

ACCESS

Arab Community Center for Economic and Social Services

conducted on job applicants

- Give you strategies for recruiting and retaining workers
- Teach you how to interview job applicants effectively
- Give you help in analyzing and writing job descriptions

Develop programs to train new workers for your business

Conduct a needs assessment with your company to determine how we can help you in your employee recruitment and retention efforts

- Customize services to fit your business environment and workforce characteristic
- Post job openings internally and outside locations including Michigan's Job/Talent Bank
- Obtain resumes posted by job applicants

Facilitate a specific employer fair for you which includes private interview rooms if needed

Allow use of on-site facilities for recruiting and interviewing job applicants

- Encourage your participation in Quarterly Career / Job fairs shared with other employers to market your business and recruit present and future workforce.
- Provide cultural diversity training (more in-depth training can also be arranged for a minimal fee for employers)

This is a fantastic service of which all members should take advantage. If you need to find an employee



for your business or wish further information about this program, please contact Dan Reeves (Food and Beverage) or Ed Weglarz (Petroleum) at (248) 671-9600.



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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

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OHIO SERVICES

Save on rising workers' comp premiums

Join the AFPD Ohio group rating program

Workers' compensation costs continue to rise for Ohio employers. In July, the Ohio Bureau of Workers' Compensation (BWC) Oversight Commission raised premiums an average of 3.9 percent for private employers. The BWC expects the increase to offset rising medical costs and lower investment returns. In addition, they have reduced or eliminated dividend credits for the past several years, and the bureau is expected to suspend or severely reduce dividends for upcoming payroll periods.

Fortunately employers have options. The best choice is the Associated Food and Petroleum Dealers (AFPD) group rating program, which provides the highest possible savings on your Ohio workers' compensation premiums. Our group offers a wide range of savings options to employers in every industry and with our multiple

Frank Gates

HIGHER GROUND

1946-2006 ★ 60th Year

tiers – saving from 17 to 90 percent off premiums – we can pinpoint the greatest discount for which you are eligible, up to the BWC's maximum allowed discount. Even if you have claims, our range of discount levels enables us to place most companies in our group.

With our group, members pay no additional dues to join, which you may be doing if you are in another group rating program.

To find out how much you can save, contact our program administrator, The Frank Gates Service Company, for a free, no-obligation savings estimate. Frank Gates has 60 years of experience in workers' compensation. Their strength and credibility ensure our group provides the best results for you.

When you join the AFPD group rating program, you are also partnering with the experts at Frank

Gates for comprehensive claims and risk management services, which can help maintain your future group eligibility. Frank Gates will also determine if other premium discount programs offered by the BWC are right for your business. Programs such as the Premium Discount Program Plus and the Drug-Free Workplace Program provide businesses with premium discounts in exchange for implementing comprehensive safety measures designed to prevent accidents. Contact Frank Gates for advice on reducing your workers' comp premiums, and assistance with program applications.

Take control of your workers' comp premiums, contact Rich Elsea with Frank Gates at 1-800-777-4283, ext. 721 or email relsea@frankgates.com. You can also visit them online at www.frankgatesgroups.com and submit an AC-3 form to begin your analysis.

Just because you have insurance doesn't mean it will be enough to protect your hard-earned assets should the inevitable happen!

To protect yourself better, **call SOPHIA today**
We represent many companies and offer competitive rates!

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Sophia Najjar • sophianajjar21@yahoo.com
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PUSTR FUND DEDUCTIBLE COVERAGE FOR UST OWNERS
AFPD MEMBERS SAVE MONEY!!

AFPD Formerly OPRRA
We are specialists in Ohio UST Owners/Operators Tank Deductibles
(Financial Responsibility)

Combine all your general insurance coverages with your tank deductibles and save money. AFPD has made it simple to get into proper compliance for your UST financial responsibility. Don't worry about incorrectly filing with self-insured status, which can open up some serious problems after a release. You could be totally excluded from the State fund. You could also free up your cash or credit lines.

**BUSTR SAYS SELF INSURANCE WILL ATTRACT SPECIFIC ATTENTION!!
KNOW THE FACTS ABOUT THE RULES!!**

USTI/Lyndall has saved many AFPD members thousands of dollars and you could be one of them. Combine all your insurance coverages, including liquor liability, into our package program and you could save big, even on your UST deductibles. Your total price for everything could be less than what you are currently paying without the upgraded coverages. Call us and see if you qualify. Testimonials on file. We'll be happy to share them with you.

Insurance underwritten by Motorist Mutual Insurance Company.

U.S.T.I. is the recognized leader in providing tank owners and operators with the correct coverages with several options to meet your individual needs.

OHIO SERVICES

Dairymen's Complete Dairy Program offsets rising milk prices

We are pleased to offer our Ohio members an exclusive, cost-effective AFPD Dairy Program. Working with Dairymen's as our exclusive supplier, AFPD offers a complete line of dairy products, with the service and program coordination provided through Dairymen's' sales representatives.

Due to AFPD's group purchasing power, when it comes to dairy sales, independent retail members can now compete with the larger chains. Prices fluctuate monthly, effective the first of each month and are based on the Federal milk order. Dairymen's notifies each retailer with the price change.

In addition to lower prices, retailers receive a two percent rebate on all purchases. The rebate checks are paid quarterly, from AFPD.



Dairymen's also provides a monthly sales promotion plan, covering homogenized, 2%, 1% and skim gallons; fruit drinks gallons; iced tea gallons and one additional product. They also help you increase sales by providing a customized marketing plan, promotional signage and updated retail pricing. Dairymen's stocks your coolers and rotates products when they make deliveries.

You must be a current AFPD member to be eligible for program discounts and rebates. To take advantage of this offer or to learn more, AFPD Ohio members should contact Dairymen's account representative, Jim Evans, at 1-800-944-2301, ext. 218.

BECK PETROLEUM DISTRIBUTORS
SUPPLIERS, INC.
FUEL OIL - GASOLINE - LUBRICANTS

A Carwash system for every situation

Through Beck Suppliers, AFPD can now provide its Ohio members with a discount on Oasis Carwash Systems. Beck Suppliers is the exclusive distributor for the state of Ohio and they offer AFPD members a five-percent discount off the purchase of an Oasis Carwash System.

With an in-house construction crew, Beck provides a turnkey package that includes maintenance.

There are nine different carwash systems to choose from, that can wash between 15 and 45 cars per hour. With all the different options, there is sure to be one that meets the needs of any Ohio AFPD member that is looking to add a carwash.

For more information on AFPD special discounts, contact Ed Willman of Beck Suppliers at 1-800-472-2591.



Customer Service



Convenience



Variety



Talk to your **Frito-Lay** Salesperson
for more details!



OHIO SERVICES

UST Insurance at considerable savings

Free up that \$11,000 or \$55,000 you have tied up to meet BUSTR's deductible requirement for your underground tanks. AFPD offers a Ohio petroleum members a cost-effective UST Insurance (Underground Storage Tank Insurance of Ohio) program that not only frees up your deductible amount, but also actually pays it for you if you do have a release. UST covers deductibles for releases, which were previously covered by letter of credit. Provided through United Insurance Company, UST Insurance provides the means to meet Ohio's Financial Responsibility Requirements, with a very competitively priced insurance product. Called the UST/Lyndall, there is also a surety bond option with no collateral commitments on the part of the retailer. UST/Lyndall has saved thousands of dollars for AFPD service station owners. In addition, Lyndall also provides access to environmental

attorneys and staff to assist with any environmental issues.

The money you pay to the BUSTR fund each year only limits your deductible to \$11,000 or \$55,000 (whichever you selected). It does not pay the deductible for you. To qualify, you also must prove your ability to pay that deductible (financial responsibility) if you do have a release.

Here are some common misconceptions about UST Insurance and our clarification:

Dealer: Because I checked "Self Insurance," I don't really need to have all that backup paperwork and signed letters. No one ever checks and I can pay the deductible if I ever have a release.

USTI: Think again! You are breaking the law and you could have your business shut down and could be completely excluded from the State Assurance Fund, if you ever do have a release. You could also be fined up to \$10,000 a day...and there are random inspections and audits.

However, even if you mistakenly checked "Self Insurance," you can still get into compliance by purchasing insurance or a bond before you have a site inspection. You may also use a letter of credit and a Stand-by Trust.

Dealer: I used a letter of credit a few years ago, but I don't need it anymore since I've upgraded my tanks. I've pulled all of my funds out and I certainly don't need an attorney to write a Stand-by Trust agreement.

USTI: Again, you are violating the law, since you must maintain your secured funds and have an executed Stand-by Trust in effect. Letter of credit funds must also remain in trust and cannot be removed as long as you are running an ongoing operation. This also means that in the event of a release, you must come up with another \$11,000 or \$55,000 to pay for your deductible. The entrusted funds are only used by the State in the event that you cannot be collected on for some reason.

You can also use a Surety Bond, if



you don't mind paying the deductible amount if you have a release. But, by far, the simplest way to comply is with insurance. (Your general liability insurance, even if it contains Pollution Liability, does not cover underground releases - that only covers surface spills.)

Many AFPD members have added this coverage and were still paying less than they had been paying for general liability without it.

To see how much AFPD can save you, call AFPD Membership Services Representative Doug Jones at (440) 708-2056.

LIBERTY USA

C-Store Program

Liberty USA is a full-line distribution company for convenience stores complete with special rebate programs and merchandising assistance for AFPD members. Founded in 1959, Liberty offers AFPD members in Ohio a complete line of food service brands with a two percent rebate on food purchases. Liberty also offers rebate programs for its Cappuccino program, New England coffee program and Value Pride cigarettes. As an AFPD member, you can join the ranks of hundreds of other members to realize cost savings in a variety of tremendous programs with our members-only price book. Here

are some of the programs:

When a retailer chooses the Liberty C-Store Program, the Liberty team will go to the store to help make it more customer-friendly. AFPD members receive a three percent rebate on all non-tobacco purchases the first 90 days of participation and then two percent thereafter. For the merchandising part of the bargain, Liberty offers state-of-the-art assistance, including sales analysis, signage, store layout, product development, evaluation, and demographics. There are over 10,000 SKUs at the distribution center with a ninety-nine percent in-stock-level. This program also comes with free delivery and customized invoicing. Liberty USA offers unsurpassed savings that are only available to AFPD members.

Rebates of food service purchases

Liberty USA's Food Service Program will maximize your sales and profits. AFPD members get such benefits as an exclusive line of food service brands, including the Bellarico's Subs and Sandwiches QSR system, with its 17 select varieties all served on hot European-style rolls. Liberty also provides free installation, marketing, training, and

support. In addition, Liberty offers Bellarico's New York Style Pizza which is quick, easy-to-make, and delicious. Their Pan and Pastry Gourmet Products provide a taste of European cuisine that customers can truly appreciate.

Free month of coffee and rebates on all coffee purchases

A deal to get you up in the morning is Liberty's New England coffee program. The New England Coffee Company will provide premium-quality, 100 percent Arabica coffees. For all coffee purchases, there is a two percent rebate. Not only this, but Liberty will provide one month's supply of coffee every year free for members who are enrolled in the coffee program. The free supply is based on the retailer's average monthly movement and the free month will be month five of the first year and September thereafter. **All coffee related equipment is provided at no charge!** Liberty also has a point-of-sale sign package, a comprehensive c-store signage program and customer loyalty cards. The product list includes the New England blend, New England decaf, Full city roast, and whole bean breakfast blend and decaf of the same.

Free month of cappuccino plus rebates

AFPD members can also participate in the Liberty Cappuccino Program. On all cappuccino purchases, a two percent rebate is offered. As in the coffee deal, every year member retailers receive a free month's supply of goods. This supply is based on the average movement and the free month will be month five of the first year and September thereafter. Liberty also provides a point-of-sale sign package, a comprehensive c-store signage for this program and customer loyalty cards. Café Style Cappuccino offers a dynamic array of cappuccino flavors including French Vanilla, English Toffee, Cinnamon Vanilla Nut, Fat-free French Vanilla, Carmel, Amaretto, Butter Pecan, Mocha, Crème Brûlée, Irish Crème and Hazelnut.

With a history of great products and years of strong convenience store service, Liberty USA is clearly the best choice for AFPD retailers to help members have a competitive advantage. For more information on Liberty USA and their programs, contact AFPD membership services representative, Ron Milburn at (614) 496-8937.

MEMBERSHIP MATTERS



The Associated Food and Petroleum Dealers is proud to offer its members a full range of services and benefits. These benefits are geared toward food, beverage and petroleum retailers who seek to improve their situation as retailers. AFPD is dedicated to the continued improvement of our retail profession and its members.



State And National Advocacy

In today's highly competitive business environment, changes in state and federal rules, regulations and laws can have a dramatic impact on your business operations. Members are provided with up-to-date information on new laws and regulations. More importantly, the AFPD maintains a comprehensive government affairs program which constantly seeks to influence legislative and regulatory policies on the federal, state and local level affecting retailers. The AFPD works diligently on a daily basis to protect your interests and profitability by monitoring legislative action and seeking changes, such as implementation of laws allowing for liquor price reduction, the Michigan MUSTFA Fund Amendment, fighting and opposing the expansion of the Bottle Bill, elimination of the Ohio CAT tax and Michigan SBT, and obtaining larger commissions for retailers on jackpot winning tickets. These and many other efforts have been the result of AFPD representatives fighting to ensure you remain competitive in the market. Our team effort approach also gives members an opportunity to take an active and direct role in communicating with their state and federal legislatures on issues of concern.

Leadership Opportunities

As an AFPD member, you can take this opportunity to strengthen this industry, further develop your leadership skills, and build lasting relationships with your peers. The AFPD has

many opportunities for you to take leadership roles, such as our Annual Trade Dinner, Turkey Drive, Golf Outing and Scholarship events, and many more. As a member, you can get involved with AFPD leadership by serving on any one of its many committees.

Food and Petroleum Report

The largest grocery and petroleum trade publication in Michigan and Ohio, the AFPD Food and Petroleum Report is the voice of the retail and wholesale food, beverage and fuel industries. Members benefit from timely articles that keep you current with the latest development in our profession and offers the most comprehensive news, reviews, and articles in the industry. The AFPD Food and Petroleum Report is mailed to supermarkets, drug stores, convenience stores, service stations and specialty food markets in Michigan and Ohio. Additionally, wholesalers, brokers, manufacturers, distributors and food processors throughout Michigan and Ohio receive a copy. It is the only publication to reach all categories of retail food establishments and has a circulation of over 10,000 readers. Our website www.afdom.org online also provides updates and informative news.



off-premise consumption within the law. Call and we will set up a seminar for your employees.

Food and Beverage Trade Shows

Our annual trade shows in the Spring and Fall give members an opportunity to participate in the ultimate in opportunities and networking. Interact with your peers in person as you visit over 260 booths featuring new products, services and equipment. Our holiday beverage shows feature holiday products and special holiday pricing.



Scholarship Opportunities

Each year the AFD Foundation provides scholarships to deserving students who are either the sons or daughters of AFPD members, employees of AFPD member companies or deserving children of customers of AFPD-member retail stores. Up to 30 scholarships are distributed each year. A special golf outing is held each summer to raise funds for this worthy effort.



Special Educational Seminars

Educational seminars are offered periodically to help keep you informed. Most frequently, we host a two-hour T.I.P.S. training seminar in order to teach and certify retailers to sell alcohol for



Interested in an AFPD membership?

☐

Yes! Please send me a membership application.

Your Name: _____

Store Name: _____

Address: _____

City: _____ State: _____ Zip: _____ County: _____

Type of Business: _____

Mailing Address (if different from above): _____

Owner: _____ Contact: _____

Phone: _____ Fax: _____

Email Address: _____

Cut out this page and mail to: AFPD, 30415 West 13 Mile Road, Farmington Hills, MI 48334 or FAX to (248) 671-9610

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Countywide Fuel Branding Program



Countywide Petroleum Co.

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- ✓ Co-Op Advertising \$\$\$\$\$
- ✓ National Sales Promotion POP
- ✓ Co-Op Buying Power on: Propane, Cigarettes, Coffee
- ✓ Qualified, Professional Staff of Personnel

**To answer all your questions please
contact us at 440-237-4448
Ask for Lou Markulin or Len Spacek**

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Any way you look at it ...



You win!

The Daily 3&4 Straight Back Bonus is coming back!

It's that simple! Daily 3&4 straight bet players who match their numbers to the drawn numbers, "straight back" in reverse order, will win a bonus payout:

- \$1,000 for a Daily 4 straight back match
- \$100 (\$1 wager) or \$50 (\$.50 wager) for a Daily 3 straight back match

With Daily Games sales up over 4% during the March promotion, you can be sure your players will come STRAIGHT BACK for more, especially when this promotion doubles straight bet players' chances to win!



**STRAIGHT
BACK
Daily
3&4
BONUS**

Evening drawings • September 4-24

Straight Back is back



By Commissioner Gary Peters

Michigan Lottery players, get ready for a great promotion with the Lottery's Daily 3 & 4 games.

Beginning September 4 and running through September 24 during evening drawings, the Michigan Lottery will once again be offering the popular Daily 3 & 4 Straight Back Bonus. Straight bet players who match their numbers to the drawn number, "straight back" in reverse order, will win a bonus payout. For example, if a person plays a Daily 3 straight bet with the numbers 2-4-6 and the Lottery draws 6-4-2, that player wins \$100 if the wager was \$1 and \$50 if the wager was 50 cents. A Daily 4 straight bet matching in reverse order wins \$1,000. A straight bet is one in which the player is betting that the Lottery will draw the numbers in the exact order that he or she has selected. Boxed and 2-way bets are not eligible for the promotion, and wheeled bets will be eligible for the straight prize only, not the reverse prize.

Daily games have a very loyal player base and these promotions are always big hits. We expect Daily 3 & 4 sales, which in fiscal year 2005 accounted for 34 percent, or \$712.6 million, in Lottery ticket sales, to increase from all the additional

winners. The Straight Back Bonus promotion doubles the chance for straight bet players to win cash.

Straight Back Bonus was offered earlier this year and was a huge success. We hope our players will enjoy it the second time around as well.

NEW INSTANT GAMES

In August, Lucky Numbers, a \$2 game with a \$25,000 top prize and Gold Dust, at \$1 with a top prize of \$6,000 were launched.

All proceeds from the Lottery are contributed to the state School Aid

Fund which supports kindergarten through 12th grade public education in Michigan. In fiscal year 2005, the contribution was \$667.6 million.

For additional information, please visit the Lottery's Web site at www.michigan.gov/lottery.



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Coalition launches campaign against VISA and MasterCard for exorbitant credit card interchange rates

The Merchants Payments Coalition is seeking transparent, cost-based interchange fees in the U.S. On July 19, the U.S. Senate Judiciary Committee held a hearing titled, "Credit Card Interchange Rates: Antitrust Concerns?" to inform

the public about the most costly credit card fees — interchange fees — which are fixed in secret by Visa and MasterCard. During the hearing, the Merchants Payments Coalition told the Senate Judiciary Committee that Visa and

MasterCard's practices in setting credit and debit card interchange rates violate federal antitrust laws and price fixing laws and need to be addressed by Congress. Interchange costs exceeded \$26 billion in 2004 — more than penalty fees,

annual fees and cash-advance fees combined.

The Merchants Payments Coalition is a group of about 20 trade associations — including AFPD — representing retailers, restaurants, supermarkets, drug stores, convenience stores, gas stations, on-line merchants and other businesses that accept debit and credit cards.


"American consumers pay a hidden interchange fee on virtually every purchase," said Tim Hammonds, FMI president and CEO, who testified on behalf of the Merchants Payments Coalition. "The cost is rising fast as credit card use increases and card companies compete by raising the fees to entice banks to issue their cards. The retailers and consumers who pay the fees have no say in this practice," he added.

As retailers are aware, interchange fees are assessed on every credit and debit card transaction, averaging close to two percent. Retailers are forced to build them into the cost of all transactions because card company rules prohibit surcharges on plastic payments and effectively prevent retailers from offering discounts to consumers who pay by cash or check. Credit card company rules make it virtually impossible to inform consumers about these fees.

Interchange cost increases averaged 700 percent over the past 10 years. These increases occurred despite the fact that the technology infrastructure is already in place and the volume of transactions has grown exponentially, providing economies of scale.

American consumers pay among the highest interchange fees in the world. Investigations by central banks and competition commissions in the European Union, United Kingdom, Australia and elsewhere found that the fees far exceed the actual costs of payment services. These findings are prompting governments around the world to order that the fees be disclosed to consumers and reflect the actual cost of providing the service.

AFPD will continue to keep you up-to-date.



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-Mahatma Gandhi

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Company change for WIC infant formulas

The Michigan WIC Program is changing infant formula companies. Starting November 1, 2006, Mead Johnson will become the new company to provide formulas for the Michigan WIC Program.

While this transition occurs, you will see WIC coupons for both the current infant formulas (Ross) and for the new brands. Retailers must carry both the current formulas as well as begin to carry the new formulas.

Beginning on November 1, there are new minimum stock requirements. Retailers will have until December 1, 2006 to carry all Mead Johnson products. Until December 1, WIC will allow retailers to have a combination of the current products (Similac with Iron and Isomil) and the new products as long as the combined stock meets the number of cans (see box).

Other new infant formulas that retailers may see on WIC coupons, after November 1, 2006, are:

- Enfamil Lactofree LIPIL
- Enfamil Gentlease LIPIL and
- Enfamil with Iron.

If you have any questions, please contact the WIC Vendor Relations Unit at 517-335-8937.

AS OF NOVEMBER 1, 2006, THE NEW REQUIRED INFANT FORMULAS ARE:

PRODUCT	SIZES	MINIMUM STOCK
ENFAMIL LIPIL WITH IRON	13 OZ. CONCENTRATE, 12.9 OZ. POWDER	32 CANS CONCENTRATE AND 10 CANS POWDER
PROSOBEE LIPIL IRON FORTIFIED	13 OZ. CONCENTRATE, 12.9 OZ. POWDER	

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More exhibitors, more booths, more sampling and more deals await attendees at the S.E. Michigan AFPD Holiday Beverage Show this September. "Everyone who has anything to do with the beverage business in Michigan really should be there...the industry leaders will," said AFPD special events director, Cathy Willson.

"AFPD's S.E. Michigan Holiday

Beverage Show has grown so large that we had to move it from the ballroom into Hall C at Rock Financial," explained Willson, adding that all the major distributors have added booths to showcase their new products and holiday packages.

For more information contact AFPD at (248) 671-9600.

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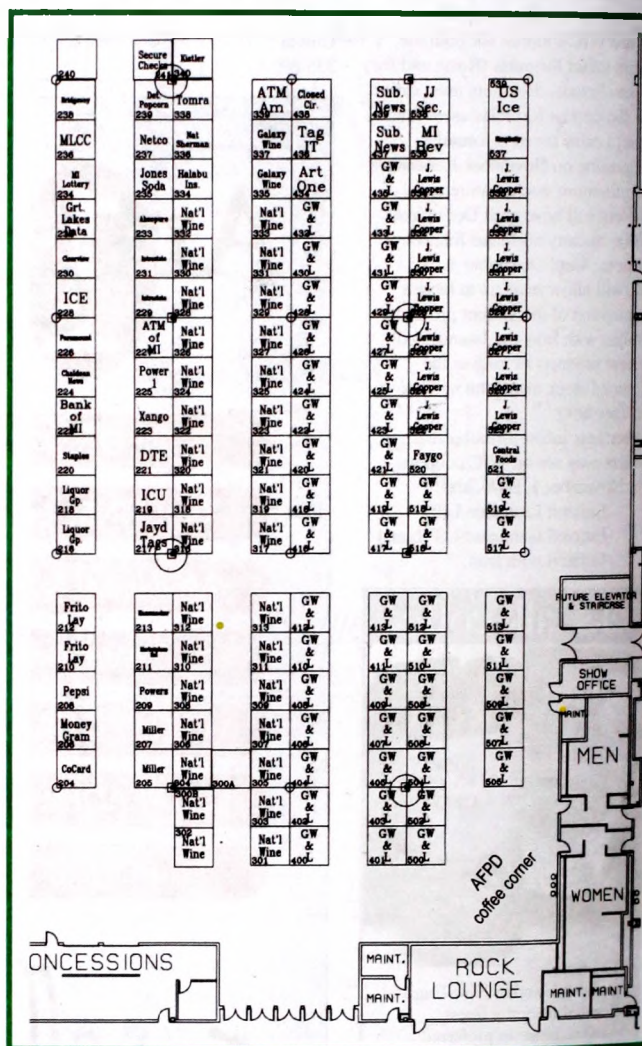
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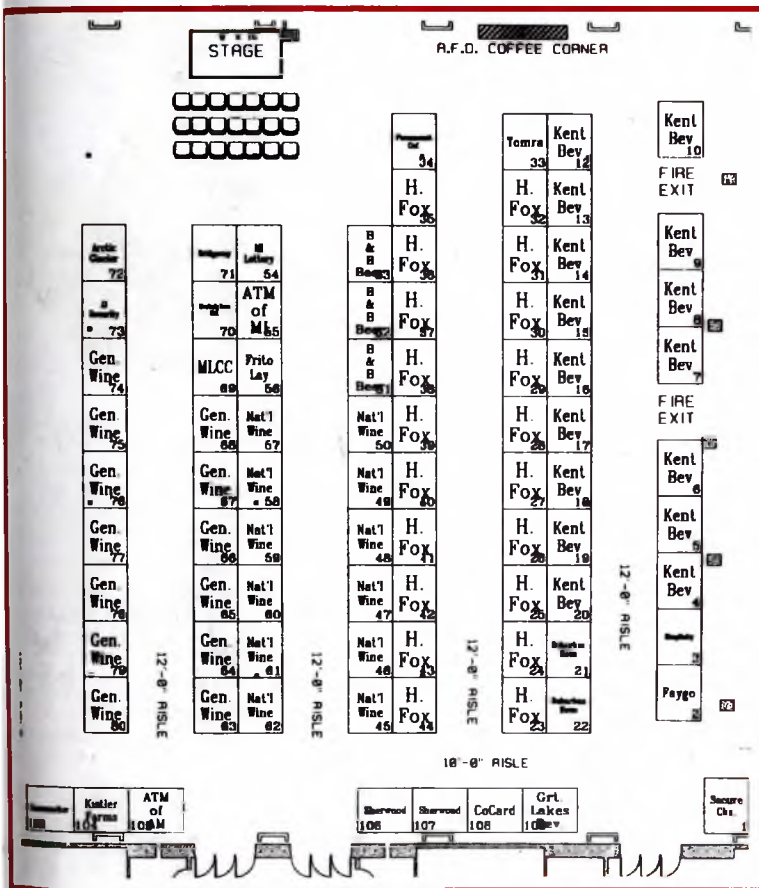
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September 14
4 pm - 9 pm

You must be 21 to enter



AFPD WEST MICHIGAN HOLIDAY BEVERAGE SHOW



Speakers for West Michigan Holiday Beverage Show

2:45 p.m. – 3:00 p.m. - David Otis, Founder of Divine Vodka, North Americans only Ultra Premium Estate Vodka, produced at Round Barn Winery & Distillery in Baroda, Michigan presenting recipes and some unique gifts from the Round Barn Winery & Distillery.

3:15 p.m. - 3:30 p.m. - Dan Tulio, Canadian Club Global Ambassador, one of the biggest names in the world of whiskeys, presenting: Whiskeys of the World, a discussion of the differences between Bourbon, Scotch and Canadian Whiskeys. There will also be sampling and education of numerous great whiskeys.

4:00 p.m. - 4:15 p.m. - Simon Ford, Global Brand Ambassador of Plymouth Gin, presenting: The History of Gin, Martini recipes and tasting of super-premium Gins.

4:45p.m. - 5:00 p.m. - Remy Cointreau USA will feature wine, beer and spirits journalist F. Paul Pacult, author of *Kindred Spirits* and *The Spirits Journal* and a nationally renowned Master Mixologist. Together they will demonstrate how choosing the proper ingredients and correct preparation are the keys to crafting the perfect Margarita.

5:30 p.m. – 5:45 p.m. - Dan Tulio, Canadian Club Global Ambassador, one of the biggest names in the world of whiskeys, presenting: Whiskeys of the World, a discussion of the differences between Bourbon Scotch and Canadian Whiskeys. There will also be sampling and education of numerous great whiskeys.

6:15 p.m. – 6:30 p.m. - Simon Ford, Global Brand Ambassador of Plymouth Gin, presenting: The History of Gin, Martini recipes and tasting of super-premium Gins.

7: 00 p.m. – 7:15 p.m. - Remy Cointreau USA will feature wine, beer and spirits journalist F. Paul Pacult, author of *Kindred Spirits* and *The Spirits Journal* and a nationally renowned Master Mixologist. Together they will demonstrate how choosing the proper ingredients and correct preparation are the keys to crafting the perfect Margarita.

7:30 p.m. – 7:45 p.m. - Kent Beverage presenting Fred Bueltman of New Holland Brewery demonstrating craft brewing process.

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West Michigan Holiday Beverage Show returns to rave reviews, with over 80 booths!

On Tuesday, September 19, AFD's second annual West Michigan Holiday Beverage Show will take place at DeVos Place in Grand Rapids. "We enlarged the show by 30 booths in order to accommodate the increased demand," said Cathy Willson, AFD special events director. "In addition,

we will have a stage for demonstrations of the newest cocktails and other items of interest," Willson added. Booth space demand is high and attendees can expect an array of new products, holiday packages and show specials.

For more information contact
AFPD at (248) 671-9600.

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Hall A&B**

**Tuesday,
September 19,
2 pm - 8 pm**
You must be 21 to enter.

HOLIDAY SHOW NOT-TO-MISS OFFERS AND SPECIALS

Munchies and Pepsi deal

Frito Lay and Pepsi are offering a limited-time program that provides considerable savings. Your customers will love the savings, on products they know and trust.

Retailers will love the margins and the product movement.

The promotion prompts customers to purchase two bags of Munchies and one 8-pack of 12-ounce Pepsi product all for \$6, a savings of \$1.50.

The margin on the Pepsi products is 12 percent and the margin on the Frito products is 14 percent. To find out more, visit the Frito booth at either of the AFPD Holiday Beverage Shows.

Tango with Xango

Xango, the new dietary health juice supplement is the originator of the Mangosteen Fruit Juice. If you have customers that are into the latest in dietary supplements, then visit the Xango booth at the AFPD S.E. Michigan Holiday Beverage Show.

Michigan winery releases Midwest's first ultra-premium estate vodka from grapes

The Round Barn Winery and Distillery of Baroda, recently announced the release of its first signature vodka. DiVine Vodka is produced with grapes from the Round Barn estate and selected vineyards and is micro-distilled in

a traditional European copper pot still found in the winery's historic Amish round barn. DiVine Vodka was launched over Memorial Day Weekend and is available for tasting and purchase at the Round Barn Tasting Room in Union Pier, Michigan, at the estate in Baroda, and in the National Wine & Spirits booths at both of the AFPD Holiday Shows.

US Ice offers wholesale pricing

Cool down at U S Ice booth #539 and purchase ice at wholesale prices during the show. US Ice is providing ice complimentary for the entire S.E. Michigan Holiday Beverage Show this year. U S Ice is also sponsoring complimentary parking for everyone attending the show. THANK YOU!

Customized liquor tags can mean increased profit

Tag-IT! does a whole lot more than create customized liquor tags. Their trained professionals help store owners get the most for their money with exceptional customer service and fast turnaround. They set up and electronically inventory your current liquor stock and help you determine the optimal pricing for maximum profitability.

Stop by their exhibit at the AFPD S.E. Michigan Holiday Beverage Show and enter to win a free year of liquor tags. They are also giving away \$50 gift cards just for signing up.

Yellow and Pink now available in the States

Established in 1971, the Yellowglen winery takes its name from a gold mine in South-Eastern Australia. Today, the Yellowglen winery delivers treasures of another kind, sparkling wines that have become Australia's favorite.

In 1996 Yellow by Yellowglen was launched and became a quick success. Made from 100 percent Chardonnay grapes, it has tropical flavors of pineapple, melon and a hint of citrus.

In 2003 Pink by Yellowglen was added. Pink is a sparkling blend of Pinot Noir and Chardonnay grapes. It has strawberry aromas and fruit flavors of sweet berry and lime.

Together they have become Australia's number one sparkling wine brand and continue to increase at double-digit growth each year.

Pink & Yellow has changed consumers' attitudes toward sparkling wine and when to enjoy it. It is marketed to enjoy regularly, not just on special occasions.

"The sparkling wine market is full of traditional brands that the public associates with special occasions. The opportunity with Pink & Yellow is to change the market, just like the vibrant and colorful Australian brands did in the still wine category," said Elias Francis of General Wine & Liquor Company.

Yellow and Pink are available through General Wine & Liquor Company and Decanter Imports and will be sampled at both AFPD Holiday Shows.



General Wine offers a plethora of new products

Visit the General Wine & Liquor booths at either AFPD Holiday Beverage Show for their specials

Here is a sample of the wines they will feature:

Quara, A.V. Imports

Solterra, Arbor Beverage Company

Red Guitar, Cellar Door

Adega Condes de Albarei, CIV (USA) Inc.

Root 1, Click Imports

Le Riche, Confluence Wine Importers

Trove, Constellation Wines

Via Firenze, Constellation Wines

Climbing, Cumulus Wines

Philip Shaw, Cumulus Wines

Rolling, Cumulus Wines

Salvador's, David Sherman-Wine

Monterey, Diageo

Vinavera, Diageo

Dierberg, Dierberg Vineyard

Star Lane, Dierberg Vineyard

Three Saints, Dierberg Vineyard

Casanuova, Distillerie Stock U.S.A. Ltd.

Collavini, Distillerie Stock U.S.A. Ltd.

Yellowglen, Fosters Wine Estates

Pizza Red, Guardian Of The Grape Imports

Caposaldo, Kobrand - Wine

Don Olegario, Kobrand - Wine

Julian Chivite, Kobrand - Wine

Roda, Kobrand-Wine

Dyed in the Wool, Low Country Imports

Segway, Low Country Imports

Bracco, Maison Jomere Ltd

Mount Eden, Mount Eden Vineyards

Pewsey Vale, Negociants USA, Inc.

Misc Palm Bay, Palm Bay Imports

Amiad, Royal Wine Company

Goose Bay, Royal Wine Company

Segal's, Royal Wine Company

Blue Tongue, Selective Wine Estates

Mommy's Time Out, Selective Wine Estates

Shady Lane, Shady Lane Cellars

Marisol, Sidney Frank Importing

337, Sonoma Hill Winery

Acinum, VIAS Imports

Misc Wine Warehouse, Wine Warehouse

Zonin Terre Palladiane, Zonin Usa

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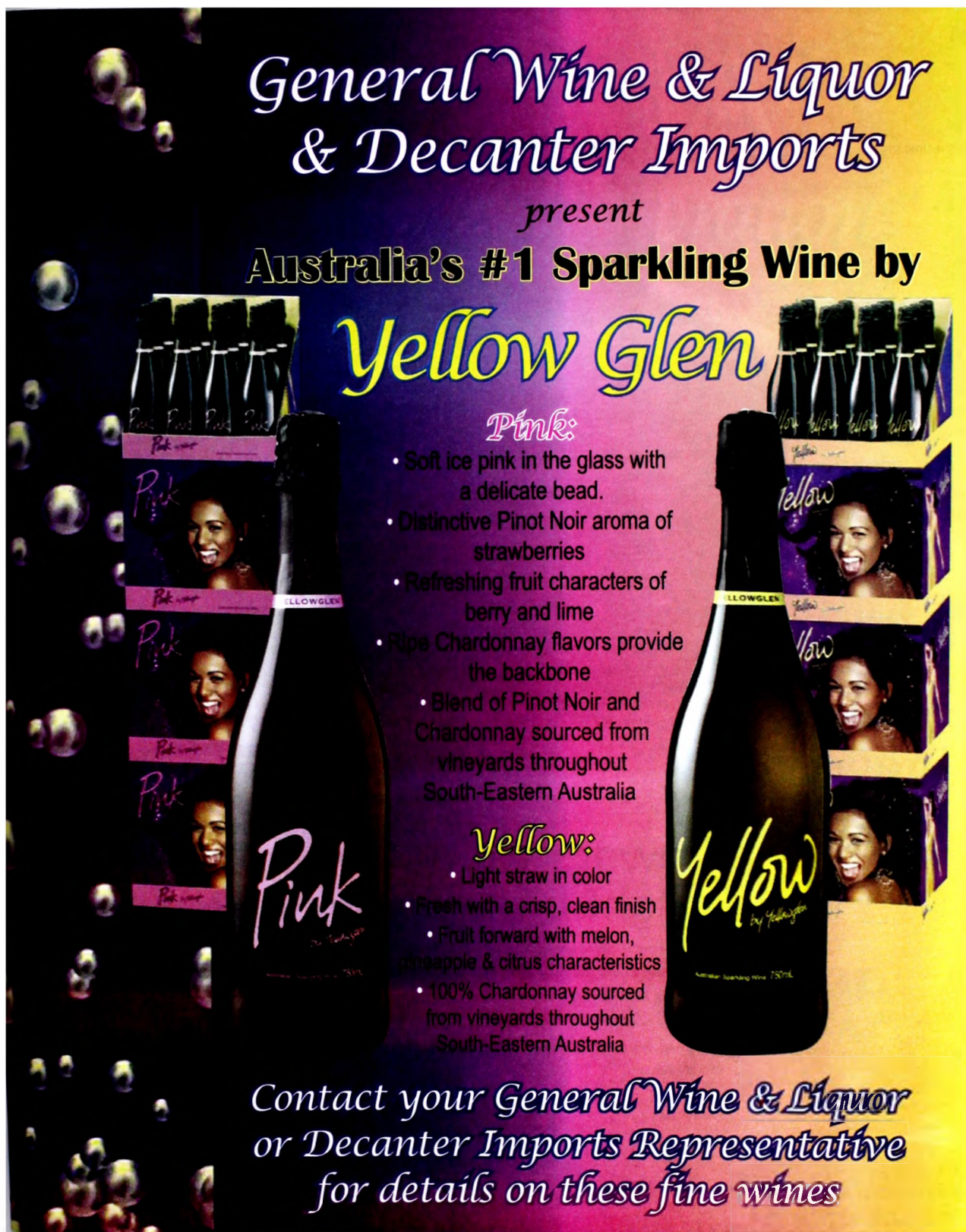
Pink:

- Soft ice pink in the glass with a delicate bead.
- Distinctive Pinot Noir aroma of strawberries
- Refreshing fruit characters of berry and lime
- Ripe Chardonnay flavors provide the backbone
- Blend of Pinot Noir and Chardonnay sourced from vineyards throughout South-Eastern Australia

Yellow:

- Light straw in color
- Fresh with a crisp, clean finish
- Fruit forward with melon, pineapple & citrus characteristics
- 100% Chardonnay sourced from vineyards throughout South-Eastern Australia

Contact your General Wine & Liquor
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Michigan announces reimbursement fund for leaking underground storage tanks

The Michigan Department of Environmental Quality (DEQ) recently announced the creation of a new \$45 million Temporary Reimbursement Program (TRP) for the cleanup costs of high-risk leaking underground storage tank sites.

The program provides a total of \$45 million for owners or operators who have approved claims under the former Michigan Underground Storage Tank Financial Assurance Program (MUSTFA), or persons with a valid assignment of an approved MUSTFA claim for high risk sites, as long as certain other eligibility criteria are met. The TRP is designed to reimburse owners and operators for a portion of newly incurred cleanup costs associated with releases from their petroleum underground storage tank systems. The program is only for new costs incurred after



approval of the pre-certification application. Starting November 1, 2006, the DEQ will be able to accept up to 900 participants in the TRP program on a first-come, first-served basis.

The DEQ will begin accepting applications at 8:00 a.m., November 1, 2006 and will continue to accept applications until 5:00 p.m., April 30, 2007. More information is available at www.michigan.gov/deqrrd.

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FOR SALE—Beer & wine license. City of Taylor. Hobart Slicer \$975. Deli scale \$100. Call (734) 446-4016.

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.

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Michigan's single business tax will soon be a thing of the past.

On Wednesday, August 9, both the Michigan House and Senate voted to repeal the nearly \$2 billion Michigan Single Business Tax. It was due to expire in 2009. Now, it will expire at the end of 2007. Governor Granholm vetoed

an earlier repeal measure, but was unable to block it this time, because the cut started with a voter initiative.

Now, the State must figure out how to replace the almost \$2 billion the tax brings in every year.

Republicans say they'll do that next year. Governor Granholm says cutting the tax without a replacement plan in place is not responsible. Granholm says lawmakers aren't thinking about the shortfall the tax repeal will bring.



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Absopure Water Co.	1-800-334-1064
Allied Domecq Spirits USA	(248) 948-8913
Anheuser-Busch Co.	1-800-414-2283
B & B Beer Distributing Co.	(616) 458-1177
Bacardi Imports, Inc.	(734) 459-2764
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	(586) 532-0321
Easttown 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
Kent Beverage Co. Inc.	(616) 241-5022
McCormick Distilling Co.	(586) 296-4845
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) 853-2443
Pepsi-Cola Bottling Group	
- Detroit	1-800-368-9945
- Howell	1-800-878-8239
- Pontiac	(248) 334-3512
Pernod Ricard USA	(248) 601-0172
Petipren, Inc.	(586) 468-1402
Powers Distributing Co. Inc.	(248) 393-3700
Sara Lee Coffee & Tea	(734) 414-8433
Sky Spirits	(248) 709-2007
Tri-County Beverage	(313) 584-7100
Xango	(313) 608-9847

Northern Falls, LLC	1-866-270-5944
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- Detroit	1-800-368-9945
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Sky Spirits	(248) 709-2007
Tri-County Beverage	(313) 584-7100
Xango	(313) 608-9847

BROKERS/REPRESENTATIVES:

Bob Arnold & Associates	(248) 646-0578
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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:

Altma Corp. Services, Inc.	(734) 591-5500
Nat Sherman	(201) 735-9000
R.J. Reynolds	(248) 475-5600

CATERING/HALLS:

A-1 Global Catering	(248) 514-1800
Farmington Hills Manor	(248) 888-8000
Karen's Cafe at North Valley	(248) 855-8777
Penna's of Sterling	(586) 978-3880
St. Mary's Cultural Center	(734) 421-9220
Tina's Catering	(586) 949-2280

DAIRY PRODUCTS:

Country Fresh/Melody Farms	1-800-748-0480
Golden Valley Dairy	(248) 399-3120
Melody Farms Dairy Company	(734) 525-4000
Mexico Wholesale	(313) 554-0310
Pars Ice Cream Co.	(313) 366-3620
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
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EGGS & POULTRY:

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

FRESH PRODUCE:

Aunt Mid Produce Co.	(313) 841-7911
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ICE PRODUCTS:

Arctic Glacier, Inc.	(810) 987-7100
International Ice, Inc.	(313) 841-7711
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
Charles Halabu Agency, Inc.	(248) 968-1100
Gadaleto, Ramsby & Assoc.	1-800-263-3784
Frank McBride Jr., Inc.	(586) 445-2300
JS Advisor Enterprises, Inc.	(248) 684-9366
	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
Bumette Foods, Inc.	(616) 621-3181
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	(989) 652-0598
Kowalski Sausage Company	(313) 873-8200
Nagel Meat Processing Co.	(517) 568-5035
Strauss Brothers Co.	(313) 832-1600
Wolverine Packing Company	(313) 259-7500

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
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POTATO CHIPS/NUTS/SNACKS:

American Way Foods (Viter)	(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:

DBC America	(313) 363-1875
Enterprise Marketing	(616) 531-2221
PJM Graphics	(586) 981-5983

RESTAURANTS:

Copper Canyon Brewery	(248) 223-1700
Pizza Papalis Corp.	(248) 332-1300

SERVICES:

AAA Michigan	1-800-AAA-MICH
Advance Me Inc.	(513) 518-3150
Al Bourdeau Insurance Services	1-800-455-0323
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
Binn & Binn Investment Co.	(248) 540-7350
C. Roy & Sons	(810) 387-3975
Calvin Zara 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
Cox, Hodgman & Giammarco, P.C.	(248) 457-7000
Cummins Bridgeway Power	(248) 573-1515
D.J. King & Associates	1-800-781-5316
Diamond Financial Products	(248) 331-2222
Dragon Systems	1-888-285-6131
DTE Energy	1-800-477-4747
Excel Check Management	(248) 787-6663
Financial & Marketing Ent.	(586) 783-3260
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
Huron Consultants	(248) 546-7250
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
Mekani, Orow, Mekani, Shalla	
Hakim & Hindo P.C.	(248) 223-9830
Metro Media Associates	(248) 625-0070
Milenek-Energy	
Conservation Service	(248) 932-1222
Paul Meyer Real Estate	(248) 398-7285

POS Systems Group Inc.	1-877-271-3730
Premier Energy Marketing	1-866-348-7805
Prepaid Legal Services	(586) 777-8700
Rainbow Tuxedo	(248) 477-8810
Secure Checks	(586) 758-7221
Security Express	(248) 304-1900
Shimoun, Yaldo & Associates, P.C.	(248) 851-7900
Simplicity Wireless	(619) 654-4040
Southfield Funeral Home	(248) 569-8080
UHY Advisors, Inc.	(248) 355-1040
Vix-Kersch Vending Co.	(248) 548-1300
Wireless Giant	(248) 788-4400

STORE SUPPLIES/EQUIPMENT:

Belmont Paper & Bag Supply	(313) 491-6550
Brehm Broaster Sales	(989) 427-5858
Culinary Products	(989) 754-2457
DCI Food Equipment	(313) 369-1666
Enwico	(248) 471-4770
Hobart Corporation	(734) 697-3070
JAYD Tags	(248) 624-8897
Martin Snyder Product Sales	(313) 272-4800
MSI/Bocar	(248) 399-2050
Sara Lee Coffee & Tea	(734) 414-8433
Taylor Freezer	(734) 525-2535
TOMRA Michigan	1-800-610-4886

WHOLESALE/FOOD DISTRIBUTORS:

Brownwood Acres	(231) 599-3101
Capital Distributors	1-800-447-8180
Carp River Trading Co.	1-800-526-9878
Central Foods Wholesale	(313) 862-5000
Chef Foods	(248) 789-5319
Consumer Egg Packing Co.	(313) 871-5095
CS & T Wholesalers	(248) 582-0865
D&B Grocers Wholesale	(734) 513-1715
Dearborn Sausage	(313) 842-2375
EBY-Brown Co.	1-800-532-9278
George Enterprises	(248) 851-6990
Great North Foods	(989) 356-2281
Hershey Creamery	(734) 449-0301
H.T. Hackney-Columbus	(614) 751-5100
I & K Distributing	(989) 743-6497
International Wholesale	(248) 353-8800
Interstate Brands/ Wonder Bread/Hostess	(313) 868-5800
Jerusalem Foods	(313) 846-1701
Kaps Wholesale Foods	(313) 567-6710
Karr Foodservice Distributors	(313) 272-6400
Liberty Wholesale	(586) 755-3628
Lipan Foods	(586) 447-3500
Metro D Sales	(734) 416-8989
Mexicantown Wholesale	(313) 554-0001
Mexico Wholesale	(313) 554-0310
Michigan Quality Sales	(313) 255-7333
Nash Finch	(989) 777-1881
Nat Sherman	(201) 735-9000
Nikhlis Distributors (Cabana)	(248) 582-8830
Norquick Distributing Co.	(313) 875-5531
Piquette Market	(734) 254-1000
Polish Harvest	(313) 758-0502
Robert D. Arnold & Assoc.	(810) 635-8411
Roma Foods Inc.	(313) 535-3377
S. Abraham & Sons	(616) 453-6158
Sara Lee Coffee & Tea	(734) 414-8433
Shaw-Ross International Importers	(313) 873-7877
Sherwood Foods Distributors	(313) 366-3100
Spartan Stores, Inc.	(616) 878-2248
Suburban News—Southfield	(248) 945-4900
SuperValu Central Region	(937) 374-7874
Tom Macen & Son, Inc.	(313) 568-0567
Total Marketing Distributor	(734) 641-3353
U.S. Ice Corp	(313) 862-3344
United Wholesale Dist.	(248) 356-7300
Value Wholesale	(248) 967-2900
Weeks Food Corp	(586) 727-3538
Wine Institute	(313) 882-3700

ASSOCIATES:

Canadian Consulate General	(313) 567-2208
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